
City of Fresno

Analysis of Impediments to Fair Housing

Prepared By

Department of Housing and Neighborhood Revitalization

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TABLE OF CONTENTS

- I. Introduction 1
 - A. Conducting Agency 3
 - B. Participants 3
 - C. Methodology 4
 - D. Summary of AI Contents 4
 - E. Funding 4

- II. Executive Summary 5
 - A. Summary of Fair Housing Issues 5
 - B. Identified Impediments/Action Summary 10
 - C. Community Involvement and Participation Plan 12

- III. Jurisdictional Background Data 13
 - A. Introduction 13
 - B. Summary of Community Profile and Housing Needs 13
 - C. Population and Household Data 17
 - D. Income/Cost Burden/Needs Data and Analysis 18
 - E. Employment Data 43
 - F. Transportation Profile 45
 - G. Housing Profile 46

- IV. Evaluation of Jurisdiction’s Current Fair Housing Legal Status 55
 - A. Number and Type of Discrimination Complaints 55
 - B. Discrimination Suits Filed By the Department of Justice or Private Plaintiffs 60
 - C. Explanation of Trends or Patterns 62
 - D. Discussion of Other Fair Housing Concerns 63
 - E. Organizations and Agencies That Provide Fair Housing Services ... 65

- V. Analysis of Specific Areas Where Fair Housing Impediments Could Occur 69
 - A. Public Sector Review 69
 - 1. Currently Targeted Constraints to Affordable Housing Development 70
 - 2. Additional Other Constraints 73
 - 3. Siting of Social Services 75

4. Planning Policies, Zoning and Site Selection 76

5. Neighborhood Revitalization, Municipal and Other Services
. 82

6. Public Housing Authority and Other Assisted/Insured Housing
. 84

7. Sale of Subsidized Housing and Possible Development 85

8. Property Tax Policies 86

9. Appointed Boards, Commissions, and Committees 87

10. Building Codes 88

B. Private Sector 90

1. Land Costs, Land Use Controls and On and Off-Site
Improvements 90

2. Materials and Labor 90

3. Financing Costs, Lending Policies and Practices 90

4. Home Mortgage Disclosure Data (HMDA) and Practices 91

5. Real Estate Industry Practices 95

6. Appraisal Industry Practices 99

7. Insurance Industry Practices 100

C. Public and Private Sector 101

1. Fair Housing Enforcement 101

2. Public Involvement and Informational Programs 102

3. Visitability in Housing 104

VI. Description and Status of Current Public and Private Fair Housing Programs
and Activities in the City 107

A. Housing Element Policies 107

B. City Consolidated Plan Programs 117

VII. List of Impediments and Accompanying Action Plans 123

VII. Signature Page 141

LIST OF TABLES

Table 1 - Population and Household Data 18

Table 2 - Dispersion of Lower Income Households -April 1, 1990 20

Table 3 - Race/Ethnic Population by Community Plan Area - April 1, 1990 26

Table 4 - New Construction Needs 30

Table 5 - Housing Assistance Needs of Low- and Moderate-Income Households 33

Table 6 - Occupation of Employed Persons in the City of Fresno - 1990 44

Table 7 - Market and Inventory Conditions 46

Table 8 - Housing Complaints Filed Against Fresno Respondents by Acts and Calendar Year 57

Table 9 - Housing Complaints Filed Against Fresno Respondents by Race/Ethnicity 57

Table 10 - Complaints Filed Against Fresno Respondents by Bases by Year ... 58

Table 11 - Total Number of Housing Discrimination Complaints Period: 7/1/97-6/30/98 60

Table 12 - Percent Difference in Loans Denied for Two Protected Groups with No Consideration for Income or Other Characteristics 92

Table 13 - Percent Difference Loans Denied for Protected Groups Within Income Quintiles 93

LIST OF MAPS

Map 1 - Percent of Low-Income By Census Tract 21

Map 2 - Percentage African American By Census Tract 22

Map 3 - Percentage Hispanic By Census Tract 23

Map 4 - Percentage Asian By Census Tract 24

Map 5 - Renter Occupied Housing Units 28

Map 6 - Areas Exceeding 17.9 Percent Overcrowded Housing 34

Map 7 - Percent Minority Population Gain 1980-1990 By Census Tract 35

Map 8 - Distribution of Housing Authority Units 54

APPENDIX

Appendix A - Summary of AI Action Plan 143

Appendix B - Partial List of Agencies and Organizations Receiving Funding from the City 153

Appendix C - Fair Housing Brochure 155

Appendix D - City Organizational Chart 157

Appendix E - Preliminary Principal Transit Corridor and Route Plan Map 159

Appendix F - Bibliography, Organizations Contacted 161

Appendix G - Title 24, Section 570.506(g) 169

I. INTRODUCTION

Fair housing means that all people regardless of race, color, religion, sex, disability, familial status or national origin have equal access to housing opportunities. The City of Fresno, through its policies, programs and practices, supports and promotes this objective and has certified that it will affirmatively further fair housing as a condition of receiving federal funds.

Not only is furthering fair housing the City's objective, but it is supported by the federal and state law. Through a series of federal and state legislation, actions that restrict or prevent fair housing from both the public and private sections are prohibited. The Federal Fair Housing Act prohibits discrimination against persons, or other actions which "otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin." 42 U.S.C. 3604(f) (1). The Act prohibits both intentional housing discrimination (also called "disparate treatment") and actions or policies which may on their face be neutral but which have a discriminatory effect on housing opportunities (also called "disparate impact"). The Federal Fair Housing Act provides for a broad range of sanctions and remedies to cure existing and prevent future violations.

The Act was amended in 1988 to include handicapped persons as among those afforded the Act's protections. Special provisions regarding discriminatory effect apply to this population. With respect to discrimination based on handicap, "discrimination" is specially defined to include a failure to make physical modifications to a residential premises which may be necessary to enable a handicapped person "full enjoyment of the premises." And, in a provision borrowed from the U.S. Department of Housing and Urban Development-administered Rehabilitation Act of 1973 and has wide-ranging implications for City services, discrimination against handicapped persons is defined to include "a refusal to make reasonable accommodations in rules, policies, practices or services, when such accommodations may be necessary to afford [handicapped persons] equal opportunity to use and enjoy a dwelling." 42 U.S.C. 3604(f)(3)(B). The Federal Fair Housing Act reaches virtually all City activities that can adversely affect housing for handicapped persons; it is not limited, as was previously the case, to City activities taken in connection with a federally funded program.

In addition to the Federal Fair Housing Act, Fresno is governed by several other California-specific laws not found in other states and that expressly or indirectly promote fair housing objectives and strengthen the Federal Fair Housing Act's application in this state. In 1992, the state legislature amended the California Fair Employment and Housing Act (FEHA), to include disabled persons as among the protected classes. (See Government Code §§ 12940, et seq., and 12955.) The 1992 FEHA amendments incorporate the Federal Fair Housing Act. Protection for group homes housing primarily persons with disabilities was a key focus of the amendments. Moreover, several other laws governing the City's housing element of the General Plan, various provisions promoting development of affordable housing and protecting families against homelessness, and other state-level programs affect the quantity, quality, and ultimately, fairness of housing opportunities. At the local level, the City has adopted policies, Ordinances, regulations, plans and programs that support the provision of fair housing. Sections V and VI of this report includes descriptions and analyses of these requirements.

Purpose of Document: One of the ways that the City can promote fair housing is in the development and adoption of the Analysis of Impediments to Fair Housing (AI) that is required by the federal government. U.S. Department of Housing and Urban Development (HUD) requires this analysis of all local entities administering Community Development Block Grant-funded programs. (24 CFR, Title 24.) [Footnote: Specifically, Title 24, Section 507.601 provides that, as a grantee, the City must “assume the responsibility of fair housing planning by conducting an analysis to identify impediments to fair housing choice within its jurisdiction, taking appropriate actions to overcome the effects of any impediments identified through that analysis, and maintaining records reflecting the analysis and actions in this regard”. 24 CFR § 507.601.] HUD has developed some generally required contents for the analysis. (See Title 24, Section 570.506(g), a copy of which is included as Appendix G.) The regulations require generally that the City identify impediments to “fair housing choice” within the City of Fresno community and actions the City has carried out to remedy or ameliorate the impediments. The City's first AI was submitted prior to February 6, 1996, in compliance with HUD's mandate.

The purpose of this AI is to identify obstacles or impediments to fair housing choice through a comprehensive review and analysis of policies, procedures and practices in both the public and private sectors. Section IV of this report contains

an evaluation of the City's fair housing legal status. Section V includes a review of twenty major areas where the public and private sectors directly or indirectly affect fair housing choice. This document also discloses the impact of policies and practices on the location, availability and accessibility of housing and explores cultural, socioeconomic, environmental and other constraints to the provision of fair housing.

The analysis and assessment in the AI presents the effect of current conditions on all protected classes. The jurisdictional background data necessary to prepare the required analysis and assessment is contained in Section III of this report. Assessments include, but are not limited to, an analysis of the availability of affordable, accessible housing and any impediments to that access. The federal government identifies an impediment to fair housing as any actions, omissions, or decisions which have the effect of restricting housing choices, or the availability of housing choices, on the basis of race, color, religion, sex, disability, familial status, or national origin. The AI intends to identify what those local impediments might be and provide action items that will mitigate or, where possible, remove those impediments. Section VI of this report includes discussions of City programs and policies intended to affirmatively further fair housing. Section VII includes a statement of impediments and accompanying action plans. This AI represents a revision to the original AI submitted to HUD in February 1996.

A. CONDUCTING AGENCY

This AI was conducted by the City of Fresno Department of Housing and Neighborhood Revitalization (HNR) in cooperation with numerous other City departments, public agencies and private sector and nonprofit organizations. HNR retained a consultant, familiar with the City of Fresno's housing policy documents and programs, to assist the City with preparation of this AI.

B. PARTICIPANTS

Informal discussions and formal interviews were held with local agencies, nonprofit organizations, lending institutions and housing providers to gain insight into local fair housing issues. Refer to Appendix F for a listing of organizations and persons consulted.

C. METHODOLOGY

The primary guideline for preparation of this document was HUD's Fair Housing Planning Guide. In addition, City of Fresno staff and the consultant analyzed and compiled information from existing City and County documents and reports. Among documents referenced were the 1995-1999 City of Fresno Consolidated Plans, the adopted FY 1999 Consolidated Plan, the previously submitted AI, the 1995 update for the Housing Element of the General Plan, the Fresno-Clovis Annual Housing report (1999) prepared by California State University, Fresno (CSUF), and the 1994 Comprehensive Housing Affordability Strategy (CHAS). Successful state and federal approved Analyses to Impediments such as those produced by the Cities of San Jose and Monterey and the County of Fresno were reviewed and information and ideas used as appropriate. State Department of Finance and Insurance and US Census data projections and records were also reviewed.

D. SUMMARY OF AI CONTENTS

As recommended in the HUD's Fair Housing Planning Guide, the AI contains a description of the City's demographic profile and general housing conditions. This document includes a review of circumstances, trends, issues and real or suspected patterns of discrimination necessary to evaluate and discover ways to end discriminatory practices. It also includes a description of a variety of one time and ongoing proactive programs intended to affirmatively further fair housing within the City of Fresno. The AI examines City plans and policies including land use policies to ensure that they further the City's fair housing objectives. The AI concludes with an identification and analysis of local impediments to fair housing choice and contains recommended actions to mitigate and/or eliminate impediments to fair housing choice.

E. FUNDING

The preparation of the AI was funded with federal Community Development Block Grant (CDBG) planning funds.

II. EXECUTIVE SUMMARY

Residents of the City of Fresno are experiencing impediments to housing choice similar to those experienced by other large metropolitan areas within the State of California and throughout the country. Even with California's economy rebounding from the recession, poverty remains and is disproportionately high within several racial and ethnic groups. Compounding the problem of poverty is low educational achievement and limited employment opportunities for a substantial number of the City's residents. The result is that many low-income households occupy the oldest housing since it is often the most affordable. Because builders generally construct apartments with three or fewer bedrooms, large families often live in overcrowded conditions. They often pay a disproportionately higher percentage of income for rent. For some, poverty is so extreme that they have no place to live. For others, poverty is exacerbated by accessibility and visitability problems that further limit housing choice. These phenomena make overcoming barriers to equal opportunity all the more challenging. A chief purpose of this document is to help the City in its ongoing effort to focus its programs in fair housing and equal access.

In conducting this AI, there were two more factors that need mention. First it has been almost ten years since the last US Census and 1990 statistics have become less reliable. It is imperative that up-to-date accurate information be available if the City is to effectively implement a fair housing program. Second the City is aware that housing problems and solutions cross political boundaries. The City is promoting a regional approach to the resolution of housing problems by assuming a leadership role in resurrecting Central Valley working groups. This involves increasing dialogue among urban and rural cities and counties, organizing multi-agency, nonprofit and private sector working groups. Groups include the Community Housing Council (CHC), the Continuum of Care Collaborative, Fair Housing Council of Fresno County (FHC), Community Housing Leadership Board (CHLB) and the Housing Coalition.

A. SUMMARY OF FAIR HOUSING ISSUES

- **Rental Discrimination.** In 1989, a Fair Housing Audit was conducted in the City by the Community Housing Leadership Board (CHLB). The results indicated that there was wide spread discrimination taking place in the rental

housing market particularly against single mothers. Overall, a review of the number of complaints filed in 1998 led to the conclusion that the level of discriminatory practice identified in 1989 has abated even though some housing discrimination complaints continue to be filed with the FHC, the Department of Employment and Fair Housing (DFEH) and other agencies. This conclusion is supported by a recent CHLB audit which found less overall discrimination with some evidence of private sector discrimination based upon family size. There are owners and managers who inform prospective tenants that units are not “appropriate” for a large family. The City is targeting this problem because large low-income families are already often unable to find housing with enough bedrooms to provide adequate space for all household members. Affordability is a significant problem for families already financially stressed because of family size.

- **Inadequate Infrastructure.** Older neighborhoods with a large amount of affordable housing stock often have inadequate infrastructure. This has acted as a deterrent to reinvestment in these neighborhoods by the private sector. As a result, the City has undertaken a comprehensive, multi-year program to revitalize these neighborhoods through a comprehensive approach which incorporates infrastructure improvements, code enforcement and community sanitation.
- **Cultural/Immigration Issues.** Impediments to fair housing can arise from cultural differences. The culture of California and the United States is still in the process of being transformed into one that accepts and values diversity. The City has a large immigrant population composed primarily of Hispanic and Southeast Asian American groups. Many are hindered in their search for adequate income by language and skill barriers. Thousands of Southeast Asian immigrants are doubly handicapped because they are not literate in their native tongues. A disproportionate share of these immigrants are dependent on public assistance programs. To better serve these groups, the City needs to make a special effort to involve them in city commissions and boards that develop or review proposed City programs.
- **Income and Housing Affordability.** Low-incomes, particularly among immigrants and minorities, have prevented many families from obtaining adequate housing. Adequate income is the key to acquisition of affordable housing. A recent study within the City indicated that the typical reason for

refusing to rent to a prospective tenant is economic. In regards to home ownership, the sale of homes is directly tied to the income level of the potential buyer and determines the ability of the buyer to secure mortgage financing.

Economic conditions in the Central Valley have not improved as quickly as other sections of the state and country. Nevertheless, Fresno's unemployment rate has declined thus providing more jobs for those who may have been unemployed because of discriminatory factors. Employers may now need to tap into sectors of the work force that may have previously been ignored or avoided. As previously unemployed members of minority and other special needs groups enter the work force in larger numbers, their ability as a group to afford housing should improve. As the economy in California continues to grow and improve, minority and special needs groups may experience even greater access to housing opportunities.

- **Housing Supply.** The City has determined that there is an overall inadequate supply of affordable housing. However, conditions in the rental housing market are better because of higher vacancies and more affordability. A 1999 CSUF housing study indicated that rental housing vacancy rates have dropped substantially since 1995 declining from 8.8 percent to 5.8 percent citywide. However, based upon the units surveyed, some areas, particularly in southeast Fresno are still reporting 12 percent vacancy rates. In the short-term, high vacancy rates may produce greater housing choice and decrease housing discrimination because issues such as large family-size, ethnicity, income, and familial status become secondary to the need to reduce vacancies. In the long-term, high vacancy rates may reduce construction of multi-family units. As demand becomes greater than supply, it may reduce housing choice for low-income households.
- **Outdated Land Use Plan.** The 1984 City General Plan forecasts twenty year housing supply and demand and other land use needs. It is currently being updated. An important goal of the update is to assure that a suitable supply of land is planned for single and multiple family housing. The Plan is expected to contain strategies to encourage infill and higher density development in areas which already have infrastructure and access to public transit, freeways or major arterials. The provision of smaller, lower priced parcels, and density bonus programs are designed to provide incentives for property owners to

provide affordable housing for seniors, the disabled and other low-income groups.

- **Funding Constraints and Opportunities.** The City of Fresno's housing supply needs are enormous with no easy solution. Substantial progress toward the provision of suitable housing for all residents has been made. However, identified five year funding needs for general housing, non-housing community development, and anti-poverty housing related needs exceed \$795 million with an average funding need of \$159 million while available funding is averaging \$18-22 million per year. The latter figure includes federal, local and state funding resources. Home Investment Partnership Progra (HOME), Emergency Shelter Grant (ESG) and CDBG funding averages \$12-14 per year.

The City is utilizing local, state and federal resources to address funding needs. It is also providing financial support to a variety of private sector and nonprofit organizations who further fair housing goals, fill the service gap for the homeless, disabled, elderly and low-income and seek to engage the public and businesses in support of fair housing. The City allocates scarce funding resources to positively impact as many persons as possible. Needs are prioritized based on public input. The City also leverages money and uses money as collateral to secure greater amounts of financial resources. An example of leveraging is the City's home owner's down payment assistance program which uses the City's federal funds to leverage the home buyers private monies to purchase a home. This particular program was recently nominated by HUD as a national Best Practices Program.

- **City Policies and Plans.** While preparing this AI, and as part of the General Plan update process, local policies, practices and procedures involving housing and housing-related activities were reviewed. Where a program appears to have the potential to be counterproductive, is failing to produce necessary outcomes, or can be enhanced to further fair housing goals and objectives, the City of Fresno is identifying feasible actions necessary to effect positive change. The City intends to upgrade the Zoning Code in a manner intended to enhance the provision of fair housing to all segments of the population. Because the City is committed to the provision of affordable housing and fair housing choice for all who need housing, the City is

recommending a course of diligent proactivity. Proposed actions and timetables are included in Sections VI of this report.

- **Public Awareness and Education Issues.** Lack of knowledge of fair housing rights and responsibilities may hinder the public and public agencies' ability to end discrimination and counterproductive behavior. If discrimination is encountered, all involved need to be able to recognize the problem and seek available remedies such as registering a formal complaint. Currently, some victims may not realize that the limitations encountered in pursuing housing of choice are based upon discriminatory practices. The prospective renter or home owner may not look for, or understand, forms of discrimination, such as higher rent quotations or security deposits used to dissuade prospective tenants, specific lease terms not applied to other tenants, or information that no units are available, in response to inquiries, when vacancies do exist.

Unawareness of fair housing laws may cause unintended housing discrimination practices by some housing and brokerage service providers who do not recognize that some standard real estate practices may be discriminatory. It is for this reason that the City places high priority on educating the general public on fair housing policies and procedures. The first step to eliminating discriminatory housing practices is to provide the public with a basic knowledge of fair housing laws and to advise individuals of rights and remedies available under state and federal laws. Housing providers and the real estate community need to be able to recognize discriminatory housing practices, and be aware of the possible legal consequences.

- **Limited Number and Capacity of NonProfit Housing Construction and Other Service Providers.** The limited number or capacity of non profit housing construction providers makes it difficult to find sponsors with the financial and managerial expertise necessary for the City to complete affordable housing projects. The City needs to determine that a proposed project is consistent with development standards, the proforma is reasonable and that suitable long term management, maintenance and operation plans are available. Otherwise, the City could fund a project that is not viable. This situation could result in continued requests for increased funding, or worse, the housing may slowly deteriorate. Lack of capacity can encumber City

funds for a lengthy period of time, then jeopardize future City funds from the federal government. The City is seeking HUD technical assistance in training existing and new non profit organizations. The objective is to provide high quality, financially sound, affordable housing projects.

The City is also working to improve the resources of nonprofit housing service providers by providing centralized data retrieval opportunities, encouraging regional dialogue, staffing working groups, funding workshops, and, to the extent possible, providing funding or technical assistance. See Appendix B for a list of funded organizations. The City believes that improving the ability of nonprofit organizations to fund services, apply for housing grants, and maintain and process data, especially benefits special needs groups. Many homeless, especially those who are mentally ill, and AIDS victims depend solely on nonprofit organizations for shelter, counseling and housing. Some organizations are currently underutilizing grant and funding opportunities.

B. IDENTIFIED IMPEDIMENTS/ACTION SUMMARY

As a result of the above issues, the City has identified eight major categories of impediments affecting the provision of fair housing in the City of Fresno. Certain constraints are linked to several impediment areas rather than handled separately. This approach permits the City to include actions to overcome these underlying obstacles. The identified impediments and a general statement of the proposed action to mitigate or eliminate the impediment are provided below. See Appendix A and Section VI for more information.

1. A substantial number of neighborhoods in need of revitalization.

Action: Rehabilitate housing, upgrade infrastructure, and improve services necessary to increase the supply of safe, decent and affordable housing for low-income households.

2. **Insufficient production of affordable units and rehabilitation of existing units by nonprofit organizations and private sector developers.**

Action: Increase new construction production and rehabilitation of existing affordable housing by increasing the number, expertise and capacity of the nonprofit housing community and stimulating the private sector.

3. **Inability of low-income families to purchase adequate housing.**

Action: Increase the number of qualified home buyers, the number of loans approved for low-income individuals or households, and the number of homes purchased in low-income areas including increasing personal income through economic development activities.

4. **Insufficient participation of low-income and minority volunteers in housing planning, programs and decision making processes.**

Action: Continue to promote diversity of composition on all appointed Boards, Committees, Task Forces and Commissions that reflects the cultural, social, racial, economic, family make-up, health, age and other characteristics of the City of Fresno; continue to promote volunteerism and participation in community activities affecting housing.

5. **Inability to maximize the potential for zoning, building and safety codes to positively impact housing supply and programs due to outdated US Census data and General Plan.**

Action: Obtain year 2000 census data as soon as available. Complete current General Plan update and prepare new Housing Element. Review and improve City Codes and Ordinances in a manner that (a) enhances affordability, locational choice, accessibility and visitability, (b) reasonably accommodates all who seek housing and (c) decreases unnecessary housing costs or construction delays by streamlining administrative processes. Improve and step up enforcement and permitting processes to assure that Title 24 and other construction regulations related to accessibility continue to be fully implemented, and that designers and builders of single family homes and remodels are aware of programs and advantages of including accessibility features in projects that are not required to include them.

6. **Difficult for local, state and federal programs to eliminate housing discrimination.**

Action: Document, investigate and monitor registered complaints of housing discrimination. Increase community awareness and knowledge of fair housing rights and responsibilities. Identify methods for recognizing discrimination even in its subtlest forms.

7. **Lack of sufficient housing and services for those who are homeless or threatened with homelessness.¹**

Action: Improve services and increase housing opportunities for the homeless and those threatened with homelessness

8. **Inadequate financial resources for implementation of housing plans and programs.**

Action: The City will diligently (a) seek additional funding working with the community, nonprofit and private sector groups, other cities and counties, regional partners, legislative advocates and state and federal agencies, (b) margin, leverage, and invest funding to maximize purchasing power, (c) continue to streamline development processes to avoid duplications of efforts, and (d) take actions to stimulate economic development.

C. COMMUNITY INVOLVEMENT AND PARTICIPATION PLAN

The City is committed to maximizing community involvement and participation in fair housing programs and program development. See the City's plan Sections V (A)(9), VI, and VII.

¹The term "homelessness" refers to a status in which a person does not possess a stable residence. In this AI, this status is further subdivided into the "already homeless" and "those threatened with homelessness."

III. JURISDICTIONAL BACKGROUND DATA

A. INTRODUCTION

It has been almost ten years since the last US Census. As time passes, State Department of Finance (Census data updated with the Department of Motor Vehicles (DMV), birth and death rates and other statistics) and local Council of Government population projections and other statistics become less reliable. In addition, use of the latter statistics is difficult because it is not organized in the same manner as US Census data and information comparisons are difficult. In the following section of the AI and throughout the document, the City used 1990 census data for most comparison and contrast analysis. More current data is often inserted for information purposes. It is imperative that up-to-date accurate information be available if the City is to effectively implement a fair housing program. As part of its 2000-2002 Housing Element update, the City will incorporate Census 2000 data into housing program analyses to the extent that such information becomes available.

B. SUMMARY OF COMMUNITY PROFILE AND HOUSING NEEDS

Data Summary. The following data summary includes disclosures contained in the U.S. Census, 1994 Comprehensive Housing Affordability Strategy, the City's five year Consolidated Plan and Annual Action Plans that were reviewed and approved by HUD, and other sources as cited in the body of this section. A more detailed discussion will follow this summary.

- The City has 121,747 households. Forty-nine Thousand Nine Hundred Seventeen (41 percent) are considered low- and very low-income. Thirty-seven Thousand Seven Hundred Forty-two of these households need housing assistance.
- The Caucasian population, a majority in the 1980 population, is now at 49 percent and the combined minority populations at 51 percent are now the majority. Caucasian households within the City enjoy a much higher income and earning capacity than other racial groups with 58 percent of the households reporting incomes above 95 percent of the Median Family Income (MFI). This compares to only 31 percent of Black, 34 percent of Hispanic,

42 percent of Native American and 28 percent of Asian/Pacific Islanders reporting annual household incomes that exceed the MFI for the City.

- Forty-one percent of all households are low or very low-income. Sixty-one percent of all households are White and 34 percent of those households are low- or very low-income. Eight percent are African American households and 63 percent of those households are low- or very low-income. Twenty-three percent of all households are Hispanic and 56 percent of those households are low- or very low-income. One percent of all households are Native American and 54 percent of those households are low- or very low-income. Eight percent of all households are Asian/Pacific Islander and 67 percent of those households are low- or very low-income.
- Twenty-seven percent of all homeowners have a cost burden exceeding 30 percent of their income and 11.1 percent face a cost burden exceeding 50 percent of their income. Low-income households, 51 percent to 80 percent of MFI, represent a total of 20,089 households. A total of 61 percent of these households are reported as experiencing a housing cost burden. The percentage of households paying more than 30 percent of income for housing is 48 percent and the percentage paying more than 50 percent of income is 9 percent.
- Thirteen percent of occupied units are overcrowded. Large families have a significantly larger cost burden than smaller families. Hispanic and Asian households have a greater demand for large houses.
- The elderly, because of poverty and disabilities, often experience difficulties finding housing or maintaining existing homes. Thirty-four percent of the 24,400 elderly households have a housing cost burden of 30 percent or more.
- Housing vacancies in 1990 represented a total of 7,597 housing units. Seventy-eight percent of the units were rentals; 22 percent were for sale. A 1999 CSUF study, based on a sampling of larger apartment complexes, reports that vacancies citywide average 5.8 percent with some areas much higher particularly southeast Fresno where the vacancy rate exceeds 12 percent.

- There are an estimated 3,300 persons considered severely mentally ill. These individuals need continuing care and transitional housing. According to the Fresno County Mental Health Department approximately 2 percent of the total population suffer from some degree of mental illness. The 1970, 1980 and 1990 US Censuses reported that between 9.4 percent and 10 percent of the population between ages 16 and 64 has some type of disability.
- Over 200 individuals have AIDS and 6,500 to 32,000 are HIV positive. There is a need for care and support facilities.
- Three Thousand Two Hundred homeless persons reside in the City; 28.3 percent are sheltered, 71.6 percent are not. It is estimated that 50 youths have no home.
- Seventy-two Thousand dwelling units may contain lead based paint. Twenty-six Thousand Six Hundred Thirty-five low-income families occupy these units.
- Eleven Thousand Ninety-one new dwelling units need to be completed between 1995 and 2000. Forty and Three Tenths percent of those units are needed for low- (16.3) and very low- (24) income families.
- Of 148,162 existing housing units, 6 percent require minor rehabilitation; 0.6 percent require major rehabilitation; and 0.5 percent need to be demolished. Of the non-standard units, 21.3 percent are located in the Roosevelt Community Plan area and 21 percent in the Fresno High Community Plan area, indicating a major need for rehabilitation in those parts of the City. The Edison Community Plan area contains 15.9 percent of all substandard units; the Bullard Community Plan area, 2.6 percent; the Woodward Park Community Plan area, 0.1 percent; the Hoover Community Plan area, 5.2 percent; the McLane Community Plan area, 4.6 percent; the Central Community Plan area 16 percent; and the West Community Plan area, 8.2 percent.
- In 1990, the median housing value was \$86,400, or 3.3 times the MFI. In 1980, the ratio was 4.5, indicating that the median value house was more affordable in 1990 than in 1980. A family of four with an income of 60 percent of MFI (\$20,760) would be able to afford a mortgage payment of

\$520 which equates to an affordable mortgage of \$57,000 (30-year, 8 percent interest rate). In 1990, median gross rent was \$436 within the City of Fresno, an increase of 82 percent over 1980.

Priorities. After review of community profile and housing needs as well as other information, the following list of priorities was developed with considerable input from the community. Strategies and funding plans for addressing these priorities are included in the City's Consolidated Plan.

- Provision of large units to serve large households: Many low-income minority households consist of five or more persons, particularly Hispanic and Asian American groups with incomes less than 50 percent of the MFI.
- Home Purchase and Rehabilitation Assistance Programs: Low-income households are most sensitive to housing costs and can most benefit from first time home buyers, self help, and other programs, for purchasing a home, maintenance, rehabilitation, or construction of accessibility and visitability features, particularly those in 51 to 80 percent low-income group with a housing cost burden greater than 30 percent of their income.
- Low Interest Loans or Grants for Rehabilitation of Owner Occupied Structures: Low-income households, including seniors and the disabled, living in private owned units with structural or accessibility problems frequently cannot afford to maintain or upgrade housing.
- Emergency Shelter and Transitional Housing Programs: Many households and individuals need outreach assessment, mental health counseling, transitional and permanent housing.
- Infrastructure Improvement, Economic Development and Equalization of Services: Low-income and minority households are often concentrated in older, more affordable neighborhoods often lacking sidewalks, accessibility features, curbs and gutters. Poverty is exacerbated by lack of proximal employment. These neighborhoods need revitalization.
- Support for Nonprofit Housing Service Providers. Nonprofit organizations who have assumed the role of public service providers for the needy, disabled, elderly, low-income, minority, homeless and other target groups

need financial support. The City allocates as much funding as possible to support more than two dozen nonprofit organizations who provide senior, disabled, at-risk youth, substance abuse, crime awareness, fair housing counseling, public education, emergency housing, tenant/landlord counseling, mental health, community policing, preventative health, and homeless services among others. See Appendix B for a partial list of City funded organizations.

- Implementation of Code Enforcement Programs As part of rehabilitation and revitalization, code enforcement programs stabilize neighborhoods, improve neighborhood morale, provide self help incentives, and increase attractiveness for those seeking to establish or relocate businesses so that neighborhood become more liveable and employment and economic opportunities increase for low-income groups.

C. POPULATION AND HOUSEHOLD DATA

The 1990 Census reported that Fresno's population was 354, 202. Table 1 provides ethnic, racial and income breakdowns. By 1996, population was estimated at 400,402, a 2.1 percent increase per year.

Table 1 - Population and Household Data

A. Population	1980 Census Data	%	1990 Census Data	%	% Change	
1. White (non-Hispanic)	136,800	63%	174,893	49%	28%	
2. Black (non-Hispanic)	20,106	9%	27,653	8%	38%	
3. Hispanic (all races)	51,489	24%	105,787	30%	105%	
4. Native American	1,253	.5%	2,556	.7%	104%	
5. Asian/Pacific Islander	6,111	3%	42,211	12%	591%	
6. Other (non-Hispanic)	2,443	1%	1,102	.3%	-55%	
Total	217,202		354,202	100%	---	
B. Special Categories						
1. Migrant Farmworkers	1,600		1,600		0%	
2. Students	12,022		17,683		47%	
C. Households						
	Total 1990 Households	% of Total Households	Very Low-Income 0-50% MFI	Other Low 51-80% MFI	Moderate 81-95% MFI	Above 95% MFI
1. White (non-Hispanic)	74,753	61%	19%	15%	8%	58%
2. Black (non-Hispanic)	9,268	8%	45%	18%	7%	31%
3. Hispanic (all races)	27,710	23%	36%	20%	10%	34%
4. Native American	972	1%	26%	28%	5%	42%
5. Asian/Pacific Islander	9,166	8%	49%	18%	5%	28%
6. All Households	122,155	100%	27%	16%	8%	48%

D. INCOME/COST BURDEN/NEEDS DATA AND ANALYSIS

The City is concerned about the income of those who need fair housing because it is the single largest factor to be considered in obtaining a home loan, or obtaining safe, decent, and fair housing. Although, HUD has not made low-income households a protected class, no analysis of impediments can be undertaken without considering this issue. Any discussion relating to low-income levels is subject to a variety of interpretations depending upon definition used. For the purposes of this study, the following are utilized:

- **Poverty Level.** Poverty level incomes are computed on a national basis as a part of the U.S. Census. An index of poverty has been developed which considers factors such as family size, number of children, farm/non-farm residences and income. The definition assumes that a household is classified as poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture. Approximately 20,383 households, or twelve percent of all households in the City's metropolitan area, were classified at or below the poverty level in 1990.
- **Extremely Low-Income Household.** A household with an annual income of 30 percent or less of the MFI. In Fresno, this translates to an annual household income of \$11,531 or less in 1998 for a household of four persons. Median Family Income (MFI) is adjusted annually based on household size.
- **Very Low- or Low-Income Household.** A household with an annual income that is equal to or greater than 31 percent of the MFI but does not exceed 50 percent of MFI. In Fresno, this translates to annual incomes between \$11,532 and \$18,600 in 1998.
- **Moderate-Income Household.** A household with an annual income that is equal to or greater than 51 percent of the MFI but does not exceed 80 percent of MFI. In Fresno, this translates to annual incomes between \$18,601 and \$29,760 in 1998.
- **Median Family Income (MFI).** The income level that has an equal number of household incomes above it and below it. Per the February 1999 Income Limits published by the State Department of Housing and Community Development (HCD), the MFI for a family of four in the City of Fresno is \$37,200.

Using the above definitions, Table 2 identifies the number and percentage of lower-income households (below 80 percent of the MFI) in the City and County of Fresno in 1990 and indicates lower-income households needing housing assistance. The number of households needing housing assistance includes lower-income home owners living in substandard housing and lower-income renters paying more than 30 percent of their income for rent.

Table 2 - Dispersion of Lower Income Households -April 1, 1990

	Total County	%	City of Fresno	%	Balance of County	%
Total Households	220,543	100	121,747	100	98,796	100
Lower Income Households	67,868	41	49,917	41	40,507	41
Households Needing Housing Assistance	39,728	24	37,742	31	17,774	18

Source: Applied Percentages from City of Fresno CDBG Application to total households identified from the 1990 U.S. Census

Within the City in 1980, 37.3 percent of the general population was classified as minority (non-White), while 23.7 percent of households were minority. In 1990, 50.6 percent of the general population was classified as minority (non-White), and 39.2 percent of households were so classified. These calculations do not include Hispanic residents classified as White.

The percentage of minority non-White households to total population has traditionally been less than the percentage of minority non-White persons to the total population. The reason for this difference is that minority family size tends to be larger than non-minority families. The degree of difference between minority households and the general population is decreasing. Within the City in 1990, the Hispanic origin population was 29.9 percent of all persons and 23.4 percent of all households.

The low-income and minority population is not uniformly distributed. Data show the older areas with more low-income minority people than newer portions of the community. To analyze concentration patterns, the following terms are defined:

- **Area of Low-Income Concentration** - is a condition that exists when the percent of low- and moderate-income persons in a census block equals or exceeds 51 percent of the total population.
- **Area of Racial/Ethnic Concentration** - is a condition that exists when the population count of an identifiable minority in a census tract is 10 percent or greater than the percentage of that minority within the community as a whole. Areas of low-income concentration and racial/ethnic concentration by census block tract are shown in Maps 1 through 4.

Map 1 - Percent of Low-Income By Census Tract

Map 2 - Percentage African American By Census Tract

Map 3 - Percentage Hispanic By Census Tract

Map 4 - Percentage Asian By Census Tract

According to the 1990 census, minority populations exist in all portions of the community. The predominant location of the Southeast Asian population is in the Central portion of the community with pockets located near Pinedale and the CSUF campus. The Hispanic population is widely distributed with highest concentrations located in the Southeast and Central portions of the City.

The African American population is mainly concentrated in west and southeast Fresno. Forty percent of the African American population lives south of Belmont Avenue and west of First Street with small concentrations in Pinedale and south of Ventura Street in the Fairground/Calwa area. Census Tracts 9, 10 and 11 contain 50 percent or more Blacks while Census Tracts 2 and 7 contain over 40 percent.

Census Tracts 4 and 12 contain the highest percentage of Hispanics, both with 70.3 percent. Census Tract 8 contains 68.4 percent and Census Tract 26 contains 63.2 percent. Census Tracts 1, 5, 6, 13, 15, 27 and 44.04 all contain more than 50 percent Hispanics, and Census Tracts 3, 7, 11, 18, 19, 24 and 42.01 contain more than 40 percent.

In some Census Tracts, the Hispanic population has been replaced as the largest minority group by the Asian/Pacific Islander. For example, the Asian/Pacific Islander population in Census Tract 25 grew from 1.4 percent in 1980 to 38.6 percent in 1990. In Census Tract 29.02, the percentage changed from 2.4 percent to 35.7 percent, and in Census Tract 54.03 from 5.6 percent to 41.7 percent. Asian/Pacific Islanders are more than 30 percent of the total population in Census Tracts 25, 28, and 29.02, and 20 percent in Census Tracts 13, 24, 34, and 44.04. This group's growth is also evident in Census Tracts 2, 3, 5, 6, 8, 9, 14.06, 23, 27, 37, 52.02, 53.03 and 54.07 where over 10 percent of the population fell into this category.

Table 3 provides a detail of racial and ethnic groups by community plan area. (Note: The census tracts were generally combined to form community plan areas in the City General Plan as shown in Table 3.)

Table 3 - Race/Ethnic Population by Community Plan Area - April 1, 1990

Plan Area	Total Population	% White	% Hispanic	% African American	% Asian or Pacific Islander	% Native American	% Other
Bullard	66,341	76%	15%	3%	6%	.6%	.2%
Central	15,963	18%	54%	9%	18%	.7%	.4%
Clovis	56,533	76%	16%	2%	5%	1%	.1%
Edison	22,258	5%	37%	47%	10%	.4%	.5%
Fresno High	53,676	55%	31%	5%	9%	1%	.2%
Hoover	50,468	68%	16%	4%	11%	.7%	.2%
McLane	43,353	62%	22%	4%	10%	.9%	.3%
Roosevelt	105,216	32%	43%	7%	17%	.7%	.4%
West	24,808	57%	32%	4%	6%	.9%	.4%
Woodward	21,838	81%	9%	2%	7%	.4%	.1%
Remaining	16,945	63%	30%	1.4%	5%	.7%	.2%
Total	477,389	55%	27%	4%	10%	.8%	.3%

Source: 1990 U.S. Census

The area bounded by McKinley on the north, West Avenue on the west, Annadale Avenue on the south and Chestnut Avenue on the east contains most of the older homes in the City of Fresno. Due to age, lower cost of acquisition, and deferred maintenance such areas provide a valuable base of “affordable housing”. However, these factors tend to create concentrations of lower socioeconomic classes and, by extension, minority populations. Moreover, without directed housing programs and the development of diverse housing opportunities throughout the community, such areas also attract larger families leading to overcrowded conditions.

Data from the 1970, 1980 and 1990 Census shows that there has been a significant dispersal of minorities throughout the City of Fresno (Maps 5, 6, and 7). This can reasonably be interpreted to be a positive reflection of the City’s efforts to provide appropriate housing opportunities for all of its citizens. There are still segments of the minority population that have not benefitted from the City’s programs and/or had an increase in their household income. There are still areas of concentration of certain minority groups, very low- and low-income families, larger families, and overcrowded households.

Census tracts 2, 7, and 9 have traditionally been areas of African American concentration within the City. Notwithstanding the City's efforts to provide increased affordable housing opportunities throughout the community, there is still a significant concentration of African Americans in these census tracts. According to the 1990 Census, African Americans represent 8 percent of the total population of the City. However, Map 2 indicates that certain census tracts contain concentrations of African Americans exceeding the 8 percent population ratio by more than twenty percent. Such concentrations work to isolate African Americans from the mainstream population possibly furthering discrimination through lack of understanding or stereotyping. Resultant "ghetto" perceptions may be counterproductive to equal opportunity goals in education, employment and housing and do not produce positive housing opportunities for all members of the community.

Low-income, community identity, and the desire to remain near family and friends work together to undermine dispersal programs. The City needs to continue to implement programs designed to provide significant quantities of affordable housing throughout the City so that low-income African Americans and other minorities have more housing location choices.

Statistics suggest that there is a major disparity in home ownership opportunities among certain minority groups within the community. As noted above, African Americans make up approximately 8 percent of the City's population. However, according to the 1990 census only 4.73 percent of owner occupied housing units were owned by African Americans. Likewise, Asians and Pacific Islanders make up approximately 12 percent of the City's population but only 3.74 percent of the owner occupied housing units are owned by Asians. These statistics clearly illustrate a distinct gap in the ability of these groups to achieve home ownership within the City. Moreover, as shown in Map 5, the Census tracts with the highest percentages of rental occupied housing units also have the highest minority populations, greatest proportion of overcrowded households, and largest household sizes.

**Map 5 - Renter Occupied Housing Units
By Census Tract**

Perhaps the greatest obstacles to home ownership by Asians stem from cultural and linguistic differences which tend to isolate them from the mainstream American culture. In the past two decades, there has been a substantial influx of refugees from southeast Asia. According to the 1990 Census, refugees from the war in southeast Asia represented approximately 30,000 people or 10 percent of the City's population. Approximately 31,045 residents spoke an Asian or a Pacific Island language with 23,890 stating that they do not speak English "well". Immigration slowed in the early nineties. However, approximately 8,000 additional Asian Americans immigrated to the City in 1996.

Because of many different ethnic groups and languages, Southeast Asians have had a difficult time assimilating into the culture of the community and into its workforce. A variety of training programs are offered within the community to teach English, as well as employment skills. However, there is still a substantial portion of this community that has yet to gain adequate skills to enter the job market. The economic consequences of language and skill barriers combine to severely limit their ability to achieve home ownership. For Southeast Asian immigrants, the problem is exacerbated by the fact that many are not literate in their native language.

While the Hispanic population has lower rates of home ownership than "Whites," the difference is not as great as for African Americans and Asians. Approximately 30 percent of the population is Hispanic with 16.75 percent of all owner occupied units being owned by Hispanics. While this is a better ratio than for African Americans and Asian/Pacific Islanders, it is still far short of City objectives.

Renters/Owners: In January 1997, the City of Fresno Planning Department estimated that there were 91,968 single family units (including mobile homes) and 53,728 multiple family units in the City. Based on ratios from the 1990 census, it is assumed that 45.4 percent of the housing units were owner occupied, 48.7 percent were renter occupied, 5.9 percent were vacant. Of the approximately 66,520 renter-occupied units, 15,166 (22.8 percent) were single family homes.

A housing cost burden is presumed to exist when the gross rental/owner cost exceeds 30 percent of gross income. Information provided by HUD as part of the 1993 CHAS showed that 58 percent of all renters (52,500 households) were facing such a cost burden; 38.8 percent of all rental households have a cost burden exceeding 50 percent of their income. The cost burden ratios for homeowners are

substantially better than for renters with 27 percent of all homeowners facing a cost burden exceeding 30 percent of their income and 11.1 percent facing a cost burden exceeding 50 percent of their income. The 1999 CSUF Housing Study reported the following mean rents: Studio - \$330; 1bd/1ba - \$406; 2bd/1ba - \$450; 2bd/1.5ba - \$490; 2bd/2ba - \$557; 3bd/1ba - \$536; 3bd/1.5ba - \$497; 3bd/2ba - \$619; over 3bd- \$700; and Loft - \$385.

Based on projections from the State of California, the Council of Fresno County Governments, and the Fresno Housing Element it is estimated that the following number of units will be required during the period of FY 1995-2000:

Table 4 - New Construction Needs

<u>INCOME CATEGORY</u>	<u>HOUSING UNITS NEEDED</u>
Very Low (0-50% of MFI)	2,655 (24.0%)
Other Low (51-80% of MFI)	1,810 (16.3%)
Moderate (80-120% of MFI)	2,340 (21.1%)
Above Moderate (Above 120% of MFI)	4,286 (38.6%)
Total Units	11,100 (100.0%)

In 1994, the City of Fresno performed an analysis for various income groups and housing affordability. The analysis found that a family of four with an income of 60 percent of MFI (\$20,040) would be able to afford a mortgage payment of \$400 (with utilities, taxes and insurance of approximately \$100 per month) which would equate to an affordable mortgage of \$54,000 (30-year, 8 percent interest rate). This would result in a shortfall of approximately \$26,000 between the mortgage affordable and the actual required debt service on the typical \$80,000 home used in the analysis. For renters, a family of four with an income of 60 percent of MFI (\$20,040) would be able to afford approximately \$500 per month for rent and utilities. The median rent is \$436.

Relationship Between Income and Cost Burden: In relation to income, the Caucasian households within the City enjoy a much higher income and earning capacity than other racial groups with 58 percent of the households reporting

incomes above 95 percent of the MFI. This compares to only 31 percent of Black, 34 percent of Hispanic, 42 percent of Native American and 28 percent of Asian/Pacific Islanders reporting annual household incomes that exceed the MFI for the City.

The 1990 U.S. Census reported a total population of 354,202 persons residing within the City. The Caucasian population, a majority in the 1980 population, is now at 49 percent and the combined minority populations are at 51 percent. The February 1999 HUD Income Limits report indicates that the MFI for a family of four living in the City is \$37,200. In counting all households, 48 percent were determined to have annual incomes above 95 percent of the MFI. None of the ethnic minorities exceeded the 48 percent average for the city of Fresno. The 1990 U.S. Census reported that a total of 41 percent or 49,917 households were reported with low- or very low annual income. Of those families reported with low- or very low-income, 31 percent were identified as needing housing assistance.

The cost of housing, as a percentage of total income, determines whether the household is overburdened with housing costs. Households paying more than 30 percent of income for housing are considered to have a housing cost burden and those paying more than 50 percent of income are considered to have an extreme housing cost burden. Table 5 shows the cost burden for housing by income group as of June 1993. The table shows those households paying greater than 30 percent of income or 50 percent of income by renters and owners. The greatest cost burden is for those households in the 0-30 percent of MFI where 85 percent of renters and 82 percent of owners pay more than 30 percent of their income for housing. More than 73 percent of renters and 69 percent of owners in this income category pay more than 50 percent of their income for housing. For those households in the 31-50 percent of MFI category, 78 percent of renters and 71 percent of owners pay more than 30 percent of their income on housing. The greatest cost burden is borne by large related households in the 0-30 percent of MFI category, where 88 percent of all households pay more than 30 percent of income for housing and 75 percent of households pay more than 50 percent.

Large Households: Large households contain five or more persons. The 1993 CHAS shows that there were an estimated 11,463 large households who were renters within Fresno. Of that number, 88 percent (approximately 10,100 households) had a housing cost burden of 30 percent or more. Lack of sufficient multiple family rental housing for large families was clearly found in the CSUF

1999 Housing Study. Of the more than 22,000 multiple family units surveyed, only 1,397 (6.3 percent) had three or more bedrooms. The group needing three or more bedrooms is estimated to make up 18.6 percent of the rental population, demonstrating a great for this type of rental housing.

According to the 1990 Census, over 13 percent of all units in the City are overcrowded (units that contain more than 1.01 persons per room). Large households also have significant cost burdens in that rents and other costs are generally higher for large households than for smaller units.

The above data indicates that, in terms of overcrowding, the housing conditions of the total population worsened between the 1980 and 1990 Census. The overall increase in overcrowding can, to a large extent, be attributed to the large influx of Southeast Asians during the latter part of the 1980s and to the increase in the lower-income Hispanic households which tend to have larger families. Because large overcrowded families tend to fall disproportionately into low-income groups, and because their numbers are increasing, the housing needs of these households is difficult to alleviate. Although some rent subsidies are available, the typical Fresno apartment is not large enough to accommodate these larger families and incomes are usually insufficient to purchase a larger single-family home through the private market. Some single family rentals are available for larger families.

Map 6 shows the areas that exceed 17.9 percent overcrowded households. Near California State University, Fresno in the area known as El Dorado Park, the vast majority of overcrowded households within the area are Asian American. Moreover, Map 7 shows the areas that had the greatest minority population gain from 1980 to 1990 are within the that same area.

Table 5 - Housing Assistance Needs of Low- and Moderate-Income Households

Households - Type, Income, Housing Problem	Rental Households					Owner Households			
	Elderly 1&2 Member	Small Related 2-4 Members	Large Related 5 or more Members	All Other	Total Renters	Elderly	All Other Owners	Total Owners	Total Households
1. Very Low-Income (0-50% MFI)*	4,444	9,791	6,216	4,895	25,346	4,497	3,524	6,021	33,367
2. 0-30% MFI	1,351	5,139	2,831	2,371	11,692	1,472	1,744	3,216	14,908
3. % with Housing Problems	81%	89%	99%	80%	89%	70%	75%	73%	85%
4. % Cost Burden >30%	81%	87%	90%	78%	85%	70%	71%	71%	82%
5. % Cost Burden >50%	62%	74%	75%	74%	73%	51%	58%	55%	69%
6. 31-50% MFI	3,093	4,652	3,385	2,524	13,654	3,025	1,780	4,805	18,459
7. % with Housing Problems	70%	90%	97%	90%	87%	43%	73%	54%	79%
8. % Cost Burden >30%	68%	84%	71%	88%	78%	43%	68%	52%	71%
9. % Cost Burden >50%	27%	36%	20%	51%	32%	19%	40%	26%	31%
10. Other Low-Income (51-80% MFI)*	1,451	4,976	2,848	3,579	12,854	3,244	3,991	7,235	20,089
11. % with Housing Problems	61%	62%	89%	72%	71%	22%	62%	44%	61%
12. % Cost Burden >30%	61%	52%	27%	69%	52%	22%	54%	40%	48%
13. % Cost Burden >50%	22%	6%	3%	5%	7%	5%	18%	12%	9%
14. Moderate Income (81-95% MFI)*	523	2,241	786	1,846	5,396	1,456	2,731	4,187	9,583
15. % with Housing Problems	46%	27%	83%	28%	37%	16%	55%	41%	39%
16. % Cost Burden >30%	46%	15%	5%	27%	21%	16%	45%	35%	27%
17. % Cost Burden >50%	5%	0%	0%	1%	1%	4	7%	6%	3%
18. Total Households**	7,949	25,275	11,463	16,699	61,386	16,486	44,243	60,727	122,113
% with Problems	58%	53%	88%	46%	58%	23%	28%	27%	43%

Form HUD-40090-A (1/93) Source: City of Fresno 1994 CHAS Table 1C

*or based upon HUD adjusted income limits, if applicable. **includes all income groups including those above 95% of MFI

Map 6 - Areas Exceeding 17.9 Percent Overcrowded Housing

Map 7 - Percent Minority Population Gain 1980-1990 By Census Tract

College Students: Enrollment at CSUF is approximately 19,000. Enrollment at Fresno City College is approximately 17,000 and Fresno Pacific College has 1,600 students. Although the Fresno college student population fluctuated somewhat between 1983 and 1990, it is expected to maintain an upward trend.

The January 1995 Annual Housing Report prepared by CSUF indicates that the university is located near approximately 7,535 apartment units. At that time, the vacancy rates in these units was approximately 5 percent. If a 5 percent vacancy rate is considered ideal, then there appears to be enough student rental housing near CSUF. The Fresno City College and Fresno Pacific College student populations are primarily composed of commuters.

Estimate of Number and Needs of Persons with Special Needs: The term “special needs” refers to a condition, especially the existence of mental or physical challenges, which causes an individual or household to need accommodations in order to obtain or maintain housing. In this AI, the term also refers to persons who are transitioning from incarceration. The City has a number of individuals and households affected by mental, physical or social challenges who need assistance with housing and other basic needs.

The term “supportive housing” refers to housing with a range of supporting environments, such as group homes, single room occupancy and other housing with a planned service component. The terms “supportive or support services” refer to services provided to special needs individuals and households for the purpose of finding and facilitating the maintenance of a safe and decent living environment. Services include case management, medical and psychological assistance and counseling, supervision, child care, transportation and job training.

Needs of the Elderly and Persons with Disabilities. In 1990, the elderly (those 65 years and older) were 10.1 percent of the population but 18.8 percent of all heads of households. According to the Fresno-Madera Agency on Aging, there are in excess of 1,000 units of subsidized housing within Fresno that provide services for the ambulatory elderly. In addition, there a number of transitional living facilities designed to provide housing, congregate meals, recreational facilities and transportation to the ambulatory elderly. Of the approximately 24,400 elderly households within the city of Fresno, 34.3 percent are identified as having a housing cost burden of 30 percent or more of income.

Persons with HIV/AIDS. According to the Centers for Disease Control (CDC) and the Fresno County Community Health Services Agency, the number of persons diagnosed with AIDS in Fresno County from February 1983 to December 1993 is 559. The CDC estimates that the number of persons infected with HIV to be between 6,500 and 32,000 in Fresno County.

The approximate ethnic makeup of HIV/AIDS persons is 40 percent White, 35 percent Hispanic, 20 percent African American and 5 percent other. The CDC estimates that 50 percent of those infected with HIV will develop AIDS in 10 years. Based on estimates of those infected by HIV, between 3,250 and 16,000 persons could have AIDS in Fresno County in the next decade. The exact number of homeless persons and families infected or affected by HIV or AIDS is unknown.

The National Commission on AIDS has reported that one-third to one-half of all people with AIDS are homeless or in imminent danger of becoming homeless. Approximately 30 percent of AIDS patients were reported to be living in expensive acute care facilities because there were few residential care opportunities. There are service providers in the Fresno area (see Appendix B for more specific information), several of which receive grants from the City, who are providing shelter, care and counseling to AIDS patients who are homeless or threatened with homelessness.

Non-Homeless Special Needs. The 1995 General Plan Housing Element reported that 20,562 persons or almost 9.5 percent of the total population between ages 16 and 64 is classified as disabled. The US Census reported 10.4 percent or 10,416 persons in 1970 and 9.4 percent or 13,168 in 1980. According to the January 1988 City Housing Assistance Plan, there were approximately 6,430 or 5.5 percent of all households headed by lower income disabled persons.

Fresno's population has increased by slightly more than 10 percent since 1990. It is likely, based on comparisons of data from the 1970, 1980 and 1990 US Censuses, that the number of low-income households headed by a person with disabilities has increased by a similar percent to approximately 7,100. In 1998, the City compiled information from service providers that indicates that at least 6,500 households, within the City are headed by a lower-income disabled person.

The elderly population in Fresno and nationwide is increasing as a percentage of the total population. As this number grows, the proportion of individuals and households affected by the disabilities and mental impairments associated with the aging process can be expected to increase. The City is concerned about existing and future housing needs of the disabled and elderly. The City supports the work of the Census Bureau process and agencies and organizations specializing in special needs groups issues in gathering better data than is currently available. This would assist the City in providing adequate housing for its residents.

One problem with the existing Census data, for example, is it's the failure to distinguish the exact nature of the disability. Other data provided by groups such as the Central Valley Regional Center focuses upon specific segments of the population, such as those with Cerebral Palsy, mental retardation, hearing or speech impediments. With such fragmented data sources, it is easy to under or over count individuals or households with special needs.

It is also difficult to draw conclusions regarding the effects of disabilities upon the ability of a disabled individual to overcome physical or mental challenges, make a living, and secure affordable or better housing. In other words, an individual may be counted as disabled but not need assistance from any service provider. Some disabilities severely limit or eliminate the earning capacity of an individual or household which results in an inability to afford appropriate housing. Some result in a range of self care limitations.

For groups, such as those suffering from mental retardation, needs can vary significantly. In some cases, individuals can live in group homes with some supervision, hold jobs and be comfortable. In other cases, individuals are entirely unable to care for themselves. For groups, such as the hearing or speech impaired, many enter the mainstream population with some reasonable accommodations, secure a good paying job and subsequently avoid income and housing hardships.

There is also little data distinguishing the mentally ill from other special needs groups and there are many cases that are never reported. Thus, there is no certain way to determine the exact size of the group, or to determine the exact percentage needing housing assistance. State Department of Mental Health studies suggest that 6.2 percent of the state's population may suffer from mental illness, with severity ranging from minor to debilitating. For the City, this percentage could indicate that approximately 24,800 persons may be affected by some degree of

mental illness. As with other disabilities, a person may, or may not, be able to maintain a job or home as a result of their problem. Therefore, raw statistics do little to assist with assessment of the problem. (See the section on needs of the homeless for more information regarding the needs of those with mental illness problems.)

The City Housing Element lists the disabled population as one of several groups residing within the City that demonstrates a need for affordable and adequate housing, including those that suffer from mental illness. The City works with the public and non profit service providers to document the needs of the elderly, and the physically and mentally challenged. One example of a recent City action is to initiate ongoing accessibility, visitability and housing needs meetings with the Americans with Disabilities Act (ADA) Advisory Committee and Committee for the Employment of the Disabled. Several meetings have been conducted in the past six months. The City believes that these discussions have already provided much needed information regarding strategies for affirmatively furthering fair housing for special needs groups.

In spring 1998, the held a series of interviews with service providers who disclosed that there is housing available to the disabled community. However, this housing primarily consists of board and care facilities and group homes. There is also emergency housing available although it was noted that there is limited emergency housing that accommodates disabled persons in wheelchairs. Some service providers indicate that they are often required to house disabled persons with wheelchairs in motels that have ground floor accessibility features. The Cedar Heights apartment complex is the only development that is available for persons that are able to live independently or with limited supervision. Several providers indicated that the only transitional housing available is through group homes.

The is committed to providing financial assistance necessary to construct housing unit modifications needed to make them accessible and visitable. Citizens who use the 's owner-occupied rehabilitation programs are eligible to have wheelchair or other modifications completed as part of the work. The has two rental rehabilitation programs for 1-4 units and 5-16 units which may be used at the owners' request to provide these modifications.

The has not increased funding for either of these programs because fewer than six (6) requests have been made per year. The expects that recent efforts to increase dialogue with special needs groups, the dissemination of its new brochures, and other elements of its community education program will increase the number of persons who seek this funding. If requests increase, the will review current funding levels. The has recently made improvements to the Hall entry doors to make the building more accessible. The Council Chamber has also been equipped with special features to assist the hearing impaired.

Chronic Drug Abusers and Former Inmates. There is a strong demand in Fresno for transitional group housing for persons with chronic substance abuse dependencies, a large number of whom are homeless, or just getting out of jail. This population is protected from discrimination under the Fair Housing Act if they are actively in recovery. The City is funding several organizations that serve this population as well as funding several drug prevention programs. The City Council has recently approved a halfway house for people recovering from drug and alcohol dependencies despite strong neighborhood opposition.

The City provides partial funding to a variety of organizations that provide social services to special needs groups. They include: the Associated Center for Therapy, Inc.; California Association for the Physically Handicapped, Center for Independent Living; Centro La Familia; Frances X Singleton Emergency Food Project; Fresno-Madera Agency on Aging and Senior Hot Meals Program; Friendship Center for the Blind; Older American Housing/Learning Center (formerly under New United Way); Poverello House; Valley Advocacy Deafened Adult Program and Mental Health; the Turning Point, Inc., Maroa Home, Victory Life; the Sanctuary; and the Marjaree Mason Center and Transitional Project. See Appendix B for a more detailed listing of funded organizations.

As part of an improved public education and enforcement program, the City has provided information to staff, builders and members of the public about the rights and responsibilities surrounding accessibility and visitability. In addition to the verification that City codes are being enforced, the City has instructed code enforcement, building inspection and other officials to look for opportunities to increase accessibility and visitability. For example, enforcement officials can advise property owners of the availability of low or no interest loans to make units accessible as they undertake other upgrades.

The City will continue to require, consistent with the Fresno City Municipal Code, that buildings are constructed consistent with the State of California Building Code, Title 24, Part 2, Chapter 11 A for all new multi-family construction.

The Action Plan for the FY 2000 Consolidated Plan commits more than \$4.5 million dollars in funding, much of which is dedicated to providing capital improvements in older neighborhoods, such as new or repaired sidewalks, new and improved lighting and other street improvements. New construction of curbs or sidewalks in these neighborhoods includes ramps and other features necessary to provide wheelchair and stroller accessibility. These capital improvements are designed to improve the quality of life and to serve as a catalyst in neighborhood revitalization.

The City is also committed to protect special needs groups from discrimination and to provide opportunities for main-streaming and accessibility to services and gainful employment. It is illegal to discriminate against the physically or mentally challenged. It is the City's policy to provide reasonable accommodations to any employee who requests them in order to further local, state and federal regulations protecting such groups from discrimination in the work place. The City also provides reasonable accommodations to members of the public who need to access services or gather information from City offices. All City buildings have been equipped with features designed to provide accessibility for the physically challenged.

The City makes every effort to uphold accessibility rights for persons with disabilities pursuant to the Fair Housing Amendment Act of 1988 and inspects new housing to ensure compliance. The city intends to encourage builders and property owners to voluntarily include accessible features in new single family homes and in remodels through its public education program.

The City has recently been criticized for special use permit requirements for certain types of group homes. The requirements are intended to protect the welfare of future residents. The City is reviewing these requirements and intends to take appropriate steps to eliminate questionable restrictions, add reasonable accommodation language, or extend those health and safety restrictions to all project proposals. The objective is to ensure that no City regulation hinders the City's program to affirmatively further fair housing opportunities for all of its

residents. This review and action plan are included in Sections V (A)(4), VI, VII and Appendix A.

The Housing Authorities of the City and County of Fresno (Housing Authority): The Housing Authority provides services to those in need of housing through Section 8 and other programs. (Additional information regarding the authority is contained in the homelessness section of this report.) The Housing Authority serves the incorporated and unincorporated areas of Fresno County. The Housing Authority is committed to working with the City, County, and Center for Independent Living, among others to provide housing for the needy including those with disabilities. The Housing Authority has set aside 84 vouchers specifically for the disabled.

In addition, the Housing Authority provides services to many other households with special needs individuals. The Housing Authority's Beyond Housing and Family Unification Programs are operated in manner designed to service the needs of all groups including the disabled. When individuals or households seek housing services from the Housing Authority, they may request and qualify for "reasonable accommodations." By this, the Housing Authority means that it supplies the transportation, interpreters, counseling, home visits, or other support services necessary to help the disabled find and move into suitable housing. In cases where mentally ill program participants have difficulty integrating with neighbors or interacting with landlords, the Housing Authority provides facilitation and mediation services designed to work out problems.

Obtaining the transportation necessary to find and keep jobs, take children to day care, or access medical and other services can be a problem for low-income and other special needs groups. Purchase and upkeep of a private automobile is often impossible. Within the City of Fresno, most Housing Authority owned housing units are located within a reasonable distance from bus lines. Section 8 voucher users who need transportation generally place bus service as a priority when selecting housing.

Housing Authority staff does not believe that access to bus service is a problem for clients because tenants select units that are near transit lines. However, service to some destinations (employment and day care centers) can be a problem. Housing Authority staff is aware of cases where parents have spent as many as four hours per day on the bus in order to take children to day care and get to work. Many

low-income persons have been hampered in their search for better jobs and housing by the fact that education programs and many jobs require evening transportation and there is little or no evening bus service. The latter problem is expected to be resolved by September 1999 when all routes will be operated in the evenings. To provide transit opportunities for special needs groups, Fresno Area Express (FAX) has made all buses wheelchair accessible. FAX also operates Handy Ride, a demand activated destination to destination bus service for the elderly and disabled.

The City and Housing Authority recognize that the needs of special groups are underserved. Each year, the Housing Authority and the City apply for available funds to continue, initiate or expand programs. HUD has recently cut the amount of funds available for voucher programs. The Housing Authority recently applied for a HUD grant that targeted the housing needs of the mentally ill. The grant was denied partially because HUD did not believe that the need was great enough at least as compared with other areas of the country. The City disagrees with this position and intends to continue to work with service providers to better document the numbers and needs of the mentally ill and other special needs groups.

E. EMPLOYMENT DATA

According to 1991 data of the State of California Employment Development Department, the sectors of service and retail trade employed 24 and 19 percent of the local work force. The government and manufacturing categories follow closely behind with 16 and 12 percent of the total employment. The remaining sectors of agriculture, mineral extraction, construction, transportation/public utilities, wholesale trade and finance/insurance/real estate each employed seven percent or less of the jobholders.

Total wage and salary employment in Fresno County grew from 122,000 to 277,600 workers between 1960 and 1991, an average annual gain of 5,000 jobs. The non-agricultural wage and salary category added 143,900 employees during this period compared to 11,700 agricultural jobs. The services category was the fastest growing non-agricultural sector in the 1960-1991 period, adding 42,200 jobs. Other sectors that have grown include trade (31,800 jobs); government (35,400 jobs); finance / insurance / real estate (9,700 jobs); construction (8,400 jobs); manufacturing (12,000 jobs); and transportation/public utilities (4,500 jobs).

Despite the more rapid expansion of non-agricultural industries, agriculture is among the leading employment sectors in Fresno County. For the past three decades, Fresno County has been the number one county in the United States in the gross value of agricultural crops produced annually. Until recently, the agricultural sector was largely responsible for the partial independence of Fresno’s economy from the nation’s economic cycles. Fresno County has been affected by recent nation-wide recessions as evidenced by employment declines in some sectors. Since 1988, the County has experienced a decline in agricultural employment losing 13 percent of its work force during the period 1989-1991.

The total work force in the city in 1990 is shown in the following table.

Table 6 - Occupation of Employed Persons in the City of Fresno - 1990

Occupation	Persons Employed	Percent
Managerial/Professional Occupations		
Executive, Administrative, Managerial	17,068	12%
Professional Specialty	21,541	15%
Technical, Sales, and Administrative Support		
Technicians and Related Support	4,698	3%
Sales	18,639	13%
Administrative Support/Clerical	25,095	18%
Service Occupations		
Private Household	789	1%
Protective Service	1,865	1%
Service (except household and protective)	15,610	18%
Farming, Forestry and Fishing	4,374	3%
Precision Production, Craft and Repair	12,830	9%
Operators, Fabricators and Laborers		
Machine Operators, Assemblers and Inspectors	6,163	4%
Transportation and Material Moving	5,907	4%
Handlers, Equipment Cleaners, Helpers	5,028	4%
Total Employed (16+ years and older)	139,607	100%

Source: 1990 U.S. Census. Note: Figures are rounded.

Employment opportunities are concentrated in well defined areas of the community. Major industrial areas are located generally south of the downtown along Highway 99, in the unincorporated Calwa area, in Pinedale, south of the airport, and in smaller industrial clusters near McKinley/Blackstone and Olive/Maple.

Major office/professional areas are located along the Shaw Avenue corridor, in the downtown, near the airport, and in the Herndon/Fresno Street corridor.

Commercial areas include regional shopping centers, strip commercial uses along major arterial streets, and neighborhood and convenience centers located in residential areas. Major governmental and educational employment centers are located in the downtown area and at Fresno City College and California State University, Fresno.

F. TRANSPORTATION PROFILE

Fresno is served by a system of surface streets and highways as well as regional rail and air transportation. Intra-city transportation is provided by the FAX bus system, which is operated by the City of Fresno. Intercity transportation is also available through connections between FAX and rural travel lines in the County.

The FAX system provides limited opportunities for commuting to employment centers. The system typically only operates on major streets and does not enter into the industrial park areas. Moreover, service has been very limited or nonexistent in the evenings and on weekends. By September 1999, FAX intends to provide evening service on all routes. This should be very helpful to low-income persons who have evening jobs, desire to access entertainment venues, and/or need to attend evening classes or training programs.

As the service sector continues to expand there will be an increased need to provide public transit around the clock and seven days per week. The City has been applying and lobbying for more federal and state funds to improve transit opportunities. County voters have implemented a ¼ percent sales tax increase which partially funds some mass transportation programs and alternative transit modes such as bicycle lanes. The lack of adequate transit is a significant employment obstacle for low-income groups whose members are less able to purchase, maintain and provide insurance for private transportation. Increased transit use can also reduce air pollution and related health problems.

FAX provides the Handy Ride demand activated door-to-door service to the elderly and disabled. This system increases the ability of the latter group to obtain and retain employment. In addition, the FAX has upgraded its bus fleet so that 100 percent of its buses are wheelchair and stroller accessible.

G. HOUSING PROFILE

Supply and Demand. Housing inventory and vacancy rates are provided in Table 7. Between 1980 and 1990, the City added 40,655 units, or 45.8 percent of its total housing stock. As of April 1, 1990 the City contained 129,404 housing units. The percentage of single-family housing units declined between 1980 and 1990 from 67.3 percent to 62.9 percent, while the percentage of multiple family housing units increased from 29.4 percent to 32.8 percent. Multiple family housing units represented 32.8 percent of the housing stock and over 44 percent of the housing stock was renter-occupied. Because there is a significant need for 3+ bedroom affordable rental units, City planners are currently studying General Plan alternatives which seek to increase large family multi-family housing opportunities. City planners encourage developers to include affordable units for large families in their multi-family project applications.

Table 7 - Market and Inventory Conditions

A. Housing Stock Inventory	Total	Vacancy Rate	0-1 bedroom	2 bedrooms	3+ bedrooms
1. Total Year-around	129,404	---	26,079	46,309	57,016
2. Total Occupied	121,807	---	24,343	42,738	54,726
3. Renter	63,067	---	21,369	29,575	12,123
4. Owner	58,740	---	2,974	13,163	42,603
5. Total Vacant	7,597	---	1,736	3,571	2,290
6. For Rent	4,452	6.59%	1,408	2,425	619
7. For Sale	1,191	1.99%	54	362	775
8. Other	1,954	---	274	784	896

Source: City of Fresno 1994 CHAS Table 1 B

Multi-Family Vacancy Rates. City vacancy rates rose substantially in the mid nineties but have begun to decline possibly due to an improved economy. The CSUF 1999 Housing Report indicates that the average vacancy rate is 5.8 percent of the units surveyed. For apartment units south of Shaw Avenue, the vacancy rate had been nearly 15 percent. Except for a portion of southeast Fresno, where rates are still above 12 percent, vacancies have dropped by 50 percent and are now between 3-6 percent in most areas south of Shaw. In the short-term, higher

vacancy rates increased housing opportunity and decreased the potential for discrimination in housing. Discounts and incentives were offered, choice in location increased, and subtle forms of discrimination reduced as property owners and landlords worked to reduce high vacancy rates. High vacancy rates lead to fewer apartments constructed, however, and can result in reduced housing choice in the long-term. There are signs that increased demand throughout the state is stimulating the construction industry to increase production of multi-family housing units.

Substandard Housing. In May of 1991, City of Fresno Development Department staff completed a comprehensive housing quality survey for each Community Plan area. The survey classified housing units into four quality categories: standard, minor rehabilitation, major rehabilitation, and demolition. The standard class included units that had no major structural deficiency, but which may require minor repairs costing less than 5 percent of replacement cost. A unit in the minor rehabilitation category contained not more than one major deficiency and needed other minor repairs at a total repair cost ranging from 5-25 percent of replacement cost. A housing unit classified as needing major rehabilitation contained two or more major deficiencies in addition to needing minor repairs at a total repair cost ranging from 25-50 percent of replacement cost. A housing unit requiring demolition would require rehabilitation costing over 50 percent of replacement cost and subsequently would not be economically practical to repair.

The 1991 survey indicates that of 148,162 housing units, 9,085 (6 percent) were classified as requiring minor rehabilitation; 1,008 (0.6 percent) required major rehabilitation; and only 770 (0.5 percent) were classified as demolition quality. Of these 10,863 units found to be non-standard, 21.3 percent were located in the Roosevelt Community Plan area and 21 percent in the Fresno High Community Plan area, indicating a major need for rehabilitation in those parts of the City. The Edison area contained 15.9 percent of all substandard units; the Bullard area, 2.6 percent; the Woodward area, 0.1 percent; the Hoover Area, 5.2 percent; the McLane area, 4.6 percent; the Central area 16 percent; and the West area, 8.2 percent.

The Fresno High and Roosevelt Community Plan areas had the highest number of minor rehabilitation units with 2,286 or 11 percent and 2,063 or 6 percent, respectively. In the Central area 1,338 units required minor rehabilitation, with 1,364 housing units in the Edison area needing minor rehabilitation.

The largest concentration of major rehabilitation housing units are located in the Central area (307 units) and Edison area (234 units). Similarly, the Central and Edison areas contained the largest number and proportion of demolition units with 188 and 226 units, respectively.

Lead Based Paint Issues. Potentially 55 percent of all residential units in the City may have lead-based paint. However, results of health studies undertaken by the Fresno County Child Health Disability Prevention Program in 1992, and the Community Health Department in 1993 appear to indicate that lead based paint is not a significant threat to households in the City of Fresno. Most identified cases of lead poisoning have been determined to have resulted from ingestion of lead from a source other than paint or occurred before the affected individual moved to Fresno County. Nevertheless, the County Community Health Department endeavors to assist residents who discover lead based paint problems with the identification of appropriate remediation strategies. The City inspects for lead based paint, asbestos and other safety hazards consistent with state law and City building Ordinances. If a problem is identified, the City will work with the household or property owner to remediate the problem.

Homeless and Those Threatened with Homelessness. The City of Fresno concurs with the state legislature findings that the problem of homelessness is significant. The adopted 1995 Housing Element of the General Plan Housing and Population Characteristics section, page II-51 states “that the homeless population has placed a tremendous burden on the delivery system to adults and families.” The document dramatically describes characteristics of the homeless population. For example, approximately 5,000 families were on the waiting list for Section 8 subsidized housing and 10 percent of those families were classified as emergency situations. Emergency housing shelters, with a total of 500 beds, could provide temporary shelter for only about 15 percent of those that required emergency housing. It was estimated that 100-200 families requiring temporary shelter were turned away each month. Some persons with access to Section 8 vouchers have lifestyles which can prevent them from getting into, or remaining in, available units. A major cause of homelessness, for example, is drug abuse.

It is currently estimated that there are 3,200 homeless individuals in the City of Fresno of which 475, or 28.3 percent, may be sheltered and 1,200, or 71.6 percent, may be unsheltered. This includes an estimated 100 youths, 50 percent of which may be unsheltered. A 1996 Conference of Mayors study indicated that as many

as 46 percent of the nation's homeless population are substance abusers. The same study reported that 17 to 23 percent of the homeless need psychiatric inpatient care. Per a California State Department of Mental Health study, the rate of mental illness for the homeless is 3-4 times higher than the 6.2 percent rate for the state.

Needs of Persons Threatened with Homelessness. Persons threatened with homelessness are those with current shelter but at risk of losing their residence. Persons at-risk include those leaving institutions (mental hospitals, jail, etc.), victims of domestic violence, people doubled-up in unstable conditions, households with incomes of less than 30 percent of MFI and high housing expenses, and low-income single person households. The greatest needs for assistance include short-term financial aid programs to assist persons at risk with finding shelter, maintaining a home, and educating tenants on their rights and responsibilities so that they are not illegally evicted or otherwise discriminated against. The City currently provides grants to organizations which seek to find shelter for homeless residents, and help those threatened with homelessness to keep their housing.

An additional issue is the dislocation of persons by code enforcement or redevelopment programs. Although code enforcement is necessary to protect health and safety, substandard units make up a component of the affordable housing supply. The City has adopted an Ordinance requiring landlords to fund relocation costs for displaced households when code enforcement actions are taken by the City. Redevelopment can result in the removal of housing. Although redevelopment law requires relocation assistance, housing units often can not be replaced in the same neighborhood or at the same costs as the unit being replaced.

Emergency Housing/Other Planned Services. In FY 2000, the City, through its federal ESG and Supportive Housing Program (SHP) funds, committed more than \$650,000 to agencies operating emergency shelters. The City has identified the homeless as a high priority housing assistance population and will continue to commit the resources and program support necessary to work to address homeless needs. The City has allocated \$293,000 in ESG funds in FY 2000 to nonprofit social service agencies that provide temporary shelter and transitional housing to the homeless. SHP funds will be allocated when available. The City has also collaborated with the Homeless Coalition to develop applications for additional funding.

Currently, accessible emergency beds are available through the Housing Authority's Plaza Emergency facility. Some nonprofit organizations, such as the Central Valley AIDS team and Center for Independent Living, will find housing for the physically challenged when contacted. However, it is difficult and time consuming. The Venice House and Miller Project are two locations that have accessible units. If units are not available, individuals will be placed in accessible motel rooms. The City is concerned about the low number of, or hardships related to, finding accessible accommodations. Solutions to this issue will continue to be explored during discussions with the public and service providers during FY 1999 and FY 2000.

As previously stated, the City has allocated funds to a number of organizations who provide shelter and other service to the homeless including those suffering from AIDS and HIV complications. (See Appendix B for a listing.) The decision and amounts of funding for ESG grants were made through a collaborative effort between the City and the Homeless Coalition. The City intends to continue using available federal grants for these types of organizations throughout the life of the AI. The following list includes local sources for emergency shelter assistance. If the organization received funds from the City, it is so noted.

- **Maroa Home** - This program provides funds for shelter and other assistance for the homeless including those with HIV/AIDS. The City is directing \$33,000 of ESG funds to this program in FY 2000.
- **Arbor House** - This program provides shelter and other assistance for the homeless including AIDS and HIV patients. The City is directing \$23,500 of ESG funds to this program in FY 2000.
- **Central Valley AIDS Team (CVAT)**. In 1999, CVAT hopes to provide preventative education to at least 11,300 residents and direct assistance to at least 5,000 residents. Staff believes the most pressing housing needs are for more emergency shelters (90 days or less); traditional shelters (2+ years); and long-term housing (5+ years). If service users need accessible units, they might be placed at the Miller Project, Venice House or motels that have first floor accessible units. The City is directing \$12,400 in ESG funds to this program in FY 2000.

- **Poverello House** - This program is designed for poor and needy homeless men and women including those with AIDS/HIV. It provides free medical care, as well as social and residential services to the homeless and destitute. This program serves as many as 25,000 clients per year. The City is directing \$81,400 in ESG funds to this program in FY 2000.
- **Turning Point of Central California, Inc.** - Provides comprehensive transitional housing coupled with long term comprehensive social, economic and rehabilitative services. The goal is to aid homeless clients including those affected by AIDS or HIV through rehabilitation until they can live independently. The City is directing \$20,500 in ESG funds to this program in FY 2000.
- **Marjaree Mason Center (MMC) Transitional Emergency Program** - Provides food and shelter, intensive counseling, education, mental health assistance, addiction recovery, and other basic needs. The MMC provides a safe environment to women and children who are victims of domestic violence. This program includes 24 hour crisis intervention, community education, legal assistance, and counseling services. The City is directing \$58,000 in ESG funds to the MMC in FY 2000.
- **Fresno County Economic Opportunities Commission (EOC) Sanctuary** - This program provides shelter and assistance for the homeless with emphasis on AIDS and HIV patients. The City is directing \$50,200 in ESG funds to this program in FY 2000.
- **The Housing Authorities of the City and County of Fresno** - The Housing Authority operates the Beyond Housing Program. This program sets aside Section 8 certificates designated specifically to assist individuals with physical disabilities or developmental delays, as well as those persons with mental illness who are able to live independently with support services. The program is operated in cooperation with the Center for Independent Living, the County Health Services Agency and the Central Valley Regional Center. The Housing Authority provides assistance to the physically and mentally challenged who need housing including home visits, transportation, interpreters, and other accommodations. The Housing Authority also helps to resolve problems for mentally ill individuals who

are at risk of losing their home because they can not manage interpersonal relations with landlords or neighbors.

The Housing Authority also operates the Family Unification program. This is a special set aside of Section 8 Certificates designated to assist families who are separated or facing separation because of lack of adequate housing. The Housing Authority's Emergency Housing Program includes operation of the Plaza Apartments. This apartment complex is used to provide housing to adults and children who are without money or housing. Supportive services are also provided.

- **Others** - The Evangel Home, Victory Life Fellowship L.I.F.E Recovery Home Fresno Rescue Mission and Light Line United Mission also provide services. See Appendix B for a listing and brief description of organizations receiving funding from the City. The City also provides funds to special needs groups who are having difficulty maintaining their home through the Senior Paint and the Emergency Repair Grant programs.

Number of Section 8 Units. Pursuant to Section 8, Title II of the National Affordable Housing Act, the Housing Authority provides 2,782 Section 8 rent subsidized units, in the city of Fresno. As shown in Map 8, a majority of these units are in the Roosevelt (17 percent Asian American; 43 percent Hispanic), Fresno High (37 percent Hispanic; 9 percent Asian American) and Edison (47 percent African American) Community Plan areas. In addition to the Section 8 units that are owned and managed by the Housing Authority, there are an additional 467 Section 8 vouchers allocated for use within the City. Qualified applicants can use these vouchers to obtain rental housing.

There is an insufficient number of Section 8 units and vouchers needed to provide affordable housing to City residents. The City of Fresno is committed to support the Housing Authority's efforts to obtain additional dollars with a goal to provide a means to obtain adequate housing for all of its residents. This commitment includes training in grant writing for CDBG, ESG and HOME funding programs contained in the Consolidated Plan, support of the League of Cities in its state and federal lobbying efforts, and ongoing programs to streamline City development and other functions in a manner designed to free funds for fair housing and other important programs.

Map 8 - Distribution of Housing Authority Units

IV. EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

A. NUMBER AND TYPE OF DISCRIMINATION COMPLAINTS

Overview. Data regarding registered discrimination complaints filed in the City of Fresno was obtained from the following sources: FHC; State of California Department of Fair Employment and Housing (DFEH); and the Community Housing Leadership Board (CHLB) and is provided below.

The DFEH reported a total of forty-three (43) housing discrimination complaints for the period 1995-1998. The number of registered complaints by year were as follows: in 1995 a total of six (6) complaints were filed, in 1996 a total of sixteen (16) complaints were filed, and, in 1997 a total of eleven (11) complaints were filed. Between January and September 1998, a total of eight (8) complaints were filed with this agency. Two (2) complaints involved legal action, one filed in 1996 and one filed in 1997. The FHC reported a total of eighty-seven (87) housing discrimination complaints filed during the one year period covered by July 1, 1997 through June 30, 1998. It is estimated that the two agencies recorded approximately one hundred and six (106) complaints for the period 1997 through September of 1998.

Based upon this data, the number of housing discrimination complaints filed within the City does not appear excessive considering the City's population and the number of persons that would be included in the protected classes. However, the City is concerned that the available data may not be sufficient to predict how much discrimination actually occurs. It may be that there is an enlightened housing community and that few engage in housing discrimination. Conversely, it may be that only a limited number of people are aware of housing rights or others are aware of housing rights but are reluctant, for whatever reasons, to file a complaint with the proper authorities.

The City is committed to action plans designed to affirmatively further fair housing opportunities for every resident. The City of Fresno financially supports the FHC and CHLB public education programs that are intended to improve the public's awareness of fair housing rights and responsibilities. This includes the dissemination of information regarding service providers who assist the public

with the identification and remediation of discrimination related problems. While there are a number of organizations that provide fair housing services (see Section D for a description of major service providers that specialize in prosecution, litigation, tracking, remediation or assistance with discrimination complaints).

DFEH Discrimination Complaint Statistics. The DFEH receives and acts upon registered complaints of housing discrimination. The DFEH has a twenty-four hour hotline through which a complaint may be registered. Complaints may also be registered at district offices located throughout the state or by mail. Following a review of the complaint, DFEH staff determines the action to be taken to determine if in fact housing discrimination has occurred.

During the period 1995 through 1997, a total of thirty-five (35) allegations of housing discrimination were filed for locations within the City of Fresno. The DFEH has the authority to bring a lawsuit if the charge of housing discrimination is substantiated and the Agency concludes that litigation is the resolution. During the period 1995 through September 1998, the Agency brought lawsuits in two cases of alleged housing discrimination within the City of Fresno, one lawsuit in 1996 and the second in 1997.

Table 8 provides a list and categorization of complaints filed. It should be noted that the number of acts may be greater than the total number of complaints since the person registering the complaint may have had several issues that were believed to be housing-discrimination based.

Table 8 - Housing Complaints Filed Against Fresno Respondents by Acts and Calendar Year

ACTION	1995	1996	1997	1998	TOTAL
Eviction	2	9	8	4	23
Harassment	2	3	1	1	7
Loan Withheld	0	0	0	1	1
Refusal to Rent	1	1	2	2	6
Rent Increase	0	0	0	1	1
Unequal Terms	1	2	3	1	7
Unequal Access to Facilities	0	3	1	2	6
TOTAL	6	18	15	12	51

Source: California Department of Fair Employment and Housing

The DFEH also reports complaints based upon ethnicity and race. Table 9 lists housing discrimination complaints categorized by race by calendar year.

Table 9 - Housing Complaints Filed Against Fresno Respondents by Race/Ethnicity

RACE/ETHNICITY	1995	1996	1997	1998	TOTAL
Caucasian	2	2	2	3	9
Mexican-American	0	0	3	0	3
Hispanic (Not Mexican-American or Mexican)	1	0	1	1	3
African American	2	9	3	1	15
Asian	0	2	1	0	3
Native American	0	2	0	0	2
Other	0	0	1	3	4
Unknown	0	3	0	0	3
TOTAL	5	18	11	8	42

Source: California Department of Fair Employment and Housing

The following table includes data on filed housing discrimination complaints that are more specific to the type of complaint filed. For example, the basis of a

complaint may be discrimination due to race, age, disability, gender, presence of children, familial status, or religion.

Table 10 - Complaints Filed Against Fresno Respondents by Bases by Year

CATEGORY	1995	1996	1997	1998	TOTAL
Age (40 or Over)	0	1	0	0	1
Association (Only Applicable In Conjunction W/Another Basis)	1	2	1	1	5
Familial Status (Children)	2	5	1	2	10
Mental Disability	0	1	1	0	2
National Origin/Ancestry	1	1	5	1	8
Other- Housing (Unruh or Civil Rights Only)	0	1	0	0	1
Physical Disability (AIDS)	0	2	0	0	2
Physical Disability (Blood/Circulation)	0	0	1	0	1
Physical Disability (Hearing)	0	1	0	0	1
Physical Disability (Limbs)	0	1	0	0	1
Physical Disability (Speech/Respirator)	0	1	0	0	1
Race/Color	3	9	4	2	18
Religion – Other	0	1	0	0	1
Retaliation (For Protesting)	0	0	0	1	1
Sexual Harassment	2	1	0	0	3
Sexual Orientation	0	0	0	2	2
Sexual (Other Allegations)	0	2	0	0	2
TOTAL	9	29	13	9	60

Source: California Department of Fair Employment and Housing

Please note that the number of bases may be greater than the total number of complaints filed during any period because each complaint may contain as many as four (4) bases.

Fair Housing Council of Fresno County (FHC). The mission of the FHC is twofold. One mission is to proactively educate home buyers, tenants, property

owners, public agency staff and others involved in housing issues, of their rights and responsibilities. The FHC has developed and implemented a comprehensive education and outreach program that is offered to the public. The second part of the agency's mission is to record and investigate complaints of housing discrimination. The City strongly supports the education and advocacy functions of the FHC. This support includes partial funding of the much needed services provided by the FHC and the distribution of FHC brochures at the HNR office.

When an individual files a housing complaint with the FHC, a file is created and cases are logged. The complainant completes a questionnaire that records the circumstances and data pertaining to the alleged complaint. The individual filing the complaint is advised by the counselor of their fair housing rights, jurisdictional processes and available options. The complaint is then reviewed by the FHC staff to determine the appropriate follow-up action such as testing, survey of the area, or witness interviews. Staff then takes appropriate action to determine the validity of the complaint.

If the complaint is validated, the complainant is advised of the findings and the options available. The options primarily consist of mediation and/or reporting the violation to the DFEH, because that agency has subpoena authority and greater investigative capacity needed to handle complex cases. The applicant is also advised that an administrative claim may be filed with HUD.

If the FHC finds the housing discrimination complaint to be valid, a formal letter is sent to the person or agent against whom the allegations have been made. The letter is educational in tone, advises the party of their rights and responsibilities, and offers assistance from FHC staff. The property owner and/or agent generally contacts the FHC. Most complaints are resolved by dialogue among all parties. In those cases where dialogue is not effective, complaints are generally referred to the appropriate public agency fair housing service provider.

As noted earlier, during the period July 1, 1997 through June 30, 1998, a total of eighty-seven (87) housing discrimination complaints were filed with the FHC. The racial based discrimination complaints were as follows:

**Table 11 - Total Number of Housing Discrimination Complaints
Period: 7/1/97-6/30/98**

African American	28
Caucasian	15
Hispanic	17
Hmong	0
Laotian	2
Cambodian	0
Native American	0
Other	3
Not Provided	22
TOTAL COMPLAINTS	87

Source: City Consolidated Annual Performance and Evaluation Report

The FHC also records complaints involving discrimination of protected classes, i.e., race, color, religion, sex, family status, national origin, disability, or other. Those complaints registered by category totaled one hundred and fifty-one (151). The discrepancy between the number recorded and received occurs because the complainant may register the complaint under several categories.

B. DISCRIMINATION SUITS FILED BY THE DEPARTMENT OF JUSTICE OR PRIVATE PLAINTIFFS

In the past two years, two lawsuits were filed against the City of Fresno. A description of these cases is provided below.

Cedar Heights. The first lawsuit was filed against the City of Fresno by Craig Harvey, Plaintiff; the Family Alliance for the Mentally Ill; and Affordable Homes, Inc. The lawsuit stemmed from a City Council decision regarding a development proposal for the Cedar Heights project proposal, a supportive housing project for persons with mental illness. The project proponents requested funding for the project. On two occasions, the City chose not to fund the project. Because of the denial for funding and comments attributed to a City official, the plaintiff's alleged that the City had discriminated against persons with mental illness and disabled

persons. Prior to trial, the plaintiffs and the City of Fresno entered a consent decree. (A consent decree is the settlement of a disputed matter by means of a mutually negotiated agreement, wherein certain parties disclaim fault or liability, but, to avoid further litigation, agree to certain conditions, which are approved and made enforceable in a judgment or court order.)

As a result of discussions and research related to the complaint, the City has dedicated a significant amount of staff resources toward improving its awareness of housing issues as they affect persons with disabilities. The City has determined that there are actions that can be taken to improve its handling of these issues including increased public, private sector and public agency education programs, improved dialogue with representatives of the disabled community, and the expansion of discussions with members of the City's Advisory Committee for the Employment of the Disabled to include housing issues. Several meetings were held with the latter group in fall 1998 and winter 1999. City staff intends to continue to hold monthly meetings as feasible.

Wellington Place. Another lawsuit was filed against the City on May 13, 1998, by the developer and contractor of the Wellington Place development project. The complaint names the City of Fresno, all five (5) Council members and twelve (12) homeowners. The suit alleges primarily racial discrimination stemming from the City of Fresno's denial of a tax exempt bond authorization to fund a three hundred twenty-six (326) unit, low-income apartment complex located on Herndon and Spruce Streets. This lawsuit is pending.

Courtyard Apartments. In a case not involving the City of Fresno, the owners and managers of the Courtyard Apartment complex agreed to pay \$300,000 in damages to nine complainants and enter into a consent decree to settle a lawsuit filed in the US District Court by three African American families and the FHC on behalf of the general public. The lawsuit alleged that the owners and managers discriminated against families with children and African American tenants by steering them to the rear of the complex which was not as well maintained. The suit further alleged that African Americans were lied to about availability of units, quoted different terms and conditions, denied housing altogether if they refused to be steered to the rear of the complex, harassed and called racially derogatory names.

In addition to a cash settlement, the defendants agreed to educate employees, engage in affirmative advertising, and abide by state and federal laws. The resolution of this complaint can be considered a success in terms of the effectiveness of this area's private nonprofit sector's ability to use local, state, federal and private funding resources to effectively combat discrimination.

The FHC's effectiveness in cases such as this has been recognized at the federal level. It is one of only seven California agencies to receive federal funding under the 1998 Fair Housing Initiatives Act. The grant is being used for education and outreach activities throughout the Central Valley.

C. EXPLANATION OF TRENDS OR PATTERNS

As previously indicated, statistics indicate that discrimination is on the downswing. However, the facts that there have been three significant lawsuits raised within a short period of time and that there continues to be complaints filed, suggest that there is more work to be done. High vacancy rates may reduce a property owner's financial ability or opportunity to discriminate but do not resolve the desire to do so. More families than ever may be finding affordable housing thanks to the efforts of public and private organizations. Nevertheless, an alarming number of area residents cannot afford adequate housing. Many others are threatened with homelessness or are homeless.

The recessions of the 80s and early 90s exacerbated what City staff reports to be a housing crisis in the City and in California. Housing program budgets and staff were reduced. Available grant funding for public and private efforts diminished. Housing prices continued to rise and population increased dramatically. During this period, it became more difficult to develop infill parcels where public infrastructure exists because of environmental and planning concerns. The need to develop farmland, coupled with scarce funding resources, led to the adoption of location specific assessment districts to fund needed infrastructure. Some contend that such assessments drive up the cost of new homes. Others believe that the market actually drives pricing actions.

The type of population growth that emerged in the 80s and 90s was quite different than that experienced previously. Not only did the City grow quickly but its new residents came from a significant number of cultural and linguistically varied backgrounds. Language barriers and cultural differences have made it extremely

difficult for service providers to assist all segments of the community with their quest for employment and housing opportunities. The recession increased unemployment, poverty and related housing problems. Although recovery is proceeding more slowly in the Central Valley, unemployment rates are declining. The City of Fresno continues to expend considerable time and funding resources to the resolution of housing issues including the education, skill, language and employment problems that affect those issues.

The City has estimated that it needs \$795 million over the next five years to resolve housing and non-housing problems related to low-income residents. The City needs even more funds to reduce poverty and resolve related social service issues. Available resources do not begin to meet needs. On the positive side, the City is aware that the proposed federal budget for the year 2000 will contain a much needed increase for HUD programs. State administration officials have recently indicated that the state will reevaluate its definitions and treatment of the mentally ill and the relationship of current practices to the large number of homeless Californians. It is believed that a large percentage of unemployed homeless persons suffer from mental illness and are therefore unable to help themselves. It is hoped that the state's study will lead to treatment and homes for those individuals.

It is also possible that more prosperous economic conditions could spark a trend toward more adequate funding of basic human services and programs which affirmatively further fair housing. Increased funding for housing programs, enhanced employment opportunities, and improvements in public education, including public school programs, could lead to reduced discrimination and better housing conditions and opportunities.

D. DISCUSSION OF OTHER FAIR HOUSING CONCERNS

The City of Fresno is committed to doing its part to affirmatively further fair housing. The City recently completed an independent evaluation of all City housing policies and programs. The report was undertaken by Tierra Concepts, Inc. One purpose of the evaluation was to determine if any City policies or programs resulted in housing discrimination. The City also hoped to identify areas where the City could improve its ability to further fair housing opportunities and programs. (A copy of the entire Tierra Concepts, Inc. report may be obtained from the City upon request.)

The City has identified several areas where improvements could be made or additional review is necessary. While a summary discussion follows, a more detailed discussion can be found in Section VI of this report. One area is in public education. The City determined that it needs to do much more to establish a proactive community outreach and education program. The private and nonprofit sectors needs to be armed with grant writing strategies and City staff support where feasible. To this end, the City sponsors workshops designed to assist the community in applying for ESG, HOME and CDBG programs.

Nonprofit organizations have been determined to be invaluable in advocating for fair housing, filling in the gaps where public agencies are unable to address myriad of issues, and relentlessly pursuing legislation and funding needed to resolve housing issues. Nevertheless, the City's research indicates that there is a severe shortage in the number or capabilities of nonprofit agencies to develop and implement affordable housing programs.

The City has determined the need to increase the construction of affordable housing for very large families. City zoning and building ordinances and practices need to be examined to determine whether amendments can be identified which enhance and equalize opportunities for multiple family housing including group homes designed to serve seniors, physically, developmentally or mentally ill persons, and other groups who desire independent or partially dependent living opportunities.

The City has determined that it needs to improve efforts to educate the public regarding accessibility and visitability issues so that those who choose to remodel, rehabilitate or construct private homes plan to reduce physical obstacles for those who are physically challenged, the elderly, or those using strollers and other wheeled devices. See Sections V and VII and Appendix A for a description of some of the City's existing and proposed actions to accomplish this objective.

The review of home mortgage and insurance data gathered during the preparation of this report suggests that the City needs to improve programs to educate home mortgage lenders and insurers regarding their rights and responsibilities. That effort coupled with public education could help to eliminate questionable practices. The City is also aware of the need to provide adequate land zoned for multiple family or small lot affordable housing. The City is currently updating its General Plan. Staff is projecting population, employment and housing needs for

the next twenty years and developing land use strategies intended to ensure that ample suitably zoned land is available.

E. ORGANIZATIONS AND AGENCIES THAT PROVIDE FAIR HOUSING SERVICES

Within the City of Fresno, there are a number of agencies and organizations that provide a range of fair housing services. The following organizations focus their efforts upon fair housing education and the enforcement of fair housing laws. The majority of these organizations are governmental or nonprofit social service providers. There are also fair housing agencies staffed by volunteers that provide assistance. The service level available from each agency varies. However, all share the common goal of acting to provide equal housing opportunities to all citizens of the City.

Apartment Association of Greater Fresno (AAGF) - With approximately 37 percent of the total housing stock under their control, apartment owners and managers represent a critical link in the provision of fair housing opportunities to the residents of the City. The AAGF is a voluntary association that provides services to rental property owners and managers. Among the services provided are credit reference checks, fair housing issues training for property owners and managers, publication and distribution of materials relating to rental housing to its members, publication of a monthly newsletter, and a certificate program for rental property managers. The AAGF is a member of the CHLB of Fresno and Madera Counties. The AAGF is implementing an ongoing program to lessen discrimination and increase equal housing opportunities for area residents.

The AAGF has established the following programs in hopes of improving the skills, ethics and knowledge of managers and property owners:

- **Certificate in Residential Management.** This program consists of several segments relating to good practices and procedures in the management of residential properties. Also included is a segment that describes fair housing laws and application.
- **Fair Housing Training Workshops.** Two to four times a year, the AAGF provides training in the interpretation and application of fair housing laws. Training workshops are available to members of the AAGF as well as the

general public. Experts from fair housing agencies, as well as professional staff from the AAGF, conduct these training classes.

- **An “Industry Standards Program”.** This program offers standardized procedures and property standards and is available to members. The program recommends that fair housing posters and literature be displayed in the property owner and manager offices.

Central California Legal Services (CCLS) - This organization provides legal advocacy and support for farm workers and other low-income individuals on issues relating to housing and employment conditions. CCLS acts as both an advocate and as a legal representative for its clients. Legal actions on behalf of its clients are undertaken to redress situations that cannot be resolved through mediation.

Centro La Familia Advocacy, Inc. - This organization provides tenant/landlord mediation services, and support services for those households in danger of becoming homeless. Services include advocacy, translation services, assistance to families eligible for public assistance, and other important services that help prevent homelessness.

Community Housing Leadership Board of Fresno and Madera County (CHLB) - The CHLB was created to provide information and education to the community regarding fair housing issues. The CHLB is made up of representatives from both the private and public sector and represents a wide cross section of the community.

Fair Housing Council of Fresno County (FHC). The FHC was created in 1995 to assist individuals who have experienced housing discrimination. The FHC is funded through a grant from HUD and donations from supporters such as the City. The FHC role is to educate and litigate cases involving housing discrimination.

Fresno County District Attorney’s Office - The District Attorney has legal authority to adjudicate crimes relating to discrimination and/or crimes perpetrated against individuals because of race or ethnicity.

Fresno County Public Works and Development Services Department In conjunction with the CHLB, the County of Fresno operates “RentSense”, a telephone service that provides a wide variety of information relating to housing

and housing discrimination. This service is available in English and Spanish. This program operates twenty four hours a day. The County also publishes the tenant-landlord handbook and distributes it to clients and nonprofit organizations. The handbook is published in three languages.

State of California - Department of Fair Employment and Housing (DFEH) .

The DFEH maintains an office in Fresno, however, housing discrimination complaints are processed through the regional office in Oakland. The DFEH provides a phone number (1-800-884-1684) to accommodate complaints related to housing discrimination.

V. ANALYSIS OF SPECIFIC AREAS WHERE FAIR HOUSING IMPEDIMENTS COULD OCCUR

This section of the AI presents a comprehensive review of the housing rules, policies, procedures and practices for public and private sector agencies and organizations which may directly or indirectly influence fair housing opportunities in the Fresno community.²

A. PUBLIC SECTOR REVIEW

The results of the public sector comprehensive review disclose policies and practices which could be modified in a manner that will enhance the City's ability to proactively further fair housing choice. The City Development Department is currently updating its General Plan. The draft plan is expected to be published and forwarded for environmental review pursuant to the requirements of the California Environmental Quality Act by summer 1999. City Development Department staff, working with interested citizens and public and private sector organizations, is reviewing existing plans and policies. Inherent to that process is a comprehensive review of changes to local, state and federal laws and regulations that have occurred since the previous updates. The latter analysis is intended to ensure that any weaknesses in land use policy, including outdated and ineffective policies, are identified, and deleted or revised.

Staff is currently reviewing zoning ordinances and other processes related to land use and development to determine whether any City regulations are intentionally or unintentionally increasing development costs, hampering the development of properly zoned land, or are otherwise counterproductive to the provision of housing and urban services within the City of Fresno. Staff has been instructed to

²The City has also provided information regarding programs to eliminate or discourage impediments to fair housing choice, an iteration of recent City actions that are affirmatively furthering fair housing, some analysis of work in progress, and a description of work that needs to be done. Identified constraints and impediments have been consolidated into eight categories. The list of impediment categories and the associated action plans is provided in Section VII and Appendix A of this revised AI.

use the General Plan and AI update processes as tools to assist staff with the update and development of policies and Code amendments that further housing goals. The interaction between these two updates should cause improvements to both documents thus enhancing the City's ability to achieve its housing goals. With this goal in mind, the following sections include analysis and some proposals not required by law but inherent to the City of Fresno's commitment to the provision of fair housing opportunities for all who live here.

1. Currently Targeted Constraints to Affordable Housing Development

Land use policy development, zoning actions, and related reviews are guided by state planning law, the California Environmental Quality Act, the Cortese Knox Local Government Act of 1985 as amended and other laws enacted to protect the public health and safety. While land use review processes can sometimes slow the provision of fair housing, mainly by affecting affordability and availability, the proper use of land use powers is necessary to the provision of safe and decent urban environments. Safe, properly spaced buildings, adequate infrastructure, environmental impact mitigation, conservation of prime agricultural and open space lands, and avoidance or abatement of nuisance and safety problems are necessary for the provision of a safe and healthy living environment. Some urban blight, safety, and inadequate infrastructure problems in older target neighborhoods can be traced directly to construction that occurred before zoning regulations and upgraded building codes were implemented. It is the City's experience that the financial and human costs of repairing past mistakes are higher than the costs of avoiding future mistakes.

With this in mind, the City has adopted land use and building regulations designed to provide fair housing opportunity and protect the public health and safety. The City has also been implementing an ongoing program to eliminate or mitigate unnecessary or unavoidable constraints to appropriate urban growth and the provision of fair housing. This includes programs to avoid or streamline technical, administrative or other potentially counterproductive processes and programs. The following items highlight some key problems the City has faced while trying to accommodate rapid unprecedented urban growth and development. It should be noted that many of the constraints disclosed in this section have already been minimized by City programs.

- **Development Application and Permit Processing** - The City of Fresno Development Department is responsible for implementation of general, community, specific and redevelopment plans, for inspecting the construction and remodeling of buildings and for the administration of zoning, subdivision, environmental, and urban growth management ordinances. Ineffective department procedures can adversely impact the private sector's ability to provide quality housing in a timely fashion. It was determined in the early 1990s that the City's application processing system could be causing unnecessary delays to development. Such delays can drive up housing costs.

Residential development projects are subject to several types of review and analysis during the application process. For example, applications are reviewed for consistency with building codes, ordinances, plans and policies, reviewed by fire and police departments among others depending on project specifics, reviewed by affected special districts and subject to environmental review pursuant to the California Environmental Quality Act (CEQA) and the National Environmental Policy Act, where appropriate.

During the past five years, the City has carried out a series of development services reorganizations designed to increase service efficiency and effectiveness. For example, the routing of tentative residential subdivision maps has been significantly expedited because all but one review agency, the Fresno Metropolitan Flood Control District, are now located in one area within City Hall. The City has implemented other programs designed to reduce or avoid unnecessary delays. The City currently implements concurrent review procedures. This program has been successful in streamlining the processing system.

One area where streamlining is most effective is in the conduct of environmental reviews pursuant to CEQA. Environmental assessments are now conducted simultaneously with other entitlements and do not substantially add to the processing time unless an Environmental Impact Report (EIR) and/or Environmental Impact Statement are required. Due to state requirements, and depending on the number and complexity of potential impact areas, the time required for an EIR can range between six and eighteen months. However, EIRs are required on less than 1 percent of all residential development projects. In cases where EIRs are required, the benefits of identifying, avoiding, or mitigating adverse environmental impacts produces

health and safety benefits for future residents that greatly outweigh the costs of necessary delays.

While the efficiency of the development process has been greatly improved, much work remains to be done. The City Development Department is committed to continual improvement of its development application processes and procedures.

- **Development Fees and Assessments** - Since Proposition 13 was passed, land use jurisdictions have been struggling to find ways to fund the infrastructure and municipal services that must be provided to urban areas. Without adequate funding resources and choices, the City has been forced to require that new development areas bear the cost of service provision. The City Council adopted an Urban Growth Management (UGM) fee which is applied to all non-infill residential projects. The purpose of this fee is to allocate the cost of the increased demand upon municipal services that occurs with the new development to the property owners.

Within the UGM area, fees and improvements can add as much as \$3,000 to the cost of a modest three bedroom home. It is the City's position that the benefits of the provision of quality sidewalks, streetlights, roads, sewers and utilities outweigh the costs. Additionally, there are indications that the market, to a much greater extent than assessments and fees, determines housing prices. Substandard infrastructure has been identified as a major deterrent to the health and revitalization of neighborhoods. It is important to ensure that new neighborhoods are not subject to the same problems that plague the City's older neighborhoods.

- **Application Processing and Permit Fees** - All project proponents must pay a processing fee when filing a development application. Filing fees differ for each type of project because the fees are only intended to cover processing costs. Since 1984, City (sewer, water, etc.) fees and public school fees have significantly increased and now amount to approximately \$5,000 per unit. These costs, when evaluated as a percentage of the total, have remained relatively constant over time.
- **Dedications and Improvements** - Land dedications are typically required for new residential construction. Typical dedications and improvements include

those for adjacent streets, the extension of sewer and water lines and construction of curbs, gutters and sidewalks. Public improvements in non-UGM areas are viewed by the construction industry as a constraint to the production of affordable lower-cost housing. In response to industry concerns, the City has reduced cross section width and improvements required for local streets.

- **The Cortese/Knox Act of 1985 (Annexations/Sphere of Influence Updates)**
- The Cortese/Knox Act requires that the Fresno Local Agency Formation Commission (LAFCO) act to ensure that jurisdictions consider the importance of open space and agricultural land when designating new areas for urban growth. The Act requires that fiscal, environmental, boundary and service provision issues be addressed if a City seeks to annex County land with the intention of designating that land for urbanization.

In the early 1990s, the Building Industry Association identified annexation delays and duplicative efforts as a key deterrent to efficient urban growth. The City has worked with Fresno County and LAFCO to produce a more efficient application and prezone process. The City and County have adopted an annexation tax-sharing agreement that can be applied to all annexations thus reducing processing times. These efforts have greatly reduced the time necessary to rezone new land needed for development.

2. Additional Other Constraints

- **Outdated US Census and Other Data Issues** - It has been almost ten years since the last US Census. As time passes, State Department of Finance (Census data updated with DMV, birth and death rates and other statistics) and local Council of Government population projections and other statistics become less reliable. In addition, use of the latter statistics is difficult because it is not organized in the same manner as US Census data.
- **Housing Needs Data** - The City projected a need for 65,759 owner-occupied units, 70,539 rental units, and 8,545 vacant units by the year 1996 for a total of 144,843 units. Land designated for residential uses by the 1984 General Plan is projected to accommodate anticipated growth through the turn of the century. The holding capacity of the City's Sphere of Influence is estimated at

approximately 228,900 units. During the 1999 General Plan Update, the City will project housing needs over the next twenty years.

- **Public Hearing Process** - A major issue related to the placement of affordable housing in existing neighborhoods, including apartments and planned unit developments, is neighborhood opposition. Hearing records indicate that residents often oppose anything other than single-family homes of a comparable or higher value. Frequently expressed concerns are that apartments or lower-valued dwellings will decrease property values and increase traffic, noise and crime. These concerns often have some validity but are just as often reflections of social and economic prejudice. In either case, expression of these concerns form a powerful argument at public hearings. Such expressions could cause commissioners or elected officials to consider denial of applications for needed housing.

The City is unaware of the denial of any housing development project for these reasons. To the contrary, the Planning Commission and City Council approved more than one group housing facility project just in the last year. One, a halfway house for people recovering from drug and alcohol dependencies, was approved over strong neighborhood opposition. The City will continue to educate staff, elected officials and appointees regarding the need to continue to resist “NIMBY” (not in my back yard) opposition to group homes and affordable housing developments.

- **Criminal Activity** - Crime levels vary considerably throughout the City. Where crime rates are highest, usually in the older and poorer areas, financial institutions are reluctant to invest in new housing or the rehabilitation of older housing. Home buyers and renters are reluctant to locate in these areas if other alternatives are available. These factors may deter upgrading of housing stock and may result in under-utilization of vacant land. The City is working to reduce crime through the facilitation of neighborhood watch programs, augmentations to crime prevention units, youth recreation programs, community policing, public education and economic improvement programs. The intent of the latter is to provide economic incentives for businesses that produce more jobs.

3. Siting of Social Services

In 1997, the County of Fresno Human Services System reported to the Board of Supervisors that the siting of social services was a constraint to the provision of a variety of health and human services programs including welfare, training, medical, housing, counseling and substance abuse. It was determined that most service centers were centralized and therefore difficult for service users to access. Clients who most needed services, such as large low-income families, those with children, the elderly and disabled often could not afford cars and had difficulty using transit. Clients were also required to travel to different locations for each type of service. The Board of Supervisors directed County staff to decentralize services.

Based on that directive, staff identified where clients lived. Then, a transition team divided the County into five distinct geographic regions: Southeast, Southwest, Northwest, Northeast and central (City of Fresno). The City had the largest number of clients followed by the southeast region. Based on that information, the County, in cooperation with the City of Fresno, created a task force consisting of experts from all service needs areas.

The group was asked to develop a prototype for multi-disciplinary, full service centers. The group was also instructed to conceive a plan that would effect the integrated delivery of services and avoid duplication. It was concluded that a single centralized center would be unwieldy and unresponsive to the needs of clients. The goal was to determine an appropriate number of localized service units. The criterium for siting was to use the shortest distance for the greatest number of clients.

The program enables service providers to tailor services to community needs, enables more effective networking with local community resources, and positively mitigates transportation issues within each region. Each center is similar in size with respect to the number of clients accessing the system with approximately 75-125 public agency employees on-site. The program is being implemented one area at a time with ongoing assessments. Staff from the four departments of the County Human Services System will be working with Community Based Organizations, the Probation Department, the District Attorney's Office, incorporated cities and others to optimize program efficiency and effectiveness. The first of five planned facility sites has been leased. The facility will open in July 1999 in Selma. After

evaluation of the operation and incorporation of any needed improvements, a second site should be opened in 2000. The program will improve access to needed services.

4. Planning Policies, Zoning and Site Selection

Cities in California are charged with the implementation of state planning law. Cities must project land use and housing needs, develop plans for growth and implement them. The following section provides discussions of various land use issues that affect housing.

- **Housing Stock and Residential Land Supply** - The City has aggressively pursued the adoption and implementation of plans and programs designed to provide affordable housing stock over the short and long terms. During the period 1980 to 1990, the City of Fresno nearly doubled the existing housing stock with the addition of 40,655 housing units or 45.8 percent of the total housing stock. In 1997, the City of Fresno reported an existing housing stock of 145,696 housing units. The total number of single-family units was 91,968, or 63 percent of the total, and multi-family units numbered 53,728 units, or 37 percent of the total housing units. These numbers represent an increase of 2 percent in the ratio of single family to multiple family units since 1994.

Vacancy rates in 1999 are 5.8 percent citywide, based upon a total of 7,597 housing units surveyed divided as 4,452 units for rent and 1,191 units for sale. While vacancies citywide were only 5.8 percent, there were areas where the vacancy rate was much higher. As an example, apartment units south of Shaw Avenue, were determined to have nearly a 15 percent vacancy. In the short-term, high vacancy rates produce greater housing choice and decrease housing discrimination. The reason is that landlords and rental agents offer rental discounts and other incentives to prospective tenants in order to reduce vacancies. Issues, such as large family-size, ethnicity, income, familial status, etc., all of which would constitute housing discrimination if used as the basis for refusing to rent a unit, become secondary to the need to reduce vacancies. Consequently, these forms of housing discrimination are also reduced. In the long-term, significant vacancies in rental units reduce construction of multi-family units and, as demand becomes greater than supply, it may reduce housing choice for low-income households.

The City's General Plan update process includes the projection of housing and land use needs during the next twenty years. Inherent to the update is the assurance that an adequate supply of land planned and zoned for single and multiple family housing is available. Encouraging infill development on land which already has infrastructure and access to public transit, providing a supply of smaller, lower priced parcels, and supporting density bonus programs designed to reward property owners for providing affordable housing for seniors, the disabled and other low-income groups are current General Plan goals to be enhanced as part of General Plan approval.

The City has zoned a significant amount of vacant land for medium density residential land uses ranging from five (5) to ten (10) units per acre and medium-high density land uses ranging from ten (10) to eighteen (18) units per acre. However, that the quantity of land designated and zoned for higher density land uses ranging from nineteen (19) to forty (40) units per acre, is limited. A scarcity of higher density housing opportunities could adversely affect the City's ability to provide affordable housing because more units per acre usually translates into lower costs per unit.

The City of Fresno also has a density bonus program. Under this program, developers who provide housing for senior citizens or other low-income groups can build more units than are generally permitted in the land use zone. The City Zoning Code also permits the construction of a small (640 square feet) accessory dwelling on single family lots. The "granny" flats permit the construction of low cost housing within existing neighborhoods, thus increasing the housing potential of single family residential neighborhoods.

- **Land Use Policies and Plans** - The City of Fresno has adopted a Housing Element to its General Plan. Pursuant to state law, the City's housing element consists of, "...an identification of existing and projected housing needs, and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. It is further required that the housing element identify adequate sites for housing including rental housing, factory-built housing, and mobile homes, and make adequate provision for the existing and projected needs of all economic segments of the community."

The City of Fresno's General Plan Housing Element was reviewed by the HCD in 1992 and 1995 per legislative requirements. The City received a letter from HCD stating that the Element was thorough and comprehensive and noting that the Element was "outstanding" in the description of the housing programs and integration with the CHAS. The HCD has certified the City's housing element as complying with state law.

In Chapter VI of the Housing Element, the City adopted the statewide housing goal as follows: "To assure to all Californians the opportunity to obtain safe, adequate housing in a suitable living environment." In addition, the City adopted housing policies and programs that are consistent with the following four housing goals established by the HCD:

- (a) the provision of new housing;
- (b) the preservation of existing housing and neighborhoods;
- (c) the reduction of housing costs; and
- (d) the improvement of housing conditions for special-needs groups.

The Housing Element legislation acknowledges that local jurisdictions are best able to identify housing need within the community and to determine the best approach to address this need. It also professes a need to seek support and funding from the state and federal agencies who are committed to furthering fair housing goals and objectives. The following is a list of some of the City's adopted policies that are intended to affirmatively further fair housing:

- Provide housing that varies sufficiently in location, cost, design, style, type and tenure to meet the housing needs of Fresno-Clovis Metropolitan Area (FCMA) residents.
- Provide housing opportunities without discrimination on the basis of race, religion, ethnicity, sex, age, marital status, household composition or other arbitrary factors.
- Provide quality housing and preserve housing quality within the FCMA.

- Provide sufficient amounts of residentially designated land and infrastructure for all housing types.
- Assist in the provision of decent housing for those FCMA residents who otherwise cannot afford such housing.
- Support development of the CHAS (now Consolidated Plan) which identifies current and projected housing affordability needs of the community, to access available and potential resources and to inventory existing institutional capability to meet the identified housing needs.
- Utilize redevelopment authority and the 20 percent Housing Set-Aside (HSA) to provide for affordable housing.
- Encourage the development of housing by nonprofit organizations.
- Provide comprehensive and updated housing-related demographics to the development community and nonprofit organizations.
- Participate in the State Finance Resource Clearinghouse and/or use other techniques to leverage housing program funds.
- Increase housing opportunities for very low- and low-income families with five or more members (large, related families).

The programs included in the Housing Element of the General Plan are designed to maximize the availability of a diverse housing stock by size and type. The adopted land use policies promote increased housing density that encourages greater housing affordability. Housing Element policies and related action plans are detailed in Section VI (A) of this report. Housing Element policies are also supported through Consolidated Plan action programs. Section VI (B) includes a description of Consolidated Plan Programs

Zoning Requirements. The City of Fresno does not zone land specifically for the development of affordable housing nor does the City offer specific sites for development. Developers, the property owner or nonprofit housing development corporation locates a suitable site for development and prepares a project pro forma or feasibility study. In some cases, a project may be developer funded. In

some cases, a project may be brought to the City for funding consideration. Following a review by City staff, the development project is either recommended for approval, approval and funding, or denial. Recommendations are forwarded to the Planning Commission with a staff report. If the Planning Commission denies a project, the decision may be appealed to the City Council.

It should be noted that affordable housing development projects are required to follow the same procedures for project approval as all other projects. The project proponent must secure all required entitlements (permits). The City must conduct a public hearing to receive public comment. If the land is zoned to accommodate the development “by right”, which means that the development does not require any zone changes or variances, then no public hearing is required unless specified by code. In these cases, the builder must still secure necessary water, sewer and other building permits. For example, the Development Department will check to ensure that ground level apartments are fully accessible for the physically challenged.

The City’s zoning ordinance reflects State Health and Safety Code sections which exempt state-licensed residential care facilities from regulations when such facilities care for six or fewer clients. State-licensed facilities wherein medical or other care is rendered to six or fewer resident clients are allowed in any residence in any zone district in the City. There is no requirement to apply for special zoning or for a use permit, nor are there any public hearings if the residential care facility is state-licensed and has six or fewer clients.

The City’s zoning ordinance does set standards, including requirements for Conditional Use Permits, for other residential settings which may house and serve special needs groups or more than one housekeeping unit. The reason for this is to ensure that adequate parking, emergency vehicle access, and safety features are provided. The City is reviewing these standards with the intent of determining if public protection guidelines are inconsistent with fair housing regulations.

Several community groups have pointed out the fact that well intentioned safety regulations may actually work to impede the provision of fair housing opportunities. With this in mind, the City Development and Housing and Neighborhood Revitalization Departments are determining whether all standards and building permit reviews need to be extended to all multiple family units, eliminated or otherwise changed. The City is also evaluating the relationship

between the need to ensure that reasonable accommodations are made and the need to provide appropriate safeguards for those who need to be accommodated. In any event, it is the City's intent that no sector of the population should be treated unequally.

Reasonable Accommodation Proposal. As previously stated, the City will be updating its Zoning Ordinance over the next three years. The City has placed priority on the removal of outdated provisions which may inhibit the free development of housing opportunities for disabled persons. The Conditional Use Permit process applies and is proposed to be continued, but the City is also proposing to adopt a free- or low-cost process through which a member of the public can request reasonable accommodation. Whether not allowing a particular site development to proceed deprives one of "full enjoyment of the premises", or refusal to make "reasonable accommodations" in rules or policies is "necessary to afford equal opportunity to use and enjoy a dwelling" (to use the statutory language), is not easily definable and will invariably depend on the particular facts. This is what makes reasonable accommodation a fair process. Under the reasonable accommodation land use review process, the City staff will review a project site to modify standards, such as the number of parking spaces required, that might interfere with housing but which are not necessary for the City to achieve its zoning goals. For example, a group home or hotel development for quasi-independent mentally retarded or mentally ill persons may have a need only for a few parking spaces, and the City can approve a greater number of residents, if the management or owner of the facility can show that the residents don't drive. The Proposed Ordinance is expected to go to hearing this summer, 1999.

City zoning regulations contain elements that further fair housing. Density bonuses included in the Zoning Code are an excellent incentive to the development community to provide affordable housing units. They promote the integration of affordable units into market rate developments. Concentration of significant numbers of affordable housing units in a dense configuration can lead to the deterioration of neighborhoods and the early decline of the housing units. A related program is the local planning and procedures ordinance which allows for residential density transfers and for a better mix of residential densities which provide for more affordable and varied housing types. This program also promotes the integration of housing suitable for a range of income levels. The Accessory Housing Ordinance establishes standards by which residents are allowed to build a second, attached housing unit on a single-family parcel.

Locational Choice. As part of the General Plan update process, City Development Department staff has reviewed land supply numbers and locations. It is staff's position that there is an ample supply of residential zoned land throughout the City. For example, houses in the \$85,000 range are available in all community plan areas. It is the City's position that dispersion of affordable housing promotes a diversity of income and culture that is healthy for a community.

Some target areas, such as the Roosevelt Community, have significant amounts of vacant land available for single and multiple family housing. A new sewer trunk line is planned for the western area of the City. The completion of the trunk line will open up even more land for residential uses. Unfortunately, developers often prefer locating new housing projects in the northeast area of the City because parcels are large enough to facilitate development and ensure a greater profit. They also prefer to implement up-scale projects in these locations. The City through its revitalization, environmental clean-up and economic incentives programs is seeking to make infill and other vacant areas more attractive for housing uses.

5. Neighborhood Revitalization, Municipal and Other Services

The City provides equal levels of utility and related services to all neighborhoods. Unfortunately, all neighborhoods do not have the same quality of infrastructure. This is particularly true in older central city neighborhoods where housing is more affordable and low-income residents are concentrated. These neighborhoods are generally more affordable because of deterioration. Often, housing has not been well-maintained and older stock does not attract those families with the greater economic means necessary to maintain or upgrade homes.

These neighborhoods generally suffer in appearance and do not have the amenities of newer neighborhoods. The sidewalks are often old and cracked, curbs and gutters may be absent, a planned streetscape, if it exists, may not have been properly maintained. Generally, streets and sidewalks do not meet ADA accessibility requirements. Related deterioration of employment and economic activity can raise unemployment rates, and limit shopping and retail resources.

The City has determined that there is a significant need to improve the infrastructure and economic climate within these neighborhoods. Inherent in this

plan is the equalization of conditions in all areas. As a result, the City has assigned high priority to neighborhood street improvements, crime prevention, recreation programs and economic development activities in low-income areas.

Enhanced code enforcement is a component of the concentrated resources program for older, inner-city neighborhoods. A major purpose of enhanced code enforcement is to stabilize and improve these neighborhoods and to preserve the existing housing stock. The priority of activities is based upon input received from the residents of these older, deteriorating neighborhoods.

The City is targeting block grant funding and other resources toward meeting the needs of households in these areas. The CDBG regulations require that funding be targeted in census tracts that are reported with at least a 51 percent population of low- to moderate- income households. In compliance with the regulations, the City continues to focus on using CDBG funding for specific CDBG neighborhood street projects. Twelve street projects were completed in FY 1999. By the end of FY 2000, the City estimates that approximately 40 low-income neighborhoods will have been revitalized through infrastructure, code enforcement and community sanitation activities. The City provides emergency repair and senior paint grants among its programs.

Since 1993, the City has allocated the majority of its CDBG public service funds to the Problem Oriented Policing (POP) Program. Through this program, teams of specially trained officers are concentrated in CDBG-eligible areas not only in a reactive mode, but more importantly, in a proactive mode. The officers work exclusively with selected neighborhoods to help weed out problems. While working closely with neighbors as well as other City departments, such as Code Enforcement, Public Works, Housing, Community Sanitation and Parks, these efforts have been proven to reduce crime and make areas with a larger supply of affordable housing more attractive.

The City funds Care Fresno as part of its police assisted community improvement program. The Care Fresno Team was created to look for ways to prevent crime thus reducing the need for police to concentrate on crime response calls. The team consists of a full time police officer, a civilian employee and members from a local church networking group called Evangelicals for Social Action. The team coordinates service delivery, matches volunteer groups with POP projects and introduces them to the POP project officer. Since the program began, three years

ago, police calls in target areas have dropped by 60 percent. Child literacy improvement has exceeded City expectations by 10 percent (a 17 percent improvement for participating children.) 300 volunteers are now working on this project.

6. Public Housing Authority and Other Assisted/Insured Housing

The City does not provide public or subsidized housing directly. Residents must apply for assisted housing through the Housing Authority, an independent public agency. The criteria by which an applicant may qualify for assisted housing includes any one of the following: (1) government action that permanently displaces a family or household (relocation) or a natural disaster that causes permanent displacement; (2) overcrowded conditions, more than 1.01 persons per room; (3) the head-of-household is disabled and income is less than 80 percent of the MFI; or (4) the cost of rent is 50 percent more than income and the household income is less than 80 percent of the MFI. No preference is given to applicants who are mentally or physically disabled which would allow placement at the top of the list for a unit. Only those applicants that are displaced by government action or demonstrate income at less than 50 percent of the MFI and current rent that is 50 percent of income, are given a preference. The Housing Authority does set aside a number of Section 8 vouchers for the disabled.

The Housing Authority administers Section 8 programs for approximately 6,700 households. Four Thousand Two Hundred are located in the City of Fresno and 2,500 in other areas of the County of Fresno. In 1998, a total of twenty-four (24) units were reported as occupied by a disabled head of household. The Housing Authority does not maintain demographic data that distinguishes disabled heads-of-household based upon the type of disability.

The Housing Authority maintains a waiting list of qualified tenants which currently numbers approximately 11,000 persons. The Housing Authority estimates that it would take five to seven years to exhaust the waiting list. Because of the size of the waiting list and the number of families that require subsidized housing, submission of applications occurs once per year. Applications are received for approximately one week, processed and those determined to be eligible for a unit are placed on the waiting list. The approved applicant may remain on the waiting list until a unit is obtained. An applicant is removed from the waiting list if subsequently found to be ineligible, the applicant fails to respond

to the annual letter which inquires whether or not the applicant wishes to remain on the waiting list, or at any time by personal request of the applicant.

The Housing Authority maintains a referral listing that is updated each week of property owners interested in renting under the Section 8 Program. Individual listings remain for sixty (60) days or less if the owner notifies the Housing Authority that the unit has been rented. At the end of the sixty (60) days, the property owner calls again to request inclusion on the referral list. Qualified applicants for the voucher program are provided with the referral list and are responsible for finding a unit to rent that meets the program guidelines. (See Section III for a description of Housing Authority programs and services for special needs groups.)

7. Sale of Subsidized Housing and Possible Development

Number of Rental Units Anticipated to be Lost - The Housing Authority is actively involved in creating home ownership opportunities for its tenants and other very low- and low-income individuals. Approximately 122 single family homes acquired, owned and operated by the Fresno Housing Authority will be sold to tenants through a home ownership program called the Home Ownership Opportunities Program. While this program assists with policies and programs designed to increase home ownership opportunities, it does lead to a reduction in affordable rental housing. The local housing supply will also be reduced by 23 units of multiple family housing because of the Extension of Freeway 180 by the California State Department of Transportation.

The Housing Authority has made every effort to maintain its existing housing stock and has requested and received funding to provide an ongoing maintenance and renovation program for its units. As a result, there has been no loss of units within its program. Through density bonus programs, housing rehabilitation and other programs, the City is acting to replenish the supply of lost units and create a larger supply.

If relocation is required, compensation is provided to assist with the transition. In addition to providing compensation, relocation can provide the opportunity to improve a family's housing conditions. Often those that are displaced are low-income households, with limited means to secure decent, adequate and affordable housing. The City recognizes that these families are generally occupying housing

that is very affordable due to age, deferred maintenance and few, if any, improvements. By providing equitable compensation and relocation assistance, it is possible to significantly improve the housing conditions for low- and very low-income families through relocation while also stimulating economic growth and neighborhood revitalization. The City is committed to providing relocation assistance when required by government regulations.

The City is providing funding for the rehabilitation of existing owner-occupied units through the use of CDBG, HOME, and/or HSA funds. In FY 2000, it is anticipated that this program will be utilized and result in the rehabilitation of 40 units. The City is providing funding for the rehabilitation and repair of existing rental properties using Rental Repair Revolving (RRR) and other funds. In FY 2000, it is anticipated that the RRR program will result in 10 units rehabilitated. The City shall continue inspection activities for lead-based paint, asbestos, and other health and safety hazards that may exist in structures rehabilitated for occupancy.

The Housing Authority is implementing a rehabilitation program. The Housing Authority is continuing this program in FY 2000 with an anticipated expenditure of approximately \$2.2 million to repair existing units. This may result in approximately 153 units being rehabilitated. Improvements shall be accomplished through the use of comprehensive grant funds. The Housing Authority is including features that enhance accessibility and visitability into its housing projects.

8. Property Tax Policies

The Fresno County Tax Assessor, Auditor-Controller and Tax Collection offices prepare, distribute and process property tax information, distributions and collections. All functions are implemented consistent with state and federal law and local ordinances. The County offers two programs that offer some relief to low-income homeowners. All homeowners living in their own dwelling can qualify for a flat rate homeowner's exemption. The County Board of Supervisors also adopted the provisions of Proposition 60 which provide a tax break for the elderly. Under this program, senior citizens can keep their lower Proposition 13 tax base and rate if they purchase a dwelling of lower or equal value. This provision is beneficial to seniors whose income has dropped or is fixed and who

need to seek housing more suitable to their needs such as those with lower maintenance responsibilities, smaller, or with transitional living opportunities.

The State of California offers a Homeowner Assistance Claim program. This homeowner assistance program provides a once a year payment from the state based on a portion of the property tax assessed on a home. Persons who are blind, disabled or age 62 and older and had a total household income of \$13,000 or a gross income of \$24,000 qualify for a rebate.

9. Appointed Boards, Commissions, and Committees

The City of Fresno has at least 31 appointed Commissions and Committees with 231 members who affect or are involved in development, housing and neighborhood issues. All decisions regarding land use and property development are handled through the Planning Commission. The Housing and Community Development Commission oversees housing plans and programs. Other commissions and advisory committees include, but are not limited to, the Central Area Development Commission, 12 neighborhood specific advisory groups, the Historic Preservation Commission, the Committee on Employment for the Disabled, the ADA Advisory Committee, and the Apartment Vacancy Task Force. In order to affirmatively further fair housing, it is important that decision makers at all levels represent all sectors of the population to the extent feasible.

As of March 1999, 65 percent of the City's appointed decision makers are Caucasian as compared to 49 percent of the population as a whole; 16 percent are African American as compared to 8 percent of the total population, 19 percent are Hispanic compared to 30 percent of the total population; zero percent are Asian American as compared to 12 percent of the total population; and 0.5 percent are Native American compared to 0.3 percent of the total population. The City Planning Commission is composed of 57 percent White and 43 percent minority group members. The Housing and Community Development Commission is composed of 34 percent White and 66 percent (33 percent Hispanic, 33 percent African American) minority group members, and 50 percent female/50 percent male members. African Americans and Whites appear to be well represented in decision making groups. Asian Americans and Hispanics need to become more involved.

Seven percent (16 of 231) appointed decision makers did not disclose racial or ethnic characteristics. It is possible that some of these individuals could be from Asian American cultures. Many of Fresno's Asian American residents were victims of wars in southeast Asia. Members of this group are sometimes reluctant to disclose racial or ethnic information if they have a choice. In any event, there is a significant need to reach out to Asian American groups in hopes of increasing participation in decision making processes that can further their efforts to overcome housing obstacles. In 1999, the City will directly recruit Asian American volunteers and devise a mailer to be sent to key Asian American organizations requesting that their members be encouraged to participate in local government decision making. Staff will also emphasize openings and opportunities to all groups during neighborhood outreach and other meetings.

The City has a twelve member Citizens Advisory Committee (CAC) that addresses accessibility, visitability and ADA issues. Most of the members possess some type of disability. This Committee was not included in the previous analysis because the City does not have information regarding its ethnic or racial composition.

The City has created a website. The City is placing its housing education brochure and other applicable materials on the web. The City is also placing public notices and/or applications for commissions, boards and citizen advisory committees on the web to broaden recruitment opportunities. Openings are also being posted at City Hall and other City buildings. These actions should help to further diversify appointments to City sponsored positions.

10. Building Codes

Building codes are intended to protect the public health and safety. Proper implementation of fire, water and other regulations ensures that housing is safe and liveable over the long term. It is the City's responsibility to ensure that Codes are implemented including regulations required by state and federal legislation. The City is committed to requiring Code conformance in new construction and working to improve Code compliance during rehabilitation, code enforcement and modernization programs.

The City fully implements Title 24, Chapter 11 A of the California Building Code. The Code was amended in 1993 to be consistent with the federal Fair Housing Act amendments. This chapter codifies building requirements for the disabled. It only

applies to new multiple family units. This chapter is easy to implement because all building permits are reviewed by knowledgeable staff whose mission is to ensure compliance with all applicable codes.

There is a new clause in the state code requiring that accessibility features in commercial buildings, such as signs and physical features, be maintained. There is currently no way for the City to determine compliance with this requirement. The City is currently working with its advisory committee for the disabled and the City Architect to determine methods for ensuring that building owners and occupants as well as building users are aware of their rights and responsibilities, and know how to resolve identified problems. The City intends to incorporate strategies developed by the working group into its public education action plan.

There are two main areas where regulations do not address accessibility or visitability issues: one is new single family housing; and another is housing rehabilitation or remodeling. The City is expanding its education program to include persons and developers undertaking these kinds of construction projects including presentations of information to organizations such as the American Institute of Architects. The intent is to stimulate interest in the incorporation of accessibility features into new single family construction and remodeling projects. For example, architects and staff, where feasible, could advise retirees constructing new homes that they may want to plan for their long term future or for visits from aging friends and family. Code enforcement and rehabilitation programs may present opportunities for advancing accessibility and visibility goals and objectives.

The City is funding code enforcement activities intended to ensure that existing housing is safe and sanitary. In 1999, it is projected that the Code Enforcement Division will receive approximately 2,600 housing code complaints related to health and safety issues involving both single family and multi-family residential units. Staff effort is focused on the investigation and correction of all substandard conditions. During remediation actions, the City seeks to advise property owners of funding resources available to upgrade homes and apartments to include accessible features.

B. PRIVATE SECTOR

The development industry is faced with a variety of constraints in the construction of housing. These constraints limit the number and increase the cost of housing and may be loosely classified as market, governmental, physical, environmental and social in nature. The following sections include descriptions of the constraints and discusses interrelationships between them.

1. Land Costs, Land Use Controls and On and Off-Site Improvements

In absolute terms, sufficient land is available to accommodate growth within the Fresno area through the turn of the century. Land is still available at reasonable prices compared to other large urban areas of California. While sufficient land is designated by adopted plans to accommodate projected growth, land available for immediate development is limited to areas within a reasonable distance of the urbanized area. These areas include properties which can be annexed to the City and for which services can be extended at a reasonable cost. According to City planners, the development of adequate and fair financing mechanisms for processing and infrastructure and planning for the staging of growth is one of the most significant land use related problems of the coming decade.

2. Materials and Labor

Labor costs have remained relatively constant since 1985, with only minor increases. In terms of building materials, some sectors of the economy have been slow to respond to increased production needs. In 1999, shortages of dry wall and other building products has become more prevalent. These factors, however, have acted as only minimal constraints to the production of an adequate supply of housing. Labor and material costs as a percent of total housing cost have decreased in the last decade.

3. Financing Costs, Lending Policies and Practices

The cost of money for site preparation and construction is an important determinant of the final cost to the home buyer. Market value created by supply and demand, location and other factors is the main determinant. Mortgage rates have a dramatic effect on the cost of housing to the home buyer and on the cost of

constructing rental units. Interest rates are ultimately passed on to the renter by the apartment owner.

Current low mortgage interest rates have increased the rate of refinancing but until recently did not lead to significant increases in home sales. This is because the long-term health of the economy and the ability to pay increased mortgage payments for a new home overrode the effect of low interest rates. However, California's economy now seems to be improving and stabilizing.

4. Home Mortgage Disclosure Data (HMDA) and Practices

No program to provide fair housing can be successful if qualified women or members of minority groups are denied loans because of race, ethnicity or gender. In order to evaluate potential or existing lending patterns that could impede free housing choice CSUF conducted a study of mortgage loan denials in Fresno between 1992-1996. The following discussion provides a summary of those findings. It also includes independent evaluation and results of research conducted by the City.

The CSUF study found that the City is a relatively good place overall to obtain a home mortgage loan. Loan denials ranged from a low of 14.6 percent (1993) to 18.1 percent (1996) in the five years studied. The three major reasons for loan denial were excessive debt, lack of collateral, and credit history. For some protected classes, such as Asian Americans, there was essentially no difference in the percentage of loans denied when compared to Caucasians. The difference between female and male denials averaged 2.3 percent during the life of the study; that is women were denied 2.3 percent more frequently than males. This figure was considered too small to cause concern or warrant further study. The number of Native Americans who applied for loans was too small for any analysis to be reliable. Therefore, no conclusions were drawn regarding that group.

An area of potential concern identified by the researchers is the disparity between the percentage of loans denied to two protected classes as opposed to Caucasian groups. The following table indicates the percentage of additional times Hispanic and African American applicants were denied loans, when compared to Caucasians. There is no consideration for income (see Table 13), debt, credit history or other characteristics. Additional data refinement and analysis follows the table.

Table 12 - Percent Difference in Loans Denied for Two Protected Groups with No Consideration for Income or Other Characteristics³

Group Compared	1992	1993	1994	1995	1996
African American-Caucasian	16.9	9.8	12.2	8.3	6.8
Hispanic-Caucasian	11.7	5.5	3.9	4.8	4.4

Table 12 indicates an overall positive trend in home lending patterns. The percentage of difference among Caucasians and the two protected groups declined substantially between 1992 and 1996. For Hispanics, the identified disparity has declined by almost $\frac{2}{3}$; for African Americans by more than 50 percent. If the trend of percentage of differences over the life of the study continues, it is likely that existing disparities may essentially disappear.

The disparity found between African Americans and Caucasian applicants could indicate at face value that some discrimination may be occurring. It is important to keep in mind, however, that Table 12 does not include income or other characteristics. As the AI has disclosed, Caucasian households enjoy a much higher income than other group. It is likely that income is an important reason for the differences between rates of loan denials.

This conclusion is supported for the most part when income is figured into the equation. Table 13 indicates the effect of income on patterns of loan denials. In 1992, for example, low-income African Americans were 17.1 percent less likely to obtain a loan than a low-income Caucasian. There was only a 1.1 percent difference in 1996. The negative numbers that show up for low-income Hispanics in 1995 and 1996 indicate that they were more likely to get loans approved than Caucasians.

³Note that Asian Americans experience the same advantage as Caucasians.

**Table 13 - Percent Difference Loans Denied for Protected Groups
Within Income Quintiles⁴**

Quintile	Group Comparison	1992	1993	1994	1995	1996
Lowest	African American - Caucasian	17.1	13.0	10.7	3.0	1.1
Lowest	Hispanic - Caucasian	12.9	2.5	1.5	-3.7	-3.7
Highest	African American - Caucasian	11.7	4.3	19.4	1.2	3.3
Highest	Hispanic - Caucasian	5.6	5.1	3.2	7.2	8.0

As Table 13 indicates, disparities among loan denial rates essentially disappeared between 1992 and 1996 when income was calculated into the denial rates for low-income groups. In fact, low-income Caucasians appear to now have essentially the same or lower rates of loan approval.

Among higher income African American and Caucasian applicants, differences in loan denial rates appear to be declining toward insignificance with rates dropping from 11.7 percent to 3.3 percent during the study period. The exception was 1994 when there was a spike in loan denials to higher income African Americans. The only area where disparities have not yet declined toward insignificance is for loans to higher income Hispanic applicants. Denials have ranged from 3.2 percent higher than Caucasians and Asian Americans in 1994 to 8 percent higher in 1996. Higher income African Americans enjoyed a 6 percent advantage over Hispanic applicants in 1995 and a 4.7 percent edge in 1996.

To determine why high income Hispanics might be denied loans more frequently than Caucasians, Asian Americans and African Americans, a review of reasons given for home loan denials, such as debt, credit history and collateral, was undertaken. It appears that there may be some correlation between the difference in the percentage of loans denied and the amount of debt reported by higher income Hispanics. This is an important finding. The researchers reported that debt and collateral are easy to identify and quantify. If discrimination occurs, it is more easily hidden in credit history denials because they are so subjective. In

⁴Note that Asian Americans were found to experience generally the same advantages and disadvantages as Caucasians.

other words, if debt is the reason given for a loan denial, it is likely to be the actual reason as opposed to a cloak for discrimination.

Table 13 indicates that the percentage of loans denied to high income Hispanics as compared to Caucasians increased from 5.6 percent to 8.0 percent, an increase of 2.4 percent, between 1992 and 1996. During that same time period, the debt ratio increased from a negative 2.0 percent to a positive 3.0 percent, an increase of 5.0 percent. In other words, the reason for denying a loan to high income Hispanics was stated as too much debt 5 percent more often than Caucasians. The same trend holds true for the difference in loan denials between high income Hispanics and African Americans.

In 1992, Hispanics experienced a 6.1 percent advantage over African Americans when it came to securing a loan. In 1996, the situation had reversed. High income Hispanics were denied loans 4.7 percent more often than African Americans, a 10.8 percent change. During the same period, the amount of debt carried by Hispanics changed from 2.1 percent more than African Americans to 7.7 percent more, an increase of 5.6 percent. This data support a conclusion that the accumulation of higher debt by high income Hispanics may be the explanation for their disadvantage in obtaining loan approvals as compared to Caucasians, Asian Americans and African Americans, while low-income Hispanics experience an advantage over the same groups.

The conclusions to be drawn from the 1999 CSUF HMDA study and subsequent analysis are:

- During the five year study period, there was significant movement toward equalization of loan approval rates for all groups.
- Loans to Asian Americans are generally granted at the same rate as Caucasians.
- Higher income Caucasians and Asian Americans in Fresno are more likely to be granted a home mortgage loan than higher income African Americans (3.3 percent in 1996) or higher income Hispanics (8 percent in 1996). Debt appears to be a key reason for the disadvantage found for Hispanics.

- Lower income Caucasians, Asian Americans and African Americans are denied loans at approximately the same rate. Lower income Hispanics appear to have a small advantage when compared to Caucasians and Asian Americans (-3.7 percent in 1996) and African Americans (-2.6 percent in 1996).
- Men appear to enjoy a very small (ranging from 0.9 percent to 4.1 percent) advantage over women loan applicants. The numbers are too small to warrant further study.

Based on these conclusions, it appears that the City's programs to educate lenders and applicants regarding their rights and responsibilities may be working. With the exception of high income Hispanic applicants, it appears that differences between loan approval rates for all groups studied are equalizing. Even the differences for high income Hispanics are low when compared to other cities, such as Philadelphia, Milwaukee, Buffalo, New York, and Cleveland where denial rates for all minority groups ranged between 13 percent and 20 percent in 1997 (Milwaukee Comptroller's Office). The City intends to continue to complete a more detailed study of the results of the April 1999 CSUF report. The City will work to ensure that affected groups and lenders are aware of study conclusions and work together to close remaining gaps between groups. The City will ask the FHC to include a discussion of HMDA study results in its education seminars.

5. Real Estate Industry Practices

Real estate sales agents and real estate brokers that are members of the Fresno Association of Realtors (F.A.R.) are regulated by the "Professional Code of Ethics" prepared and distributed by the National Association of Realtors. All sales agents and brokers, upon joining and becoming a member of the F.A.R., agree to abide by the Association's Code of Ethics and Standards of Practice. The agents and brokers agree to submit any disputes to arbitration and violations to the code of ethics are submitted to a Disciplinary Committee. Complaints against any realtor or broker, including those that are not members of the Association of Realtors, may also be submitted to the State of California Department of Real Estate.

The "Code of Ethics and Standards of Practice," Form No. 166-288, first adopted in 1996 and revised in 1997, contains specific language that prohibits

discrimination by real estate agents and brokers. Under the section, DUTIES TO THE PUBLIC, Article 10, the following is included:

“Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be party to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status or national origin.” (Amended 1/90)

Standard of Practice 10.1. Realtors shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. Realtors shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status or national origin. (Adopted 1/94).

Results of Rental Housing Studies. In 1989, the CHLB initiated a City-paid Fair Housing Audit to determine if discrimination in the City of Fresno was taking place in the provision of rental housing within the community. This was done in response to an increased number of complaints filed with the DFEH during that year. That study indicated that there was widespread discrimination taking place in the rental housing market, particularly to families with children. Owners and managers were informing prospective tenants that units were not appropriate for large families. The City targeted this problem because large low-income families were already often unable to find housing with enough bedrooms to provide adequate space for all household members. Affordability is a significant problem for families already financially stressed because of family size.

Due to those results, the CHLB, in cooperation with the AAGF, initiated a series of training sessions for managers of rental complexes relating to the provision of fair housing opportunities. In 1994, the CHLB decided that it was appropriate to conduct a follow up study to determine the current state of rental housing practices within the City of Fresno. Because discrimination in housing is illegal, the study did not lend itself to typical interview methodologies. In order to get the best indication of actual rental practices, eight “secret shoppers” representing various ethnic and racial groups and identified as having no children or having two children were utilized. The use of “secret shoppers” is an accepted way of verifying if discrimination is taking place. Utilizing shoppers of different races

and ethnic makeup allows for a good comparison in the manner in which the shoppers were treated. The ethnic/racial groups were White, African American, Hispanic, and Southeast Asian.

An analysis of study results led to the conclusion that discriminatory practices did occur. However, they did not appear to be pervasive. Moreover, it appeared that reverse discrimination may also have been taking place. This is evidenced by the fact that the average rent quoted to non-White shoppers was lower than for White shoppers and that the average security deposit was also lower for non-White shoppers than for White shoppers. The exception to this was in the area of reference checks. For that particular issue, White shoppers were told almost twice as often as non-White shoppers that no reference check would be required. The study conducted by the CHLB only represents a “snapshot” in time of the housing practices within the city.

Housing professionals continue to be on guard against the following practices or trends.

- All women and children are more likely than men of various protected groups to encounter impediments to fair housing choice.
- Blacks and Southeast Asian refugees are the racial/ethnic groups most likely to experience discrimination.
- Steering of racial/ethnic minorities and foreign born residents into and out of some neighborhoods occurs freely.
- Residents, public and private organizations and agencies often lack a fundamental awareness of the rights and responsibilities with respect to fair housing choice, particularly as they apply to persons with disabilities.
- Many newspapers do not monitor or implement fair housing policies in the real estate classified sections. Some advertising, for example, may describe characteristics of the land lord or neighborhood in exclusionary terms.
- The people most likely to be discriminated against are single women and single women with children (it is unclear how much difference in treatment the presence of children represents). It is women rather than men of various

majority or minority racial and ethnic groups, religious affiliations, national origin, familial status etc. that experience more obstacles to fair housing choice. An exception to this general pattern is that elderly women are generally preferred over men in rental units.

- Black and Southeast Asian populations also face significant obstacles. Among these populations it is likely that men face greater discrimination than women of the same racial/ethnic groups.
- Middle class White and Hispanic men with or without families are the least likely to be discriminated against while very low- and low- to moderate-income Hispanic males are more likely than their White counterparts to experience discrimination.

The Courtyard Case (see Section IV B) is a clear indicator that steering, racial discrimination, and discrimination against families with small children is still occurring within the City. Even if significant discrimination cannot immediately be detected, this does not mean that it does not occur. There is a need to encourage the CHLB and others to continue to investigate and monitor the real estate business in hopes of discovering and ultimately eliminating barriers to fair housing choice.

The F.A.R. has been working to eliminate discriminatory practices among realtors. It currently has more than 1,100 members. During the preparation of the AI, staff from the F.A.R. reported that, during calendar years 1997 and 1998, no complaints of housing discrimination had been filed with the F.A.R..

In 1994, the City lost an excellent local assistant in its mission to affirmatively further fair housing. That year, the local office of the DFEH discontinued its provision of local housing discrimination complaint investigation services. Complaints are now handled through the office in Oakland. While the City understands the fiscal constraints that forced the change, the City is concerned that the lack of local state enforcement could reduce local resources for consumer education, dialogue, investigation and response times. The loss of this resource makes it even more important to support nonprofit, private and other organizations, such as the FHC and CHLB, who can assume a leadership role in this community's quest to provide affordable housing to all of its residents.

6. Appraisal Industry Practices

Appraisal industry professionals are self-governed through the Uniform Standards of Professional Appraisal Practice (USPAP). The Foundation regularly updates the USPAP and provides assistance in the interpretation of the rules and regulations contained within the book. Licensed appraisers agree to abide by and be governed by the USPAP. Appraisal classes and seminars, including those that provide education regarding discriminatory practices, are sponsored by the Appraisal Institute.

The USPAP, in the section related to discrimination in appraisals, prohibits certain practices. The appraiser is prohibited from considering the ethnic composition of the neighborhood in appraising the property or even discussing ethnic composition as it may impact the sales or purchase price of the appraised property. The appraiser is further prohibited from making any general statements regarding the ethnic composition of the community, even if the neighborhood composition was not considered in evaluating and appraising the property. The appraiser is also prohibited from taking a picture of persons in the neighborhood as a method of showing the ethnic composition of the community to the buyer or seller of property. Regulatory relief is available for any discriminatory action by an appraiser.

Appraisal professionals practicing in the State of California are licensed by the State Department of Real Estate. This gives the state the authority to revoke an appraiser's license if they fail to comply with state regulations. In addition to activities, such as fraud, a basis for revocation of an appraiser's license is any discriminatory activity against a protected class; i.e., race, religion, age, disability, gender, familial status, etc. The State Department of Real Estate reports that no appraiser, practicing within the City, had his or her license revoked because of discriminatory appraisal practices during the year 1997.

It is noted that appraisals that are under \$200,000 are considered de minimis and a licensed appraiser is not required to perform the appraisal. The majority of lending institutions, as well as many other real property related entities, do not recognize the de minimis exclusion. There is no method by which to track these types of appraisals or to determine if such appraisals are being conducted.

7. Insurance Industry Practices

Housing advocates have long expressed concerns about the perceived difficulty that low-income or minority individuals or households have securing necessary homeowner's and automobile insurance coverages. Adequate insurance coverage is necessary for the maintenance of employment and housing. Uninsured losses can devastate a household's resources and cause homelessness.

On March 12, 1999, the State Department of Insurance released the 1996 Commissioner's Report on Underserved Communities. The report revealed that many low-income or minority communities were ignored by insurance firms when setting up agent offices and issuing homeowner and automobile insurance policies. The report was based on a study of policy writing practices information that insurers were required to provide in 1994 and 1995. The report included an examination of underserved areas with high concentrations of minority residents, low-income households, and possessing high uninsured rates. One Hundred Fifty-one of California's 1,713 zip codes were designated "underserved."

The state found that: 13 percent of vehicles were registered in underserved areas but only 6 percent of insurance offices were located there; roughly 16 percent of California's population lives in these areas, but only 4 percent of the state's 200,000 insurance agents live there; and some 6.6 percent of all homeowner's insurance was written in underserved areas, but almost 22 percent of all fire insurance policies were written there. On the positive side, insurance rates declined in underserved areas by almost 12 percent between 1995 and 1999.

In Fresno, five Zip Codes (93701, 93702, 93706, 93721, and 93725) are included in the Commissioner's list. The Zip Codes roughly correspond with the Central, Roosevelt and Edison Community Plan areas. The Roosevelt area has a large concentration of traditional (30.8 percent of City total) and privately managed (22 percent) public housing, and Section 8 subsidy (22 percent) housing units. Edison and the Central City also contain large amounts of public and subsidized housing. The Zip Codes that are underserved appear to correspond with the type of low-income neighborhoods that the state suspected might be the subject of insurance industry neglect. The City needs to evaluate the report and develop strategies to resolve identified issues. In the short term, the City will add insurance practitioners to its education program.

C. PUBLIC AND PRIVATE SECTOR

1. Fair Housing Enforcement

The City is committed to promoting a regional approach to the resolution of housing enforcement and education issues that cross boundaries. The City has determined that fair housing issues cannot be resolved without a commitment to work proactively with other urban cities, rural cities, counties and others in the region to craft a shared approach to problem solving. This is a major reason why the City has chosen to work through agencies such as the FHC and the CHLB of Fresno and Madera Counties who are regionally funded and jointly sponsored. The recently begun Continuum of Care Collaborative includes representatives of several agencies, counties and cities, nonprofit organizations and others who need to address and resolve shared challenges. Ongoing meetings are held with County and other officials, and joint County-City financial and staff contributions to projects and enforcement agencies is typical rather than an exception.

In April 1999, the City co-sponsored the 4th Annual Central Valley Fair Housing Conference. The conference was organized by the FHC. Topics included patterns and practices of sales and lending discrimination, fair lending and fair housing enforcement actions, interpretation of, and better compliance with, state fair housing laws, the federal perspective on fair housing compliance, effective tenant selection rules, procedures and practices, and methods to build a strong economic base through affirmative advertising. The City intends to continue to sponsor and participate in these annual events.

During the last three years, the City has allocated \$105,000 to provide financial assistance to the FHC and CHLB for affirmative fair housing counseling, outreach, workshops, and education; enforcement and advocacy; referral for discrimination; and tenant and home buying counseling. Although these are the key service providers, the City provides funding to many groups who provide housing counseling, mediation or other services including the Central Valley AIDS Foundation, the Fresno-Madera Agency on Aging, and Centro La Familia. See Appendix B for a more complete list of funded entities.

- **The Fair Housing Council of Fresno County (FHC).** The mission of the FHC is twofold. One mission is to proactively educate home buyers, tenants, property owners, public agency staff and others involved in housing issues of

their rights and responsibilities. The FHC has developed and implemented a comprehensive public education and outreach program. The second part of the FHC's mission is to record and investigate complaints of housing discrimination. The FHC records complaints involving discrimination of protected classes, i.e., race, color, religion, sex, family status, national origin, disability, or other. During the period July 1, 1997 through June 30, 1998, a total of eighty-seven (87) housing discrimination complaints were recorded.

- **Community Housing Leadership Board (CHLB)** - The CHLB is a nonprofit, volunteer organization with a principal mission of proactive education regarding housing rights and responsibilities. This agency attempts to provide information and assistance to prevent housing discrimination and landlord tenant disputes. The CHLB provides seminars and written information that is available to both the tenant and the property owner. The agency also provides this service to home buyers.

Public Access to Enforcement Organizations - The Handy Ride demand-activated, free bus service is available for elderly and disabled individuals who need access to housing program service facilities. Families with children must rely on the FAX transit system or private transportation. See Sections II (D) and III (F) for more information regarding transportation issues.

2. Public Involvement and Informational Programs

The City has provided funding for the FHC and CHLB to create and distribute brochures and other informational materials that focus on fair housing rights and responsibilities. FHC brochures are distributed at City offices. The City publishes housing related grant applications and application instructions on its website as well as public notice of openings on City appointed community groups, advisory committees, Commissions and Boards. The CHLB and the County of Fresno Development Department provide "RentSense," a phone service that provides a wide variety of information relating to housing and housing discrimination. This 24 hour service is available in English and Spanish.

The City conforms with all elements of HUD requirements for citizen notice and participation in housing plan reviews and developments related to its Consolidated Plan. In 1999, the City published a public notice of availability of the Information Guide for the 2000 Consolidated Plan and Project Proposal Form; sponsored a

Technical Assistance Workshop; published another public notice of application deadline and to announce the Housing and Community Development Commission public hearing and applications review; and a public notice for the HUD-required, 30-day public review of the FY 2000 Consolidated Plan. Copies of the Consolidated Plan were available for review at several public locations. The notices and program documents are also provided on the City's web site.

The Mayor and City Council held public hearings on the entire FY 2000 City budget, including funding for the Consolidated Plan. In compliance with HUD regulations, the City also provided notice for public comments on its Consolidated Plan Annual Performance Evaluation Report. Two technical assistance workshops for submission of Consolidated Plan applications were held. In addition, on-site meetings were held with approximately eight citizen groups to discuss proposed HUD-funded infrastructure projects within their geographic area.

The City established a Citizens Advisory Committee (CAC) for its Neighborhood Revitalization Program which includes twelve neighborhood associations and several representatives of service agencies. The neighborhoods represented are located primarily within the CDBG areas of the City. During each fiscal year, staff works with each neighborhood association on their specific housing and neighborhood revitalization needs and remedies. For the past three years, three of the neighborhood associations have requested that CDBG funds be earmarked for housing rehabilitation projects within their areas.

Because these citizen groups have been actively involved in the improvement of their neighborhoods, the City makes a point of providing up-to-date information to the CAC. In preparation for the FY 2000 Consolidated Plan update, for example, staff met with the CAC in November and December 1998 and January 1999 to discuss the results of previous year's funding, the current funding application process, the workshops for new funds, and the schedule of significant public hearing dates.

Staff also works with each Neighborhood Association on specific housing needs, especially on the subject of residential rehabilitation. The City continues to update CAC members on various stages of the Consolidated Plan, General Plan Update, and other housing program and processes. The Citizen Participation Plan for the Consolidated Plan and other housing programs has provisions for affirmatively furthering fair housing in the City.

The City Development Department continues to hold public meetings and engage in several discussion groups as part of its General Plan Update process. Draft Plan documents will be noticed and a public review period will be provided. Public hearings will follow.

The City continues to work closely with the Housing Authority, and the County of Fresno, in the preparation and execution of the City's Consolidated Plan Annual Action Plan. The City of Fresno participates with other Central Valley cities in HUD workshops and networks with these cities in carrying out HUD-funded programs and activities. The City is taking a leadership role in reestablishing the Central Valley Housing Round Table that will meet semi-annually to discuss housing concerns.

The City will meet on an as needed basis with representatives of various organizations that are advocates for special needs groups such as the County Mental Health Department, the Homeless Coalition, the Committee for Employment of the Disabled, the California Association for Physically Handicapped and the ADA Advisory Committee.

3. Visitability in Housing

As the previous sections of this report indicate, the City recognizes that accessibility and visitability are important, much needed and mandatory requirements of any fair housing program. The City has several programs that will enhance accessibility and visitability. See Section VII, Appendix A and the special needs section of Section II (D) for additional information.

Code Enforcement - The City is funding code enforcement activities intended to ensure that existing housing is safe and sanitary. It is projected that the Code Enforcement Division will receive approximately 2,600 housing code complaints in FY 2000 related to health and safety issues involving both single family and multi-family residential units. Staff effort will be focused on the investigation and correction of all substandard conditions. During investigation and remediation actions, the City will seek to inform property owners or residents of opportunities to enhance accessibility/visitability including available funding resources.

Rehabilitation Programs - The City has an ongoing program to fund rehabilitation of existing owner-occupied units through the use of CDBG, HOME,

and/or HSA funds. It is anticipated that this program will be utilized and result in the rehabilitation of 40 units in FY 2000. The City is also funding the rehabilitation and repair of existing rental properties. Financed through Rental Repair Revolving funds, it is anticipated that the program will result in 5-10 units rehabilitated in FY 2000. As part of the inspection process, the City will seek to inform property owners or residents of opportunities to enhance accessibility/visitability features.

The City will continue to support applications by the Housing Authority that maximize opportunities to enhance accessibility and visitability during implementation of its rehabilitation program. The Housing Authority is expending approximately \$2.2 million in FY 2000 to repair approximately 153 units. Improvements shall be accomplished through the use of comprehensive grant funds.

New Construction - The City has identified public education on fair housing issues as a high priority in this AI. The City is working with the development community, real estate associations and other groups to improve awareness of accessibility and visitability needs and issues. The City has already begun a series of meetings with members of the Committee for Employment of the Disabled and ADA Advisory Committees with the intent of educating staff to visitability and accessibility issues, receiving ideas and recommendations for addressing issues, and collaborating on strategies to enhance existing programs and create new ones if appropriate. As part of an improved public education program, the City intends to educate staff, builders and members of the public to the rights and responsibilities surrounding accessibility and visitability.

The City will continue to require, consistent with the Fresno City Municipal Code, that buildings are constructed consistent with the State of California Building Code, Title 24, Part 2, Chapter 11 A for all new multi-family construction. Through outreach programs, the City intends to encourage the inclusion of accessible features in new single family homes and in remodel projects.

VI. DESCRIPTION AND STATUS OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE CITY

The City, through the adopted policies of its April 1992, Housing Element, as amended in May 1995, and its 5 year Consolidated Plan's annual action plans, is actively working to affirmatively further fair housing. The following includes (1) a list of nineteen pertinent Housing Element policies, as adopted by City Council with a discussion of the City's actions to monitor and implement them and (2) a discussion of the ten major components of the City's adopted 5 year Consolidated Plan.

A. HOUSING ELEMENT POLICIES

Policy 1 The City will promote the development of an adequate supply of rental and purchase housing at affordable prices through the advanced planning process.

The City has several programs that ensure this policy is met. The City's General Plan will continue to be implemented and updated. The Housing Element of the General Plan is required to be updated periodically and thus serves as a substantive framework for housing policy and programs. These actions ensure that the Development Department monitors the progress of housing programs and is alerted to the need for program changes. Changes may and do occur to ensure that program results meet the needs of households identified as requiring priority housing assistance.

Policy 2 Through the entitlement process, the City of Fresno will promote and support the development of an adequate supply of both rental and purchase housing at affordable prices.

The City Development Department has implemented several programs designed to encourage the provision of affordable housing. This includes the conversion of apartments to condominiums if the units meet standard building codes and specifications. This is one method for providing home ownership opportunities for first-time and low-income home buyers. It is a program that is particularly effective in creating an investment in the viability of neighborhoods that are

marginal because of age, deferred maintenance and which may have a significant number of rentals.

The City's adopted Planned Communities Ordinance results in better planned and developed communities that benefit the public good by maintaining a longer useful life and individual property values. The Ordinance allows for residential density transfers and for a better mix of residential densities which provide for more affordable and varied housing types. It also promotes the integration of housing suitable for a range of income levels. The combined application control center located in the Development Department promotes faster processing time for development permits and helps keep overall housing development costs down.

Density bonuses included in the Zoning Code are an excellent incentive to the development community to provide affordable housing units. They also promote the integration of affordable units into market rate developments. Concentration of significant numbers of affordable housing units in a dense configuration can lead to the deterioration of neighborhoods and the early decline of the housing units.

The Accessory Housing Ordinance establishes standards by which residents are allowed to build a second, attached housing unit on a single-family parcel effectively increasing the potential number of units in single family zoned areas. This program is consistent with the housing element legislation which promotes development in urbanized, metropolitan areas.

Policy 3 Take full advantage of existing governmental subsidy programs for new housing.

The City of Fresno actively seeks out funding from existing, federal, state and local programs. Currently, the City participates in, or has participated in, programs funded by the California Housing Finance Agency, HOME and locally authorized revenue bond programs. The City has proposed to assist in the construction of housing for large families. This assistance is important to stimulate production of four to six bedroom homes which are generally not provided by housing developers.

Policy 4 Explore new and expanded state, federal and local government programs affecting housing.

The City through the League of Cities has lobbyists at the state and federal level monitoring funding sources and housing programs. The City also reviews and evaluates these programs for suitability for the City of Fresno. Findings are reported to and recommendations made to the City's decision makers.

The mortgage revenue bond program was expected to produce financing for the construction of new single and multi-family units. The bond program, however, is restricted both by enabling legislation and the condition of the bond market. To date, this program has not provided the funding capability that was expected. However, the City intends to continue to monitor the revenue bond program for effectiveness and housing production.

The City has encouraged the formation of a nonprofit housing corporations in an effort to build capacity for the construction and ongoing maintenance of assisted housing. The City values professional nonprofit corporations that assist in stimulating the revitalization of older neighborhoods, particularly in developing in-fill housing to replace older, deteriorated units.

The City is using its City Redevelopment Agency's 20 percent HSA funds for the production and rehabilitation of affordable housing. To date the City has investigated the potential for using set-aside funding for gap financing, to reduce fees and to expand the use of federal and state incentives programs. A major goal for the City is the construction and rehabilitation of units to meet the housing requirements of low- and very low-income families. Available City resources are inadequate to fund the construction and rehabilitation of units and the 20 percent set-aside funding is an important leveraging asset.

Policy 5 Establish and maintain programs to preserve and upgrade housing quality in deteriorating or potentially deteriorating neighborhoods.

The City has adopted and implemented several programs to maintain and upgrade housing in deteriorating neighborhoods. It is recognized that population groups with significant housing needs are clustered in older, deteriorating neighborhoods. Without City investments, the housing and neighborhoods would continue to decline. Housing in older neighborhoods is often the most affordable and it is critical that this housing stock be preserved and maintained. Consequently, the

City has devoted significant CDBG funding to programs that preserve and upgrade housing quality in these older neighborhoods.

Another way to address housing quality needs is the preservation of existing assisted housing developments that may be at risk of losing federal subsidies. The City has prepared an analysis in its Housing Element of “at-risk” housing. The City continues to monitor these housing developments and to provide assistance when possible. The Housing Element identified 1,355 units that were at-risk during the period from 1995-2005. While it is impossible considering the City’s limited resources to assist all of these at risk units, one of the housing projects identified in the City Housing Element was the Casa San Pablo apartment complex. The City has committed \$665,000 in Community Housing Development Organization (CHDO) funds to assist a nonprofit organization with acquisition and rehabilitation of the units in the complex.

The City conducts a housing survey periodically to determine the condition of the housing stock and as a method for determining where resources are most needed to preserve the housing and the neighborhoods. In addition, the City encourages other agencies to strengthen housing preservation programs and the private sector to invest in rehabilitation of existing units. The City also encourages CSUF to conduct studies assessing vacancy rates and other housing issues. The city is funding a housing study in FY 1999 that is being conducted by CSUF.

Policy 6 Maintain and establish incentive programs that instill neighborhood identity and pride.

The community and individual families must take ownership for the condition and quality of life within the neighborhood. The City Police Department has initiated a number of programs to promote neighborhood identity and pride such as Neighborhood Watch and award programs designed to recognize individuals and organizations that contribute significantly to the community. Historic preservation programs overseen by citizen commissions provide an opportunity to maintain city and neighborhood heritage while preserving needed housing units. Many of these older homes are large and are able to accommodate the large families identified with significant housing needs.

Policy 7 Provide public facility improvements in a manner consistent with City standards and policies and the needs and desires of

area residents, with priority given toward supporting the revitalization of deteriorating neighborhoods.

The City continues to spend millions of dollars each year to construct infrastructure improvements that are vital to older neighborhoods. The infrastructure improvements include sewer, water, storm drain, sidewalks, and upgrades to meet ADA accessibility standards. The City also supports the establishment of assessment districts in those neighborhoods where the residents are willing to pay for the additional improvements.

Policy 8 Encourage the building industry to provide lower cost housing through innovative design and building techniques.

The City is engaged in public education programs, provides housing funding workshops, financially supports the FHC and CHLB in their public education programs, and facilitates dialogues intended to spark private sector interest in, and commitment to, affirmatively furthering fair housing. The private sector is responsible for developing the majority of new housing. It is important that this sector be encouraged to lower housing costs. The result should be the development of new building technology and new housing opportunities. This could be especially important in developing housing to accommodate persons with disabilities and could also help lower ongoing maintenance expenses for all low-income persons and families.

Policy 9 Promote, develop and design programs which provide increased residential security and safety.

All segments of the community are concerned with personal safety and security at home and within the neighborhood. Any neighborhood which is perceived as unsafe will not attract the diversity of families that are needed to create integrated neighborhoods. Whether real or perceived, neighborhoods that are not safe begin to reflect other conditions associated with deteriorated communities. The City is implementing arts and recreation programs intended to keep youth and others busy with productive activities. The City has augmented police staffing in target areas and has adopted code requirements that protect the public safety. Please see Appendix B for a list of nonprofit organizations funded by the City and the nature of their programs.

Policy 10 Promote and support development of adequate housing for different lifestyles, family types and sizes.

The City of Fresno has consciously adopted housing policy that is nondiscriminatory and that promotes housing for the diversity of lifestyles and family types that are represented by the residential population. The City's General Plan update, upcoming Housing Element update by 2002, and housing assistance programs are designed to ensure that development meets this criteria and encourages the provision of affordable housing for all income and household types.

The City of Fresno has recognized the need for housing for the elderly, migrant farm workers, and the homeless. The City has adopted programs and included funding in the FY 2000 and previous budgets for these population segments. The City has also identified housing affordability, particularly among ethnic minorities that are reported to have significant numbers of low- and very low-income households, as a major priority. Thus, the City has focused available CDBG and other funding and resources to programs designed to encourage affordable housing development and preservation for these groups.

It is the City's policy to encourage review and comment by citizen advisory groups, and agencies that represent constituencies identified with housing needs, on the goals established for the CDBG Program and the Consolidated Plan to maximize the effectiveness and responsiveness of these plans. More than a dozen City sponsored or supported neighborhood groups, commissions, committees and boards assist the City with its efforts to affirmatively further fair housing.

Policy 11 Assure that the urban area emergency housing supply is adequate, and that there are safe/adequate locations to meet basic community needs, and work with other agencies to provide adequate housing for the homeless.

The provision of temporary shelter and transitional housing for homeless families and individuals is a critical goal of the state legislature. The City of Fresno has responded by facilitating the development efforts of other agencies in providing emergency housing. The City is sponsoring workshops with agencies to better define the housing and social service requirements of the homeless. The City participates in the County's information and referral service program designed to

link service providers with the homeless. The City of Fresno has also prepared a Social Goals and Policies Plan which addresses issues pertinent to preparation of the housing element. These issues include: socioeconomic characteristics, growth and environment, the incidence of poverty and the identification of special-needs groups that includes the homeless. The City is also providing some funding to organizations who provide services to these groups. Please see Appendix B for a listing of organizations funded by the City.

Policy 12 Provide support for the development of market-rate, high-quality housing in the inner-city, to achieve a better economic mix.

Stable, quality neighborhoods are often those that reflect a broad range of economic levels and a mix of housing types. Older neighborhoods can often attract middle- and upper-income families to purchase housing that is larger and well constructed for less money than a new home in the suburbs. These older neighborhoods, often within close proximity to downtown employment centers, can be revitalized and a range of housing types can serve to attract stabilizing influences.

The City of Fresno, through the use of its redevelopment agency, provides the catalyst to begin the revitalization process by providing seed money and creating incentive programs to attract a range of economic households. It is the City's intention, as part of its review and approval process, to continue to prioritize areas for redevelopment planning and revitalization.

Policy 13 Provide support for the development of assisted housing in areas in which low-income households are disproportionately represented with minority and low-income groups and locate subsidized housing proximate to employment, transportation, commercial and recreational centers.

The City of Fresno has recognized the importance of locating assisted housing in areas in which households are disproportionately represented by low-income families. The long-term viability of the neighborhood and the useful life of the housing units is extended if there is a diverse and integrated mix of housing types and income levels. The City has identified vacant sites in non-stratified developed areas of the community where subsidized housing could be located. The City

made this information available to other agencies that develop subsidized housing to encourage a dispersal of assisted housing throughout the community. The City is concentrating on public education in FY 2000 to maximize the number and type of individuals and families who utilize housing programs.

Policy 14 Assure the fairness and adequacy of compensation and relocation assistance to persons and families displaced by public programs.

In addition to providing compensation, relocation also provides the opportunity to improve the housing conditions for low-income families. Often those that are displaced are low-income households, with limited means to secure decent, adequate and affordable housing. The City recognizes that these families are generally occupying housing that is very affordable due to age, deferred maintenance and few, if any, improvements. By providing equitable compensation and relocation assistance, it is possible to significantly improve the housing conditions for low- and very low-income families through relocation while also stimulating economic growth and neighborhood revitalization. The City is committed to providing relocation assistance when required by government regulations.

Policy 15 Support and participate in, and/or coordinate as appropriate, the activities of local governments, citizen groups and the private sector relative to the provision of adequate housing for all households.

The City of Fresno actively promotes citizen participation in the review of housing goals and the programs adopted to address identified housing needs. The Consolidated Plan includes a citizen participation plan that describes how the City conducts open and advertised meetings to solicit community input each year.

In support of this policy, the City of Fresno has used the resources of California State University, Fresno to identify and address housing related issues. The City has also collaborated with other nonprofit agencies in identifying housing needs and programs. As an example, the City has assumed a leadership role in the collaboration between the City and County of Fresno, other local governments, private industry and other housing-related interest groups in developing a shared approach to the resolution of housing affordability issues. The goal is to develop a

public consensus building strategy to educate community residents and public decision makers. These joint discussions and collaborations need to be enhanced to lead to consistent housing policy, community supported consensus relating to the nature and extent of the problem, and mutual development of the housing programs to address identified needs.

Policy 16 Support the enforcement and development of federal and state anti-discrimination laws.

The City has an adopted anti-discrimination policy. On August 31, 1972, the City Council adopted an Affirmative Action Policy on public employment. Procedures are also in place to refer complaints and/or acts of housing discrimination to the proper authorities. The City continues to provide funding to the FHC. Support of this program, which responds to complaints of housing discrimination and provides educational brochures and programs to eliminate housing discrimination, permits the City to support the enforcement and development of federal and state anti-discrimination laws. The City has determined, as have other California local governments, that scarce resources are used best if the City's fair housing program is conducted in cooperation with the efforts of the existing, nonprofit fair housing organizations.

Policy 17 Insure that new residential construction is consistent with the environmental goals of the City of Fresno, including those related to water conservation.

The City has a established environmental policies and code requirements. It also is committed to compliance with the letter and intent of the California Environmental Quality Act. This is a particularly important commitment in view of the fact that housing, and the underlying property in older neighborhoods, often has environmental problems. Sites for in-fill housing may be toxic, preventing development without environmental remediation.

To work to improve environmental conditions, the City has identified noise impacted areas and regularly reviews the surrounding areas to mitigate potential noise impacts from proposed development projects. Such review is especially beneficial for older neighborhoods that often have incompatible uses adjacent to housing.

In 1988, City Council began to act to secure funding for noise reduction programs near the airport. The Division of Airports was authorized to submit a preapplication to the Federal Aviation Administration to obtain funding to implement an Airport Noise Compatibility Program called the Sound Mitigation Acoustical Remedy Treatment Program. This Program includes a plan to acquire homes and/or install soundproofing insulation for approximately 3,500 homes within the highest noise impact areas of the Fresno Yosemite International Airport. Under the program, the Federal Aviation Administration provides 90 percent of the program cost and the City provides a 10 percent match.

As of April 1999, \$4,000,000 had been expended, including planning costs. The City had acoustically treated 205 homes. Fifty homes are currently being retrofitted. The City has applied for an additional \$2,000,000 in FY 2000 to treat another 100 homes.

Low-interest housing rehabilitation loan programs generally require site remediation and elimination of toxic materials such as asbestos or lead-based paint when identified. These actions increase affordable housing lots by permitting development or use of in-fill sites or unsafe units. Environmental enhancement improves the character of the neighborhood and can stimulate other development.

Policy 18 Enhance housing livability and reduce costs through energy conservation in new and existing housing.

High energy costs can significantly add to the total housing costs. Older homes that are not insulated or weatherized allow heat to escape and increase the cost to households already overpaying for housing. The City's Energy Element includes a list of appropriate energy conservation features that can reduce living costs for low-income and other families.

Policy 19 Minimize costs to local government related to new residential construction in fringe areas.

The City of Fresno, consistent with the housing element legislation, encourages development within urbanized areas. This results in the more efficient use of municipal facilities, and eliminates the need for expensive infrastructure to connect outlying, suburban areas with the urban core. This policy promotes greater density

of housing which keeps down costs and is consistent with the state goal of developing within metropolitan areas.

B. CITY CONSOLIDATED PLAN PROGRAMS

The following are components of the City's 5-Year Consolidated Plan's Action Plan for 2000:

Housing Rehabilitation and Acquisition Program: Improve the affordable housing opportunities and the available housing stock for low- and very low-income households. The implementation plan includes the following:

- The City will enhance and maintain its code enforcement activity to ensure that existing housing is safe and sanitary. It is projected that the Code Enforcement Division will receive approximately 2,600 housing code complaints related to health and safety issues involving both single family and multi-family residential units. Staff effort will be focused on the investigation and correction of all substandard conditions. Property owners who fail to comply will be subject to citation and legal action.
- Upon request of developers, the Housing Authority shall provide Mortgage Credit Certificates, if available, in an amount sufficient to facilitate development and ownership of single family housing. The proceeds of these bonds shall be utilized by for-profit developers or nonprofit developers with the goal of providing between 65 to 80 units of affordable housing.
- The City shall continue to provide assistance to qualified home buyers through the Downpayment Assistance Program (DAP). It is anticipated that this program will provide assistance in the development and purchase of 600 affordable housing units annually. The DAP will continue to include revolving fund clauses.
- The Housing Authority will continue providing home purchase opportunities for its clients. It is anticipated that this will result in 10 homes being purchased during the year. This program is funded through the HOPE 3 Program.

- The City shall provide funding for the rehabilitation of existing owner-occupied units through the use of CDBG, HOME, and/or HSA funds. It is anticipated that this program will be utilized and result in the rehabilitation of 40 units. The City shall also provide funding for the rehabilitation and repair of existing rental properties. Financed through Rental Repair Revolving funds, it is anticipated that the program will result in 5-10 units rehabilitated. The City shall continue inspection activities, consistent with state law and City Ordinance, for lead-based paint, asbestos, and other health and safety hazards that may exist in structures rehabilitated for occupancy.
- The Housing Authority shall continue its rehabilitation program with an anticipated expenditure of approximately \$2.2 million to repair existing units. This would result in approximately 153 units being rehabilitated. Improvements shall be accomplished through the use of comprehensive grant funds. In addition, the Housing Authority will provide management improvements within its public housing complexes. A substantial part of these improvements will deal with a direct request of the tenants to improve security.

New Construction of Affordable Housing. Increase housing opportunities for very low- and low-income families with five or more members (large related families). The implementation plan includes the following:

- The City will cooperate with and provide assistance to for-profit and nonprofit developers to facilitate construction and rehabilitation of housing units designed for large related families.
- The City shall provide support for review of tax credit applications for development of low-income multi-family residential units.
- In order to improve the opportunity of large related families to access affordable housing, the City shall cooperate with the Housing Authority, CHLB, and FHC in the establishment and implementation of training on fair housing issues, as well as a training and “certificate” program for both home buyers and tenants. These programs shall provide assistance to 200 families a year.

Redevelopment and Relocation. Pursue increased housing opportunities and assistance for those displaced through either code enforcement or redevelopment. At present, state law mandates that relocation assistance be provided to residents displaced through redevelopment and HUD for CDBG activities. Such residents typically have little in the way of financial resources and often need assistance in acquiring appropriate housing. The implementation plan includes the following:

- Enhance and maintain its enforcement of health, safety, building, and zoning codes.
- Pursue an ordinance which provides for landlords to provide relocation assistance to residents displaced due to the enforcement of housing and other related codes. (Note: The Management of Real Property Ordinance Section 9-914 now requires the property owner to reimburse the City for any costs or expenses associated or incurred with the relocation of tenants resulting from enforcement of the Ordinance. The Ordinance is administered by the Police Department and it deals with behavioral and physical problems found on properties.)
- Consider a rental rehabilitation program that addresses building, health, and safety codes.
- Actively utilize all appropriate laws regarding the provision of relocation assistance to those displaced by redevelopment projects.

General Plan Update. Monitor the City of Fresno's General Plan and Housing Element regarding development of affordable housing for very low- and low-income families. The Housing Element was adopted in 1992 and revised in May 1995. Incorporation of land use policies to accommodate a diversity of housing sizes and types as well as higher residential densities can provide increased opportunities for affordable housing. The City will monitor the implementation of the General Plan and the Housing Element which shall include the following issues:

- Mixed-Income Opportunity Housing - Provides housing opportunities in new residential developments for all income groups.

- Density Bonus - Provides incentives to developers through the provision of higher densities, financial incentives, or fee waivers in exchange for a commitment to provide housing for very low- and low-income families or seniors.
- Higher Densities - The City has limited acreage designated or zoned for higher density development (20 or more units per acre). The delineation of additional property with such a designation provides greater opportunities for affordable housing.
- Minimum Density Development Standards - Requires the development of property at a minimum percentage of the designated density. Utilization of this standard provides for higher densities with typically more affordable prices.

Public Facilities Improvements. Provide public facilities improvements to facilitate neighborhood revitalization. The continued development and maintenance of affordable housing is dependent upon viable and appropriate infrastructure improvements. Adequate water, sewer, street, transit, fire, police, recreational facilities and services are not only critical to establishing and maintaining viable neighborhoods, but to improving the overall quality of life within the community. The implementation plan shall include the following:

- The City shall continue its upgrading of infrastructure improvements with particular emphasis toward supporting revitalization of neighborhoods that are deteriorating or threatened with deterioration.
- Emphasize the improvement of sidewalks, curbs, gutters, and street surfaces in CDBG target areas.
- The continued maintenance of recreational facilities and preservation of historically significant public buildings.

Crime Awareness. Provide funds to increase law enforcement services, primarily in CDBG target areas. The implementation plan shall include the following:

- The City shall reduce crime through a comprehensive program of suppression, prevention, and public education.

Emergency Shelter and Transitional Housing, Prevention of Homelessness, and Permanent Housing for Homeless. Continue to provide assistance for the homeless and those in danger of becoming homeless. Improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless. The implementation plan shall include the following:

- The City shall continue to support the funding of shelters for the homeless and these agencies providing assistance to the homeless. These activities shall be combined with the SHP to assist a minimum of 400-430 homeless families and individuals.
- The City shall assist the homeless services providers and other shelter providers to apply for additional ESG and SHP funds.
- The City shall provide technical and staff support to facilitate development of a centralized computer system and related software. The system will collect and provide information on homeless programs and services and provide clearing house data for agencies requesting assistance or those offering assistance to families. It is anticipated that over 1,000 homeless families and individuals will benefit from the implementation of such a program on an annual basis.

External Support - Public Services. Continue to provide assistance to nonprofit organizations providing housing services, assistance for the physically or mentally impaired older adults, the mentally ill, and households with victims of abuse. The implementation plan shall include the following:

- In addition to the City's use of General Fund monies for support of social services, the City shall encourage the development of community-based services for abused children, battered spouses, elderly persons, adults meeting the Bureau of Census's Current Population Reports definition of "severely disabled," homeless persons, illiterate adults, persons living with AIDS, and migrant farm workers (limited clientele).

- The City will further fair housing activities for limited clientele through active participation with such organizations as the Community Housing Leadership Board and the FHC.

Economic Development. Provide economic development programs using the Section 108 Loan Guarantee Program, CDBG funds, California Capital Access Program (CalCAP), Small Business Administration Loans, Redevelopment Tax Increment, Enterprise Zone incentives, and other funding sources for job creation and stabilization. The implementation plan shall include the following:

- Provide technical support to economic development activities by way of encouraging project applications, assisting with market analysis, negotiating agreements between the public and private sectors and ensuring private funding that meets leveraging criteria.
- The City will assist economic development through abatement of area slum and blight. The focus will be to stimulate building improvements and upgrade the appearance of commercial properties in three designated commercial revitalization areas. Funding is made available through the Commercial Rehabilitation and Safety Lighting Programs.

Monitoring. Continue to monitor the Consolidated Plan and other applicable federal program activities. The implementation plan shall include the following;

- The City will monitor programs such as the Consolidated Plan, ESG, SHP, HOME, all sub-recipient agreements, commercial and housing rehabilitation, and infrastructure improvements. All underwriting activities associated with the DAP and Lower Income Homebuyers Program (LIHP) are performed by City staff to assure income and fair housing compliance.
- The City will perform on-site monitoring of financial as well as programmatic activities, prepare annual performance reports, furnish evidence for audits and participate in program reviews conducted by HUD.
- The City will maintain staff's knowledge through consultations with HUD and attendance at workshops and training sessions to develop expertise in federal, state, and local regulations.

VII. LIST OF IMPEDIMENTS AND ACCOMPANYING ACTION PLANS

The following discussion provides specific HUD required information for each impediment including the name, proposed action plan, time frame for completion, available resources, responsible person or implementing agency, discussion of issues, schedule for completion and monitoring program. See Appendix A for a summary of these action plans.

1. **A substantial number of neighborhoods in need of revitalization.**

Action: Rehabilitate housing, upgrade infrastructure, and improve services necessary to increase the supply of safe, decent and affordable housing for low-income households.

Time Frame for Completion: Ongoing.

Available Resources: CDBG funds, HOME funds, the City General Fund, private sector, Housing Authority, Fresno Redevelopment Agency Housing Set Aside funds.

Responsible Person and/or Agency: HNR, Housing Authority, Development Department, ADA Advisory Committee, City Manager's Office, Public Works, Police, Parks, Recreation and Community Services.

Discussion: The City is directing block grant funding and other resources toward meeting the needs of these households. CDBG regulations require that funding be targeted in census tracts that are reported with at least a 51 percent population of low- to moderate- income households. In compliance with regulations, the City has directed funding to twelve CDBG neighborhood street projects in FY 2000. Completion of those projects will increase the total number of completed projects to approximately 40. HOME funds have also been allocated for housing programs.

Funded improvements include housing rehabilitation and completion of deferred maintenance. The City is encouraging funding recipients to add features that improve accessibility and visitability for those with disabilities.

The City is concerned about removing architectural barriers in public and private facilities including residential units. Part of the problem is increasing public awareness of the issue. One of the ways that the City will increase public awareness is to modify CDBG, HOME and ESG applications to include a section of questions that urges the applicant to consider incorporating design measures in their application that makes the facility or dwelling more accessible to persons with disabilities. The City will log the number of accessible units funded.

Other expenditures will be used for major and minor infrastructure improvements including the installation of handicapped ramps at intersections and other appropriate locations. Funds are also being provided for recreation and crime prevention activities intended to increase the safety and attractiveness of low-income neighborhoods. This includes the assignment of additional police personnel and recreation and arts programs for at-risk youth. Code enforcement and community sanitation (graffiti and blight removal and other nuisance abatement activities), will continue to be a priority.

Program funding includes the following budget items. Two Million Six Hundred Eighty-eight Thousand Seven Hundred Dollars has been allocated in FY 2000 for the enforcement of building and zoning codes in the CDBG target areas, including enforcement of the housing code, dangerous building code, public nuisance ordinance, and zoning ordinance. Four Hundred Ninety-one Thousand Six Hundred Dollars has been allocated in FY 2000 for an owner-occupied Rehabilitation Program to provide low- and very low-income homeowners with loans to make necessary repairs and improvements to their homes. Capital funds total \$1,100,000 and are comprised of \$100,000 CDBG, \$600,000 HSA and \$400,000 Rental Rehabilitation Revolving funds with the remainder allocated in CDBG funds for staffing. Loans are provided and payments are designed to be affordable (as low as \$20 per month). Two Hundred Two Thousand One Hundred Dollars has been allocated in FY 2000 for a neighborhood revitalization program to provide operating costs for the City target area partnerships, to improve the efficiency of existing City programs, such as crime prevention, code enforcement, blight removal, and housing rehabilitation, and to assist in the development of neighborhood revitalization plans. One Million Two Hundred Three Thousand Dollars has been allocated in FY 2000 to implement POP programs in troubled CDBG areas. Four Million Seven Hundred Five Thousand Six Hundred Dollars has

been allocated in FY 2000 for an ongoing program to provide street, curb and gutter improvements in CDBG target areas. Senior paint and emergency repair grant programs are also being funded. The Housing Authorities of the City and County of Fresno (Housing Authority) is also spending \$2.2 million on rehabilitation programs. Approximately \$500,000 was allocated in FY 2000 to continue to provide ADA park improvements including accessible playground equipment and other facility improvements.

Schedule of Activities to Be Completed: The program is ongoing with monitoring as part of housing progress reports, City annual budget evaluations and annual Consolidated Plan Updates. In FY 2000, the City will receive and respond to more than 2,600 housing code enforcement complaints; provide mortgage credit certificates (through the Housing Authority) in an amount sufficient to facilitate provision of 65-80 units of affordable housing; rehabilitate 10 units using Rental Repair Revolving Funds; and upgrade 40 units using set aside and other funds. The Housing Authority will repair 153 units and provide mortgage credit certificates sufficient for 65-80 units of affordable housing.

2. **Insufficient production of affordable units and rehabilitation of existing units by nonprofit organizations and private sector developers.**

Action: Increase new construction production and rehabilitation of existing affordable housing by increasing the number, expertise and capacity of the nonprofit housing community and stimulating the private sector.

Time Frame for Completion: Ongoing.

Available Resources: CDBG funds, HOME funds, City General Fund, private and public sector grants, other federal and state resources.

Responsible Person and/or Agency: HNR, Development Department, Housing Authority

Discussion: HNR has collaborated with existing nonprofit organizations to create a program for increasing the capacity of the nonprofit community and the development of CHDOs. To date, the number of CHDOs participating in the City's program has increased from one to eleven. The City is sponsoring

workshops designed to assist nonprofit organizations and others with housing grant funding applications.

Funds are generally obtained through competitive processes. The City seeks to create housing opportunities for low-income people through the federally-funded HOME, an entitlement program which requires that 15 percent of the funds be set aside annually for CHDOs. In FY 2000, funding available through this program will amount to \$527,100. A competitive process to solicit proposals for these funds is conducted annually by HNR.

The City Development Department is also working with developers and property owners to encourage use of density bonus, mixed density incentives and accessory dwelling provisions of the Zoning Code. The intent is to increase the supply of new private constructed affordable housing by stimulating the construction industry, and to spread affordable housing throughout new and older communities.

Schedule of Activities to Be Completed: The City conducts annual funding workshops for nonprofit organizations and others and will continue to schedule local or regional sessions as the need arises. Information packets will continue to be distributed and will be posted on the City's website. Ongoing monitoring will occur as part of housing progress reports and annual Consolidated Plan Updates.

In FY 2000, the City will facilitate construction of 10 housing units designed by non-profit developers for eligible low-income families; provide support services for review of tax credit applications for development of affordable multi-family units; and working with the Housing Authority, CHLB and FHC provide education programs for 200 families. Development Department staff will continue to provide information services intended to make the property owners and developers aware of affordable housing incentive programs, and to encourage integration of affordable housing units, and accessibility features, into major developments.

3. Inability of low-income families to purchase adequate housing.

Action: Increase the number of qualified home buyers, the number of loans granted to low-income individuals or households, and the number of homes purchased in low-income areas including increasing personal income through economic development activities.

Time Frame for Completion: Ongoing.

Available Resources: CDBG, HOME, City General Fund, CalCAP, Small Business Administration Loans, Fannie Mae HomeChoice Loan Program, Enterprise Zone Programs, Fresno Economic Development Corporation Programs, Work Opportunity Tax Credits Program, Inner City Fee Reduction Program.

Responsible Person and/or Agency: HNR, City Manager's Office, Lenders Participating in City Programs

Discussion: The City requires that lender's participating in the City's new home buyer's program conduct homeowner's seminars. Proposals for training and program elements are developed in conjunction with the CHC, a group which includes representatives of business organizations who participate in the program. Seminars focus on the steps necessary to secure home loans including criteria for home loan applications and strategies for pre-qualifying. Seminars provide information regarding the various assistance programs available to first-time and low-income home buyers.

Lender's are being asked to encourage use of Fannie Mae's HomeChoice program to provide single family mortgages for low- and moderate-income borrowers with disabilities or borrowers with a disabled family member. Fannie Mae requires all borrowers to participate in a home buyer education program including face to face, individual tutoring and/or classroom style workshops, as needed, to make a reasonable accommodation to meet the borrower's specific disability need. The City collaborates with the lending institutions and develops the working relationships necessary to ensure that serious consideration is given to applications from those who successfully complete home ownership seminars.

The City Manager's Office is implementing economic development programs intended to attract employers to the area thus providing more jobs and home buying power for City residents. The City is also allocating funding for programs that provide economic opportunities or lower costs in a fashion designed to make housing affordable to more persons. One Hundred Fifty Thousand Dollars has been allocated in FY 2000 to subsidize the reduction of development fees in low- and moderate-income areas of the City as required in the Housing Element. Fifty Thousand Dollars has been allocated in FY 2000 to provide financial assistance to businesses to provide employment for lower income households or to remove slum and blight in an area. CalCAP, Small Business Administration Loans, Redevelopment Tax Increment, Fresno Enterprise Zone incentives are used to stimulate business, jobs and development incentives. The Fresno Enterprise Zone provides State of California tax credits to encourage employers to hire the economically disadvantaged. In addition to the Fresno Enterprise Zone, the City coordinates its efforts with the State Employment Development Department to offer Work Opportunity Tax Credits to employers that hire public assistance recipients through the City's Welfare to Work plans. The City also provides training funds to employers through the Work Force Development Board to encourage the hire of unskilled and economically disadvantaged individuals. The immediate objective is to reduce the unemployment rate by providing incentives to businesses in the neighborhoods where housing needs are the greatest. The goal is to increase the number of individuals and families who can afford a home.

Two Hundred One Thousand One Hundred Dollars has been allocated in FY 2000 for housing development programs. CDBG monies for operational costs; HSA; and HOME funds will be used for capital. The City has allocated \$1,700,000 for the DAP. Funds in an amount of up to \$4,000 are provided to low- and very low-income first time home buyers to purchase a single family home. Funds are used to pay for closing costs and down payments for homes for which sales price must be under \$117,000. Nine Hundred Thirty-five Thousand Five Hundred Dollars have been allocated in FY 2000 for programs such as the LIHP. In FY 1998, DAP and LIHP funds significantly benefitted sectors of the population who most need housing assistance. Funding was distributed as follows: 65 percent to Hispanic; 8 percent to African American; 18 percent to White; and 6 percent to Asian American households. The City

also supports the Housing Authority's Mortgage Credit Certificate Program which provides funding for 65-80 units.

In 1999, the City will conclude a City funded CSUF study of HMDA data which has been compiled and provided to the City by the Federal Reserve Bank. CSUF will research and document reasons for the denial of home loan applications by local lending institutions, and evaluate the implications. The City will sponsor a CHC meeting to discuss the results of the research and to facilitate discussion of policy changes and/or activities that may be considered and which would allow lenders to increase lending to under-served low-income, minority applicants as well as under-served neighborhoods. The CHC meeting will also be used as a forum to discuss the Community Reinvestment Act and the responsibility to equitably fund loans throughout the City of Fresno, and the provision of loan required homeowner's insurance. The City is reviewing recently released data from the State Insurance Commissioner's Office which indicates that all Fresno residents may not have equal access to homeowner's insurance. During FY 2000, the City will review this information and work with the public to develop and implement strategies to resolve this problem.

The City has recognized that language and skill barriers create significant employment obstacles for recent immigrants particularly those from southeast Asia. Economic incentive programs in low-income areas, coupled with local school programs, Work to Welfare training programs and other efforts are intended to bring these new residents into the work force.

Schedule of Activities to Be Completed: Lender's will conduct City sponsored home ownership seminars. The City, in conjunction with CSUF, will complete a study of HMDA data in 1999. Staff will sponsor CHC meetings to discuss the HMDA study and insurance issues. Economic development and other incentive programs will be implemented in 1999 and each subsequent year. Ongoing monitoring as part of housing progress reports and Consolidated Plan Updates will occur. Programs will stimulate businesses thereby creating more jobs in target areas.

The DAP will be used to provide assistance in the development and purchase of 575-600 units per year. The HOPE 3 program offered by the Housing Authority will result in the purchase of 20 units per year. Thirty-five

Thousand Dollars has been allocated in FY 2000 for fair housing counseling, outreach, education; enforcement and advocacy; referral for discrimination; tenant and home buying counseling; and analysis of impediments to fair housing.

4. **Insufficient participation of low-income and minority volunteers in housing planning, programs and decision making processes.**

Action: Continue to promote diversity of composition on all appointed Boards, Committees, Task Forces and Commissions that reflects the cultural, social, racial, economic, family make-up, health, age and other characteristics of the City of Fresno; continue to promote volunteerism and participation in community activities affecting housing.

Time Frame for Completion: Ongoing.

Available Resources: City General Funds, CDBG

Responsible Person and/or Agency: Mayor's Office, HNR, Development Department and other relevant departments/agencies

Discussion: There is a need to continue to maximize diversity on City appointed Boards, Commissions, Task Forces and Citizen Advisory Committees and to increase volunteerism and other citizen participation in housing related programs. The City has also adopted policies promoting equal opportunity in hiring, appointments and contracting. The City desires to augment existing practices to include additional outreach through its web site. The City is including public notice of openings on City appointed community groups, advisory committees, Commissions and Boards on its web site. Notice of openings may also be distributed at more than a dozen monthly neighborhood meetings. The intent of these actions is to broaden recruitment opportunities in hopes of encouraging participation by all of Fresno's diverse groups and empowering those who most need City services.

The City is sponsoring a number of neighborhood groups and using the POP Program, Care Fresno, recreation programs, outreach programs, and citizen participation plan meetings as means for attracting more volunteers. The Care Fresno Program, as an example, has attracted more than 300 volunteers to

address literacy, safety and other issues in low-income neighborhoods. The neighborhood associations have also reached out to large numbers of volunteers to assist in improving their own neighborhoods. The POP Program has been nominated by HUD as a national Best Practices program. These programs help to maximize community involvement in, and sense of ownership of, housing planning and programs.

Cultural and language barriers create obstacles to participation in housing meetings and programs. The City is attempting to overcome this obstacle by increasing interaction with the community through the institution of neighborhood groups and by publishing housing related documents in multiple languages. Code Enforcement signs and notices are printed in Hmong, Cambodian, English, Spanish and Laotian. RentSense and the California Tenant Rights Handbook are printed in Spanish. The Community Sanitation Division now prints Clean Up materials in Hmong, Spanish and English. The Commercial Rehabilitation Program brochure and application are printed in Spanish. The City's housing brochures are also translated into other languages by realtors and brokers who help market City programs. Over the next few years, the City intends to expand the number of languages included and types of materials printed. Because the City has determined that participation by Asian American groups is lacking, staff will focus on recruitment of representatives from this community including direct requests and publications in Asian American community newsletters.

Schedule of Activities to Be Completed: Ongoing. Web site modifications in FY 2000 to address community appointments. Improve recruitment efforts, particularly for Asian Americans, beginning in 1999. Ongoing monitoring will occur as part of housing progress reports and Consolidated Plan Updates.

5. **Inability to maximize the potential for zoning, building and safety codes to positively impact housing supply and programs due to outdated U.S. Census Bureau data and General Plan.**

Action: Obtain year 2000 census data as soon as available. Complete current General Plan update and prepare new Housing Element. Review and improve City Codes and Ordinances in a manner that (a) enhances affordability, locational choice, accessibility and visitability, (b) reasonably accommodates all who seek housing and (c) decreases unnecessary housing costs or

construction delays by streamlining administrative processes. Improve and step up enforcement and permitting processes to assure that Title 24 and other construction regulations related to accessibility continue to be fully implemented, and that designers and builders of single family homes and remodels are aware of programs and advantages of including accessibility features in projects that are not required to include them.

Time Frame for Completion: Ongoing with updates and revisions by 2001.

Available Resources: City General Fund, CDBG funds, development fees.

Responsible Person and/or Agency: Development Department, HNR (advisory), City Redevelopment Agency (high density corridor studies)

Discussion:

Need to obtain up to date information. Lack of up to date information about the current population, its characteristics, income and housing needs makes the quantification and remediation of housing needs very difficult. The latest US census is almost ten years old and some of the year 2000 data will not be available until about 2004. The City General Plan, a state planning requirement, is also outdated. The City has been working on an update for several years. The first draft plan was published in 1997, but not forwarded for review and adoption, because of sensitive and difficult city expansion and property tax sharing negotiations among the Cities of Clovis, Fresno and Fresno County. The City's draft General Plan will be published and forwarded for environmental assessment this summer. Public hearings are planned to begin in January 2000.

State law requires that the Housing Elements of the General Plans for all cities within Fresno County be updated and adopted by June 30, 2002. The General Plan update process will be completed early enough to be used as a planning tool for update of the Housing Element. However, complete US census data will not. The City will utilize Census data as it is issued between the years 2001 and 2004.

In terms of fair housing, General Plan and Housing Element Updates provide opportunities for City staff, working with interested citizens and public and

private sector organizations, to review existing plans and policies, and work together to find workable solutions to housing problems. For example, the General Plan includes a proposal for jobs/housing linkages between Freeway 41 and Blackstone Avenue. In this strategy, high density housing corridors are placed along major arterials where strip commercial centers are located. Commute difficulties for low-income households can be decreased, local air pollution problems diminished or stabilized, and revitalization can be facilitated. “Pedestrian pocket” developments are being proposed to permit creative transportation, infrastructure, jobs and housing balance, and affordable housing planning.

Need for comprehensive review and update of regulations affecting housing. The information gathering and update processes provide an opportunity for a comprehensive review of changes to local, state and federal laws and regulations that have occurred since previous updates. Development Department and HNR staff are currently reviewing zoning ordinances and other processes related to land use and development to determine whether any City regulations are intentionally or unintentionally increasing development costs, hampering the development of properly zoned land, or are otherwise counterproductive to the provision of housing and urban services within the City of Fresno. Priority has been placed on adoption of a reasonable accommodation Ordinance in 1999. Staff has been instructed to use the General Plan update process as one of the City’s many tools to speed up and facilitate its mission to affirmatively further fair housing.

Need to enhance accessibility and visitability programs. The City has an ongoing program to improve staff, general public and private sector knowledge of accessibility and visitability needs, regulations and opportunities. The City sponsored its first comprehensive training session (given by FHC) for 150 permitting, inspections, code enforcement and other relevant staff members in 1998. Additional training sessions will focus on accessibility and visitability issues including dissemination of information regarding related funding sources, programs and regulations. Staff has been instructed to look for opportunities for accessibility upgrades when inspecting or visiting homes and to advise owners and residents of available resources. The ADA Advisory Committee intends to begin outreach to professional organizations who can help the City increase the number and types of voluntarily constructed accessible/visitable features or single family units.

The City continues to work with its ADA Advisory Committee to identify strategies for furthering City goals. The City will continue to require, consistent with the Fresno City Municipal Code, that buildings are constructed consistent with the State Building Code, Title 24, Part 2, Chapter 11A for all new multi-family construction.

Schedule of Activities to Be Completed: Monitoring of the following elements will occur annually as part of Consolidated Plan Updates and City budget hearings, and as part of housing progress reports when undertaken.

Need to obtain up to date information. Completion of General Plan environmental assessment and start of public hearings in January 2000. Revision and adoption of General Plan Housing Element by June 30, 2002. Utilization of US Census data as it becomes available between 2001 and 2004.

Need for comprehensive review and update of regulations affecting housing. Completion of policy and regulation review by the end of 1999 with a first round of Ordinance upgrades, if appropriate, in 2000. Additional revisions, where necessary, after the June 2002 Housing Element is issued.

Need to enhance accessibility and visitability programs. Ongoing verification that City codes are being enforced. Continue to require that code enforcement, building inspection and other officials look for opportunities to increase accessibility and visitability. For example, enforcement officials can advise property owners of the availability of low or no interest loans to make units accessible as they undertake other upgrades. In 1999, the ADA Advisory Committee members will begin to attend professional meetings, such as the American Institute of Architects and American Planning Association, as guest speakers on accessibility/visitability issues, and write articles for trade newspapers.

6. **Difficult for local, state and federal programs to eliminate housing discrimination.**

Action: Document, investigate and monitor registered complaints of housing discrimination. Increase community awareness and knowledge of fair housing rights and responsibilities. Identify methods for recognizing discrimination even in its subtlest forms.

Time Frame for Completion: Ongoing.

Available Resources: CDBG, private and non-profit sector funds.

Responsible Person and/or Agency: FHC, AAGF, F.A.R., HNR, State Department of Employment and Fair Housing (DFEH).

Discussion: The City of Fresno is collaborating with the FHC and CHLB to develop and implement fair housing education and enforcement programs. Between FY 1997 and FY 1999, the City allocated over \$100,000 to these two organizations. Numerous fair housing activities were accomplished including the FHC's provision of professional services in the investigation and resolution of registered complaints regarding housing discrimination. The City contracts with the FHC to train staff regarding fair housing responsibilities; and to implement the fair housing/fair lending components of programs and services funded by the City in order to affirmatively further fair housing opportunities.

In 1998, the City funded the FHC and CHLB and created and distributed brochures and other informational materials that focus on fair housing rights and responsibilities. The information describes signs that suggest housing discrimination as well as how to recognize and document discriminatory housing practices. The brochure provides referrals to agencies that provide assistance to persons who believe that they were discriminated against.

The City is committed to promoting a regional approach to the resolution of housing enforcement and education issues. The recently begun Continuum of Care Collaborative includes representatives of several agencies and cities, nonprofit organizations and others who need to address and resolve shared challenges. Regular meetings are held with county and other officials, and joint county-city financial and staff contributions to projects is typical. The City develops shared approaches to decision making working with community groups and coalitions formed to address issues that cross boundaries.

In April 1999, the City co-sponsored the 4th annual Central Valley Fair Housing Conference. The conference was organized by the FHC. Topics included patterns and practices of sales and lending discrimination, fair lending and fair housing enforcement actions, interpretation of, and better

compliance with, state fair housing laws, the federal perspective on fair housing compliance, effective tenant selection rules, procedures and practices, and methods to build a strong economic base through affirmative advertising.

The City currently publishes Code Enforcement, Community Sanitation and other housing information in a number of languages in order to maximize understanding by residents with language barriers. During FY 2000, it will also update its housing brochures to include a number of the major languages of its clientele groups. The City intends to continue publish housing related grant applications and application instructions on its website. The City is also exploring options for adding other useful fair housing information to its website. Housing related training sessions and seminars will be provided.

RentSense is a telephone service that provides tape recorded messages regarding a wide variety of housing issues, including referrals of individuals to California Rural Legal Assistance, CCLS, Centro La Familia, DFEH and other agencies who help individuals and families who may be experiencing discrimination. Recorded messages are provided in Spanish and English.

Schedule of Activities to Be Completed: An annual report of the number, type and disposition of housing discrimination complaints will be prepared and distributed to property owners and property management companies through coordination with the FHC. The City will continue to contract for some of its fair housing services in order to provide services for tenant/landlord disputes on matters including, but not limited to, discrimination, rent maintenance, repair and eviction. The City will continue to support the County's RentSense program.

The education and outreach program will be ongoing. As in 1999, the City will annually co-sponsor at least one regional workshop on fair housing issues. Annual reviews of information programs will occur during preparation of housing progress reports and annual Consolidated Plan updates.

7. **Lack of sufficient housing and services for those who are homeless or threatened with homelessness.**

Action: Improve services and increase housing opportunities for the homeless and those threatened with homelessness

Time Frame For Completion: Ongoing.

Available Resources: ESG and SHP funds, City General Fund, other grants

Responsible Person or Agency: HNR in concert with Non Profit Service Providers

Discussion: There is a significant need for the City to assist those who need emergency shelter and transitional housing, those in danger of being homeless including abused spouses, and those who are chronically homeless. The City has committed funding to several organizations who provide services to these groups. The City is also working to improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless.

A source of funding for these agencies is the federal SHP Continuum of Care. In 1997, 1998, and 1999, the City pursued Continuum of Care grants working with the Homeless Coalition. Through a competitive process, the City received several million dollars for use by non-profit service providers. The City is pursuing additional funds in FY 2000 (and thereafter) working with the Continuum of Care Collaborative.

Schedule of Activities to be Completed: Ongoing. In FY 2000, the City shall continue to fund shelters for the homeless and those agencies providing assistance to the homeless through the Emergency Shelter Grant (ESG) program. These activities shall be combined with the SHP to assist a minimum of 400-430 homeless families and individuals. In 1999, the City is working with homeless service providers to prepare a Continuum of Care so that agencies could access needed federal McKinney Act funding to fill gaps in meeting the needs of the homeless.

The City shall assist the Homeless Coalition (approximately 20 service providers) and other shelter providers with applications for ESG and SHP funds. The City provided computers to 17 homeless service providers and is developing a centralized computer system and related software for these groups. The system will collect and provide information on homeless programs and services and provide clearing house data for agencies requesting assistance or those offering assistance to families. It is anticipated that

thousands of homeless families and individuals will benefit annually from the implementation of this program.

8. **Inadequate financial resources for implementation of housing plans and programs.**

Action: The City will (a) seek additional funding working with the community, non-profit and private sector groups, other counties and cities, regional partners, legislative advocates and state and federal agencies, (b) margin, leverage, and invest funding to maximize purchasing power, (c) continue to streamline development processes to avoid duplications of efforts, and (d) take actions to stimulate economic development.

Time Frame For Completion: Ongoing.

Available Resources: General Fund, other grants

Responsible Person or Agency: HNR, City Manager's Office, Housing Authority, Non Profit Service Providers

Discussion: There are limited resources to meet the critical need of affordable housing and revitalization within the community. The FY 2000 Consolidated Plan Action Plan proposes initial implementation of ten priorities. Programs are assessed each year and priorities within the original ten priorities can change based on available funding sources or changing needs. Some programs are ongoing; some are implemented for a single year. There is not enough money to fund the City of Fresno's "Five-Year Priorities" Plan contained in its Consolidated Plan. Identified funding needs for general housing, non-housing community development, and anti-poverty needs exceed \$795 million with an average funding need of \$159 million.

The City is taking advantage of state and federal programs which provide funding and other support necessary to affirmatively further fair housing. The City also is allocating its funds in ways that maximize impact. This not only implies the most efficient use of the monies, but that the monies be leveraged. Efficient use of funds includes establishment of valid and cost-effective programs to meet established priorities. Recognition is given to the fact that there are sometimes other agencies and organizations better equipped to

implement programs to meet some of this community's needs. In many of those cases, the City directly funds a portion of those programs.

In FY 2000, the City received almost \$22 million in private and public requests for those limited funds. Of those requests, over \$17.1 million were CDBG requests with only approximately \$10.2 million available. The ESG requests were \$420,750. HOME requests were almost \$4.4 million.

The City of Fresno expects to receive the following funds for FY 2000: (a) CDBG - \$8,274,000; (b) ESG - \$420,750; (c) HOME - \$3,514,000 for a total of \$12,208,750 not including program income and carry over for CDBG. The City is also working with housing partners, such as the Homeless Coalition and a Continuum of Care Collaborative, to obtain additional homeless grant funding.

Within the City boundaries, the Housing Authority will provide Section 8 rent subsidies to 5,974 families. The Housing Authority anticipates 418 (7 percent) of the families receiving Section 8 subsidy will leave the program or transfer to another jurisdiction during 1999. The Housing Authority has a substantial waiting list for housing units and does not have enough vouchers for all qualified clients. The Housing Authority does not anticipate receiving any additional certificates/vouchers during FY 2000 because of HUD funding constraints. The City needs to continue to work with the Housing Authority and others to find more resources for housing subsidies and subsidy related programs.

In FY 1999, City resources included approximately \$2.5 million in local gas tax and local funds for street improvements and other community development projects; \$800,000 in Measure C funds to be directed to target neighborhoods; \$878,300 in local Redevelopment Agency Housing Set Aside funds to be used for local housing projects; approximately \$948,500 in State Employment Development Act funds for local economic development projects; \$1.4 million is anticipated for the SHP for homeless shelters supportive services; and General Fund and Community Sanitation revenues to assist with other programs in support of housing, such as code enforcement, graffiti removal, police services, and other similar programs.

The FY 1999 DAP, funded with HOME monies, leveraged approximately \$40 million in private capital. This is due to primary financing being provided for home mortgages. All housing units funded with HOME funds (DAP loans and LIHP loans) contain “due on sale” clauses. These will provide for the return of loan funds to the HOME trust account to be used for future loans for lower income households.

The Fresno County Economic Opportunities Commission (EOC) will apply for more funding to continue the Youth Build Program to provide housing improvements with job training for disadvantaged youth. The EOC will fund a home weatherization program.

Schedule of Activities to be Completed: Consolidated Plan elements will be implemented with ongoing monitoring as part of the annual Consolidated Plan and City budget processes.

VII. SIGNATURE PAGE

Appendix A - Summary of AI Action Plan

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
<p>Impediment 1: Substantial Number of Neighborhoods in Need of Revitalization.</p> <p>Action: Rehabilitate housing, upgrade infrastructure, and improve services necessary to increase the supply of safe, decent and affordable housing for low-income households.</p>					
1a. Housing rehabilitation and completion of deferred maintenance.	In Cons. Plan	HNR Housing Authority	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Neighborhood Revitalization Program, Owner Occupied Housing Rehabilitation program, Minor Housing Rehabilitation Program, Rental Rehabilitation Program, Historic Preservation Program, upgrade 40 units, rehabilitate 10 units. Housing Authority repairs 153 units.
1b. Encourage funding recipients to add features that improve accessibility and visitability.	New	HNR, Development, Housing Authority	Ongoing	Annual Consolidated Plan, Housing Progress Reports	In 1999, amend ESG, HOME and CDBG fund applications to include section urging the inclusion of accessible features. Maintain log of accessible units funded.
1c. Infrastructure improvements to reduce blight and equalize service delivery including the installation of handicapped ramps at intersections and other appropriate locations.	In Cons. Plan	Public Works City Manager's Office	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Includes annual expenditures of millions of dollars to add streetlights, accessibility features, curbs, gutters and sidewalks in low-income areas. Ongoing public building ADA upgrades and monitoring of compliance features.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
1d. Hire community oriented police officers, institute youth action, crime prevention, counseling, recreation and arts programs.	In Cons. Plan	Police, HNR, Parks, Rec & Comm. Services, Public Works	Ongoing	Annual Consolidated Plan, City Budget	See Appendix B. Care Fresno Program, POP Program, Youth Recreation Programs, \$500,000 for Park ADA improvements, \$50,000 to Arte Americas for removal of architectural barriers to accessibility.
1e. Enforce City Codes to improve the public health and safety and reduce blight.	In Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports City Budget	Ongoing with 2,600 responses in FY 2000.
1f. Senior Paint and Emergency Repair Grant Programs.	In Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget City Budget	
<p>Impediment 2: Insufficient production of affordable units and rehabilitation of existing units by nonprofit organizations and private sector developers.</p> <p>Action: Increase new construction production and rehabilitation of existing affordable housing by increasing the expertise and capacity of the non-profit housing community and stimulating the private sector.</p>					
2a. The City will advertise and provide funding workshops for CDBG, HOME and ESG grant applications, as well as advice to nonprofit organizations in developing project pro formas and feasibility analyses.	In Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
2b. The City will provide an affordable housing funding application packet.	In Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	In 1999, revise grant funding packet including addition of section promoting inclusion of accessibility features in construction projects.
2c. Encourage use of density bonus, mixed density incentives and accessory dwelling provisions of the Zoning Code.	Existing	Development	Ongoing	Annual City Budget Process, Housing Element Updates	
2d. Stimulate new home construction by nonprofit organizations and the private sector.	In Cons. Plan	HNR, City Manager's Office, Development	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	In FY 2000, 10 units designed for large families will be built by non-profit developers, Economic development and business incentive programs.
2e. Provide support services for review of tax credit applications for development of affordable multi-family units.	In Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	
2f. Educate the public.	In Cons. Plan	HNR, CHLB, FHC, CHC	Ongoing	Annual Consolidated Plan, City Budget	Educate 200 individuals/families Sponsor or co-sponsor regional housing workshops.
Impediment 3: Inability of low-income families to purchase adequate housing.					
Action: Increase the number of qualified home buyers, the number of loans approved for low-income individuals or households, and the number of homes purchased in low-income areas including increasing personal income through economic development activities.					
3a. Provide home ownership seminars.	In Cons. Plan.	Lenders	Ongoing	Annual Consolidated Plan, City Budget.	Lenders required to offer seminars, Collaborate with CHC.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
3b. Reduction of development fees in low/mod areas of the City.	In Cons. Plan	Development	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Inner City Fee Reduction Program to stimulate business and create new jobs.
3c. Increase employment opportunities for lower income households.	In Cons. Plan	City Manager's Office, HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Commercial Rehabilitation Program , Economic Development Program, Enterprise Zone Incentives, payments to businesses who hire low-income residents.
3d. Promote and utilize LIHP	In Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	HOME, DAP, LIHP, Community Housing Development Organization, Assistance with purchase of 575-600 units, Housing Authority assists with purchase of 20 units per year, Fannie Mae Home Choice Loans for households including disabled persons, and Housing Authority issuance of mortgage credit certificates for 65-80 units.
3e. Complete joint City/CSUF study of HMDA Data and City review of Insurance Commissioner's report on Underserved Communities, sponsor CHC's Roundtable, educate lenders and community regarding rights and responsibilities.	New	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports	Roundtable meeting in 1999 and annually thereafter. Review HMDA and insurance data, propose remediation as necessary by end of 1999.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
<p>Impediment 4: Insufficient participation of low-income group and minority volunteers in housing planning, programs and decision making processes.</p> <p>Action: Continue to promote diversity of composition on all appointed Boards, Committees, Task Forces and Commissions that reflects the cultural, social, racial, economic, family make-up, gender, health, age and other characteristics of the population; continue to promote volunteerism and participation in community activities affecting housing.</p>					
4a. Publicize openings on all City sponsored committees, commissions and advisory committees, recruit underrepresented groups particularly Asian Americans.	New	HNR, Mayor's Office	Ongoing	Annual Consolidated Plan, Housing Progress Reports	Broaden advertising for positions including web-site, recruitment at neighborhood meetings beginning June 1999
4b. Fund and promote volunteer programs such as CareFresno that stimulate participation of all groups in housing program decision making and implementation.	In Cons. Plan	HNR, Police, Parks	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	POP Program, Care Fresno, See Appendix B.
4c. Continue to print housing information in a variety of languages; continue to look for opportunities to expand number of languages used and types of documents offered, support RentSense.	In Cons. Plan	HNR, CHLB	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
<p>Impediment 5: Inability to maximize the potential for zoning, building and safety codes to positively impact housing supply and programs due to outdated US Census data and General Plan.</p> <p>Action: Obtain year 2000 census data as soon as available. Complete current General Plan update and prepare new Housing Element. Review and improve City Codes and Ordinances in a manner that (a) enhances affordability, locational choice, accessibility and visitability, (b) reasonably accommodates all who seek housing and (c) decreases unnecessary housing costs or construction delays by streamlining bureaucratic processes. Improve and step up enforcement and permitting processes to assure that Title 24 and other construction regulations related to accessibility continue to be fully implemented, and that designers and builders of single family homes and remodels are aware of programs and advantages of including accessibility features in projects that are not required to include them.</p>					
5a. General Plan Update and implementation	Existing	Development, HNR (advisory) Redevelopment Agency	Ongoing implementation.	Annual Consolidated Plan, Housing Progress Reports, Annual program review in City Budget Plan	Public hearings to begin in January 2000.
5b. Housing Element Update and 1995 policy implementation (required by state)	Existing and Planned	Development HNR (advisory)	Ongoing implementation.	2001 Consolidated Plan, Housing Progress Reports and Annual Program Review in City Budget Plan	Revision and adoption by June 30, 2002.
5c. Review of zoning ordinances and other land use development processes as they affect housing.	Existing	Development HNR (advisory)	Ongoing	General Plan Update, ongoing development process improvement program, Consolidated Plan, Housing Progress Reports, City Budget	Enactment of a reasonable accommodation ordinance in 1999. Completion of policy and regulation review by end of 1999. First round of improvements in 2000 as appropriate. Ongoing development process streamlining program.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
5d. Improve staff, general public and private sector knowledge of accessibility and visitability needs, regulations and opportunities. Provide annual training sessions for City permitting, inspections and code enforcement staff and outreach to designers and builders who can effect inclusion of accessibility features in projects not required by law to provide such features.	New	HNR Development ADA Advisory Committee	Ongoing	Annual Consolidated Plan, Housing Progress Report	Increase proactivity of City ADA Advisory Committee, annual training update session for development and code enforcement and other staff. Issue presentations to BIA, AIA, APA, AEP, ICE or other trade organizations or representatives by the City ADA Advisory Committee in 1999 and ongoing.
<p>Impediment 6: Difficult for local, state and federal programs to eliminate housing discrimination.</p> <p>Action: Document, investigate and monitor registered complaints of housing discrimination. Increase City and community awareness and knowledge of fair housing rights and responsibilities as well as the ability to identify discrimination in its subtler forms.</p>					
6a. Document, report and distribute the number, type and disposition of housing discrimination complaints.	In Cons. Plan	FHC AAGF DFEH	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Annual funding for FHC.
6b. Provide local and regional training to staff, residents and businesses regarding fair housing rights and responsibilities	In Cons. Plan	FHC CHLB HNR other City funded nonprofit organizations	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Annual funding for FHC and CHLB. Co-sponsor regional workshops. In 1999, emphasize insurance practitioners.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
6c. Sponsor or provide mediation services for tenant/landlord disputes on matters including, but not limited to, discrimination, rent maintenance, repair and eviction.	In Cons. Plan	Housing Authority, FHC CHLB HNR Other nonprofit organizations	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Annual funding for FHC, CHLB, and several nonprofit organizations (see Appendix B). Housing Authority funds its ongoing program.
6d. Provide 24 hour taped housing information and referral service (RentSense).	In Cons. Plan	CHLB	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	RentSense is provided in English and Spanish and operated by the CHLB.
6e. Provide a housing information brochure focusing on fair housing rights and responsibilities.	New	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	
6f. Develop and provide housing funding information packets including processes and strategies for obtaining grants. Provide housing information on the City's web site including notice of local workshops and training sessions.	New and in Cons. Plan	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	Website upgrades in 1999.
6g. In 1999, and annually thereafter, the City will co-sponsor at least one regional workshop on fair housing issues.	New	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	First regional conference in April 1999.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
6h. Review results of <u>1996 (Insurance) Commissioner's Report on Underserved Communities and complete joint City/CSUF study of HMDA data. Develop and implement strategies for addressing issues.</u>	New	HNR	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	
6i. See previous impediments for descriptions of other public education activities.					Funded in administrative budget.
Impediment 7: Lack of sufficient housing and services for those who are homeless or threatened with homelessness.					
Action: Improve Services and Increase Housing Opportunities for the Homeless and Those Threatened with Homelessness					
7a. Fund programs to assist those who need emergency shelter and transitional housing, those in danger of being homeless including abused spouses, and those who are chronically homeless.	In Cons. Plan	HNR Non Profits	Ongoing	Annual Consolidated Plan, Housing Progress Reports, City Budget	SHP funds to assist a minimum of 400-430 homeless families and individuals, ESG programs, See Appendix B for list of organizations funded.

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
<p>7b. Improve the communication and service delivery capabilities of agencies and organizations that provide programs to assist the homeless. This includes the provision of technical and staff support to facilitate development of a centralized computer system and related software to collect and provide information on homeless programs and services and provide clearing house data for agencies requesting assistance or those offering assistance to families.</p>	<p>In Cons. Plan</p>	<p>HNR</p>	<p>Ongoing</p>	<p>Annual Consolidated Plan, Housing Progress Reports, City Budget</p>	<p>Collaboration with the Homeless Coalition and Continuum of Care working group, administrative/staff support for programs.</p>
<p>7c. Assist the Homeless Coalition (approximately 20 service providers) and other shelter providers with grant application including co-sponsorships.</p>	<p>In Cons. Plan</p>	<p>HNR</p>	<p>Ongoing</p>	<p>Annual Consolidated Plan, Housing Progress Reports City Budget</p>	<p>SHP grant application</p>

Task	Status	Implementer	Schedule	Monitoring	Other (FY 2000)
Impediment 8: Inadequate financial resources for implementation of housing plans and programs.					
<p><u>Action:</u> The City will (a) seek additional funding working with the community, non-profit and private sector groups, other cities and counties, regional partners, legislative advocates and state and federal agencies, (b) margin, leverage, and invest funding to maximize purchasing power, (c) continue to streamline development processes to avoid duplications of efforts, and (d) take actions to stimulate economic development.</p>	<p>In Cons. Plan</p>	<p>HNR, City Manager's Office, Development, Housing Authority</p>	<p>Ongoing</p>	<p>Annual Consolidated Plan, Housing Progress Reports City Budget</p>	<p>\$2.5 million in local gas tax and local funds for street improvements and other community development projects; \$800,000 in Measure C funds to be directed to target neighborhoods; \$878,300 in local Redevelopment Agency Housing Set Aside funds; approximately \$948,500 in State Employment Development Act funds for local economic development projects; and General Fund and Community Sanitation revenues for programs such as code enforcement, graffiti removal, and police services.</p>

Appendix B - Partial List of Agencies and Organizations Receiving Funding from the City

Arbor House (Emergency Shelter and Food, AIDS support)
Boys and Girls Clubs of Fresno County (Youth in Need)
Big Brothers/Big Sisters (Juvenile Delinquency Prevention Program)
California Association for the Physically Handicapped (Handicapped and Independent Living Services)
Care Fresno (combination of Evangelicals for Social Action, civilians and police officers coordinating service delivery to POP neighborhoods, and more than 350 volunteers)
Catholic Charities (Senior Companion Project)
Central Valley AIDS Team (Counseling, Public Education, Residential Shelter and Client Services Project)
Centro La Familia (Family Advocacy Project)
Community Housing Leadership Board (Fair Housing Counseling and Education)
Comprehensive Youth Services (Family Unification Program)
Cornerstone Gangs (Gang Prevention)
Fair Housing Council of Fresno County (Fair Housing Enforcement, Counseling and Education)
FOOD, Inc. (Emergency Food)
Frances X Singleton (Emergency Food Project)
Fresno County Economic Opportunities Commission (Transitional Living Sanctuary and Youth Projects, AIDS Support)
Fresno-Madera Agency on Aging and Hot Meals Program (Programs for Senior Citizens in Need)
Fresno Pacific College (Older Adult Social Services)
Fresno Rescue Mission/Family Shelter (Emergency Housing and Shelter)
Friendship Center for the Blind (Blind Projects)
Hope Now For Youth (Youth Outreach)
House of Hope (Youth Project)
Marjaree Mason Center (Emergency Food and Shelter)
Maroa Home/Home Free (Emergency Shelter and Food, AIDS Support)
Older Americans (Housing/Learning Center)
Poverello House (Counseling, Medical Care, Emergency Food and Shelter, AIDS Support)
Safe Patrol (Crime Prevention)

TLC Turning Point (Counseling, Rehabilitation, Emergency Shelter and Food, AIDS Support)

The Way Ministries (Juvenile Delinquency Prevention)

Trabadoras de la Raza (Gang and Delinquency Prevention)

Valley Advocacy Deafened (Adult and Mental Health Programs)

Valley Caregivers (Senior Ombudsman Program)

Victory Life Fellowship, L.I.F.E. (Recovery Home)

Victory Life Growth (Youth Outreach)

Vietnamese Association (Youth Outreach)

Appendix C - Fair Housing Brochure

Appendix D - City Organizational Chart

Appendix E - Preliminary Principal Transit Corridor and Route Plan Map

Appendix F - Bibliography, Organizations Contacted

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Appendix G - Title 24, Section 570.506(g)