



**2025-2029 CONSOLIDATED PLAN &
2025 ANNUAL ACTION PLAN**



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EXECUTIVE SUMMARY

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Every five years, the City of Fresno must prepare a strategic plan (known as the Consolidated Plan) which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD). When preparing Consolidated Plans, grantees must assess needs and issues in their jurisdictions. Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) program funds received by the City from HUD are covered in this Consolidated Plan.

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. The Annual Action Plan serves as the City's yearly application to HUD and is required for the City to receive the annual allocation from the grant program. This grant from HUD is known as an Entitlement Grant Program because communities receive the funds every year if they meet program requirements and criteria associated with the grant. Under HUD's grant program regulations, the City of Fresno may use its CDBG, HOME, and ESG grant funds within the city of Fresno. HOPWA funds are received and administered by the City for the entirety of Fresno County, known as its "Eligible Metropolitan Statistical Area" or EMSA. With its HOPWA funds, the City is required to serve eligible persons living anywhere within the EMSA and not just within city limits.

2. Summary of the objectives and outcomes identified in the Plan Needs

Grantees must assess the needs in their jurisdictions as a key part of the Consolidated Plan process. To inform development of priorities and goals over the next five years, the Consolidated Plan's Needs Assessment discusses housing, community development, and economic development needs in Fresno. The Needs Assessment relies on data from the US Census, 2016-2020 American Community Survey (ACS) five-year estimates, and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted living is included. Finally, public input gathered through interviews, focus groups, meetings, and a community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Fresno.

Priorities identified during the development of the City's 2025-2029 Five-Year Plan include:

- Improve quality of life by providing housing and supportive services for residents experiencing or at-risk of homelessness, including homelessness prevention, case

management, wrap-around services, emergency shelter, transitional housing, and permanent supportive housing.

- Improve standards of living by increasing access to safe and affordable housing through development, acquisition, or rehabilitation of affordable for-sale or rental housing; owner-occupied housing rehabilitation, such as roof repairs, minor home repairs, and rehabilitation/reconstruction; rental housing repair or rehabilitation; and housing assistance programs for low-income households.
- Increase resident prosperity by supporting neighborhood revitalization through site development to facilitate access to affordable housing, improvements to or development of public infrastructure, or improvements to existing or development of new public facilities owned by the City of Fresno or partner agencies.
- Invest in the community by providing services to low- and moderate-income individuals that promote well-being and improved quality of life through projects and activities that support children and families, people experiencing or at-risk of homelessness, victims of domestic violence, or other non-homeless special needs groups.
- Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement and providing activities for residents and housing providers that promote the advancement of fair housing.

3. Evaluation of past performance

During the most recently completed program year (2023-2024 CAPER), the City of Fresno met its one-year goals in the following programs:

- Community services- public service activities other than low/moderate income housing benefit (1-year goal: 155 persons assisted; actual: 826 persons assisted)
- Community services- businesses assisted (1-year goal: 18 businesses assisted; actual: 114 businesses assisted)
- Homelessness- Public service activities other than low/moderate income housing benefit (1-year goal: 834 persons assisted; actual: 7,085 persons assisted)
- Homelessness- Tenant-based rental assistance/ Rapid Rehousing (1-year goal: 121 persons assisted; actual: 264 persons assisted)
- Homelessness- Homeless person overnight shelter (1-year goal: 0 persons assisted; actual: 381 persons assisted)
- Public infrastructure and facilities- Public facility or infrastructure activities other than low/ moderate income housing benefit (1-year goal: 8,948 persons assisted; actual: 54,150 persons assisted)
- Safe and affordable housing- Homeowner housing rehabilitated (1-year goal: 30 housing units; actual: 68 housing units)

- Safe and affordable housing- Rental units constructed (1-year goal: 22 housing units; actual: 33 housing units)

The City did not meet its one-year goals in the following programs:

- Safe and affordable housing- Homeowner housing added(1-year goal: 2 housing units; actual: 0 housing units)

4. Summary of citizen participation process and consultation process

An important component of the research process for this Consolidated Plan involved gathering input from residents and stakeholders regarding housing and community development conditions, needs, and opportunities in Fresno. The planning team used a variety of approaches to achieve meaningful community engagement with residents and other stakeholders, including community workshops, stakeholder interviews, resident focus groups, pop-up events, and a community-wide survey.

Community Meetings

The City of Fresno hosted eight in-person and virtual community workshops to understand housing and community development needs and opportunities in the city. Each workshop began with a brief presentation that provided an overview of the Consolidated Plan, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentations were followed by interactive discussions of community need, fair housing, and access to opportunity. Two workshops were held virtually via Zoom—residents could join online or by phone—and six were held in-person in neighborhoods across the city. A total of 66 participants joined a community workshop.

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual and small group interviews. Discussion topics included barriers to housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 17 community stakeholders participated in a stakeholder interview, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, neighborhood development, schools and education, youth services, senior services, health and mental health services, homelessness, housing and services for people with disabilities, substance abuse services, refugee and immigrant services, domestic violence services, local government, and others.

Focus Groups

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through CASA of Fresno and Madera Counties, an organization that provides services to children and youth in, and transitioning out of, foster care; County of Fresno Department of Behavioral Health; and Fresno Interdenominational Refugee Ministries (FIRM). Focus groups included an interactive discussion of housing and

community development needs, fair housing issues, and access to opportunity. 31 residents participated in a focus group.

Community Survey

The fourth method for obtaining community input was a 29-question survey available to the general public, including people living or working in the city and other stakeholders. Survey questions focused on housing and community development needs and opportunities, fair housing, and access to opportunity. The survey was available online on the project website and in hard copy in English, Spanish, and Hmong from September 2024 through January 2025. Hard copies were distributed in the three languages at in-person community meetings, pop-up events, and focus groups. A total of 237 survey responses were received.

Pop-Up Events

The planning team conducted two pop-up engagement activities, during which facilitators engaged with residents informally in community locations. Pop-up engagement is useful for raising awareness of the plan and obtaining input from residents who may not be sufficiently tuned into fair housing issues to attend a meeting on the subject, but who have opinions to share nonetheless. The planning team held two pop-up events, one at River Park Farmers Market during a trick-or-treat event, and one at Victory Village, a City-owned emergency shelter, during a cookout. During these events, the planning team handed out flyers with information about meeting dates and a link to the community survey, provided paper copies of the survey, engaged residents in an activity focused on housing and community development needs, and offered residents candy at the trick-or-treat event and toiletries at the emergency shelter. Through these pop-up events, the planning team engaged more than 100 residents in the Consolidated Plan and Annual Action Plan.

Publicity for Community Engagement Activities

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was provided through announcements on the City's website and social media, the project website, newspaper articles and public notices, e-mails to community stakeholders, and door hangers placed at households within one mile of each community meeting location. Stakeholder interview invitations were sent to more than 100 contacts representing a variety of viewpoints, including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

5. Summary of public comments

The City of Fresno held a 30-day public comment period to receive comments on the draft Consolidated Plan and Annual Action Plan from March 3, 2025, to April 3, 2025. During that time, copies of the draft plans were made available for public review on the project

website, FresnoConPlan.org, and residents and stakeholders could provide written comments. Residents and stakeholders could also mail or deliver written comments to the Community Development Division at 2600 Fresno Street, Fresno, CA 93721, or e-mail comments to info@mosaiccommunityplanning.com. The City received 27 comments on the draft plans. The City held a final public hearing on the draft plans on June 12, 2025. A summary of community engagement results is provided in the following section. Complete survey results and outreach materials can be found in the appendix.

6. Summary of comments or views not accepted and the reasons for not accepting them

All public comments were accepted and taken into consideration in preparing the Consolidated Plan.

7. Summary

During the development of the Consolidated Plan, the City identified a set of priority needs through community engagement and analysis of housing and community development data. These priorities include homelessness housing and services, housing access and quality, infrastructure and public facility improvements, public services, and community engagement, planning, and administration. Over the Consolidated Plan period of 2025-2029, funding from CDBG, ESG, HOME, and HOPWA will be focused on addressing these highest priority needs. The Consolidated Plan also contains goals, measurable objectives, and implementation actions for each of the plan's elements.

Coinciding with the development of the Consolidated Plan is the development of the first year Annual Action Plan, including the Notice of Funding Availability (NOFA) process. Through this process, the City awards CDBG, ESG, HOME, and HOPWA funds to eligible entities including non-profits, government agencies, and developers that provide the services to make progress toward the priority needs.

THE PROCESS

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

TABLE 1 – RESPONSIBLE AGENCIES

| Agency Role | Name | Department/Agency |
|---------------------|--------|--|
| Lead Agency | FRESNO | |
| CDBG Administrator | FRESNO | City of Fresno Planning and Development Department, Community Development Division |
| HOPWA Administrator | FRESNO | City of Fresno Planning and Development Department, Community Development Division |
| HOME Administrator | FRESNO | City of Fresno Planning and Development Department, Community Development Division |
| ESG Administrator | FRESNO | City of Fresno Planning and Development Department, Community Development Division |

Narrative

The City's Community Development Division within the Planning and Development Department is responsible for preparing the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPERs). This 2025-2029 Five-Year Consolidated Plan covers the period from July 1, 2025, through June 30, 2030. The plan identifies priority community development and housing needs in Fresno and describes the City's strategy to address them. The Annual Action Plan included with this Plan discusses specific projects to be funded during the 2025 program year, which begins July 1, 2025, and ends June 30, 2026.

The Community Development Division administers the CDBG, HOME, ESG, and HOPWA grants and works with subrecipient organizations to ensure compliance with program requirements.

Consolidated Plan Public Contact Information

Planning and Development Department

Community Development Division

2600 Fresno Street, Room 3065

Fresno, CA 93721

559-621-8300

HCDD@fresno.gov

Website: <https://www.fresno.gov/planning/housing-community-development/>

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

2. Introduction

The City of Fresno utilized a robust public engagement process to develop its 2025-2029 Five-Year Consolidated Plan. Prior to preparing the draft Plan, the City of Fresno hosted eight public engagement meetings, three focus groups, two pop-up events, offered a public survey and phone interview opportunities, and held a public needs hearing on December 12, 2024. A total of 237 people participated in the survey, 17 in stakeholder interviews, 31 in focus groups, more than 100 in pop-up events, 66 in community meetings, and four provided comments at the public needs hearing. Results of these outreach efforts are summarized in the Community Participation section of the Plan.

The City of Fresno held a 30-day public comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the Fresno City Council and submission to HUD.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Through ESG funding, the City of Fresno provides support to the Multi-Agency Access Program (MAP), which serves as the Fresno Madera Continuum of Care (FMCoC) coordinated intake program for homeless individuals and families in need of services, including physical and mental health, substance abuse, and housing needs. Three MAP Points are located within Fresno’s city limits, with the primary point of entry being at the Poverello House, a local non-profit that provides a clinic and shelter.

The City of Fresno has also developed a database of over 500 local service providers with whom it can distribute information and coordinate activities throughout various Fresno communities. Local service providers include those providers in the fields of

workforce development and community advocacy, as well as businessowners, public agencies, and concerned individuals.

Throughout the community engagement period in the preparation of this plan, the City consistently engaged, updated, and encouraged stakeholders to participate in the Consolidated Plan process. Elected leaders, community planners, and public agencies and departments (City, County, and region-wide) also worked to promote the Consolidated Planning process by updating their social media pages, speaking with residents, and circulating email notifications and flyers. Many local service provider organizations forwarded marketing emails to their mailing lists and promoted the events to their clients and other local partners.

In addition to citywide outreach, staff also conducted targeted outreach to neighborhoods immediately surrounding public meeting locations. City of Fresno staff distributed flyers through a door-to-door effort to residents within a one-mile radius of Hahn Phan Tilley Elementary School, Maxie L. Parks Community Center, Pinedale Community Center, Teague Elementary, and Legacy Commons multi-family housing complex to encourage participation in the community needs meetings. In total, about 5,000 households were canvassed to promote participation.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Fresno is a member of the FMCoC which is responsible for coordinating homeless services throughout Fresno and Madera Counties, such as homelessness prevention, outreach to homeless individuals, short and mid-term emergency housing, supportive services, and mental and physical healthcare access.

During the community participation process, the City of Fresno along with Mosaic Community Planning engaged both homeless service providers and current or formerly homeless residents in order to best understand related needs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As part of the planning process, the City of Fresno consulted the FMCoC on its ESG program allocation amounts. The City also coordinated with the FMCoC and Fresno County to establish its ESG performance standards in 2011. These standards remain in effect. The Fresno Housing Authority, as the Homeless Management Information System (HMIS) Lead for the FMCoC, conducts the Point in Time count and manages data around homelessness. The Fresno Housing Authority, as well as all other members of the

FMCoC, utilize the Vulnerability Index assessment tool and the Coordinated Entry System.

3. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Representative agencies, groups, and organizations that participated in the planning process for Fresno's 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan are shown in the table on the following pages. In addition to the agencies listed, others may have participated in the online survey, which was anonymous.

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

| Agency/Group/ Organization | Agency/Group/ Organization Type | Section of Plan Addresses | Consultation Method |
|--|--|--|----------------------------|
| California Civil Rights Department | Services – fair housing | Non-homeless special needs | Interview |
| CASA of Fresno and Madera Counties | Services – children | Non-homeless special needs | Interview |
| City of Fresno Department of Transportation -Fresno Area Express (FAX) | Other government – city | Non-housing community development strategy | Interview |
| City of Fresno Office of Community Affairs | Other government - city | Market analysis | Interview |
| Elder Abuse Services, Inc. | Services - elderly | Non-homeless special needs | Interview |
| Every Neighborhood Partnership | Civic organization, Services - education | Housing needs assessment, non-homeless special needs | Interview |
| For All People There is Hope | Civic organization | Housing needs assessment, Non-homeless special needs, Homeless needs | Interview |
| Fresno Community Development Coalition | Other government - city | Housing needs assessment, Non-housing community development strategy | Interview |
| Fresno County Department of Behavioral Health | Other government - city | Non-homeless special needs, Homeless needs, Non-housing community development strategy | Interview |
| Fresno County Public Library | Services – education, broadband | Non-housing community development strategy | Interview |

| | | | |
|--|--|--|-----------|
| Fresno Housing | Housing | Market analysis, Housing needs assessment | Interview |
| Fresno Interdenominational Refugee Ministries (FIRM) | Services – non-homeless special needs | Non-homeless special needs, Housing needs assessment | Interview |
| Habitat for Humanity Greater Fresno Area | Housing | Housing needs assessment, Market analysis | Interview |
| Legacy Commons | Housing | Housing needs assessment, Market analysis | Interview |
| Marjaree Mason Center | Housing, Services – domestic violence | Non-homeless special needs | Interview |
| Pinedale Matters | Civic organization | Non-housing community development strategy | Interview |
| Resources for Independence Central Valley | Services - disability | Non-homeless special needs | Interview |
| South Tower Community Land Trust | Civic organization | Housing needs assessment, market analysis | Interview |
| U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity (FHEO) | Other government - federal | Housing needs assessment, non-homeless special needs | Interview |
| WestCare California, Inc. | Services – health, mental health, homelessness | Non-housing community development strategy, Homeless needs | Interview |

Identify any Agency Types not consulted and provide rationale for not consulting

Efforts were made to consult as broad a group of community stakeholders as possible. Email notifications and invitations regarding the community meetings and survey were distributed to stakeholders by the City of Fresno. No agency types were excluded from participation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------------------------|--------------------------|---|
| Downtown Neighborhoods Community Plan | City of Fresno | The Downtown Neighborhoods Community Plan covers long range planning topics such as urban form, transportation, natural resources, historical/cultural resources and health and wellness. Specific housing related goals including increasing quality of housing and homeownership, and increased access to health and mental health services are also reflected in the strategic plan. |
| Greater Fresno Region DRIVE Plan | City of Fresno | The DRIVE Plan has goals to improve housing affordability and stability, reduce racial and economic isolation and support environmental justice and sustainability, most of which are addressed in the strategic plan. |
| Fresno Parks Master Plan | City of Fresno | The Fresno Parks Master Plan includes goals to maintain, improve and expand its existing parks, to include associated recreational facilities. |
| 2023-2031 Fresno Housing Element | City of Fresno | The goals of the 2023-2031 Housing Element are for the City of Fresno to meet its RHNA housing requirements, assist in the development of housing for low-income households, remove government constraints on housing development, conserve existing affordable housing and to promote equal housing opportunity, which are shared goals with this strategic plan. |
| Street2Home Fresno County | Fresno Housing Authority | Street2Home Fresno County identifies solutions to help reduce and ultimately end unsheltered homelessness. Several recommendations focused on affordable housing and resources for survivors of domestic violence align with the goals and priorities identified in the strategic plan. |

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Fresno coordinates with the FMCoC and other Continuum of Care member agencies, such as the Fresno Housing Authority, to expand both housing and services for the region's homeless population.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

An important component of the research process for this Consolidated Plan involved gathering input from residents and stakeholders regarding housing and community development conditions, needs, and opportunities in Fresno. The project team used a variety of approaches to achieve meaningful community engagement with residents and other stakeholders, including community workshops, stakeholder interviews, resident focus groups, pop-up events, and a community-wide survey.

Community Meetings

The City of Fresno hosted eight in-person and virtual community workshops to understand housing and community development needs and opportunities in the city. Each workshop began with a brief presentation that provided an overview of the Consolidated Plan, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentations were followed by interactive discussions of fair housing and access to opportunity. Two workshops were held virtually via Zoom—residents could join online or by phone—and six were held in-person at the locations shown below. A total of 66 participants joined a community workshop.

Community Meeting #1

| | |
|------------------|--------------------------------------|
| Date: | Monday, October 28, 2024 |
| Time: | 6:00 PM |
| Location: | Teague Elementary School (Cafeteria) |

Community Meeting #2

| | |
|------------------|---|
| Date: | Tuesday, October 29, 2024 |
| Time: | 2:00 PM |
| Location: | Pinedale Community Center 7170 N San Pablo Ave, Fresno, CA 93650 |

Community Meeting #3

| | |
|------------------|---|
| Date: | Wednesday, October 30, 2024 |
| Time: | 6:00 PM |
| Location: | Legacy Commons (Common Space) 2255 S Plumas St, Fresno, CA 93706 |

Community Meeting #4

| | |
|------------------|----------------------------|
| Date: | Thursday, November 7, 2024 |
| Time: | 10:00 AM |
| Location: | Virtual (via Zoom) |

Community Meeting #5

| | |
|------------------|--|
| Date: | Tuesday, November 12, 2024 |
| Time: | 10:00 AM |
| Location: | Maxie L. Parks Community Center 1802 E California Ave, Fresno, CA 93706 |

Community Meeting #6

| | |
|------------------|--|
| Date: | Tuesday, November 12, 2024 |
| Time: | 6:00 PM |
| Location: | Hanh Phan Tilley Elementary School (Cafeteria) 2280 N Valentine Ave, Fresno 93722 |

Community Meeting #7

| | |
|------------------|---|
| Date: | Wednesday, November 13, 2024 |
| Time: | 2:00 PM |
| Location: | Legacy Commons (Common Space) 2255 S Plumas St, Fresno, CA 93706 |

Community Meeting #8

| | |
|------------------|----------------------|
| Date: | Tuesday, November 19 |
| Time: | 6:00 PM |
| Location: | Virtual (via Zoom) |

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual and small group interviews. Discussion topics included barriers to housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 17 community stakeholders participated in a stakeholder interview, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, neighborhood development, schools and education, youth services, senior services, health and mental health services, homelessness, housing and services for people with disabilities, substance abuse services, refugee and immigrant services, domestic violence services, local government, and others.

Focus Groups

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through CASA of Fresno and Madera Counties, an organization that provides services to children and youth in and transitioning out of foster care; County of Fresno Department of Behavioral Health; and Fresno Interdenominational Refugee Ministries (FIRM). Focus groups included an interactive discussion of housing and community development needs, fair housing issues, and access to opportunity. 31 residents participated in a focus group.

Community Survey

The fourth method for obtaining community input was a 29-question survey available to the general public, including people living or working in the city and other stakeholders. Survey questions focused on housing and community development needs and opportunities, fair housing, and access to opportunity. The survey was available online on at the project website and in hard copy in English, Spanish, and Hmong from September 2024 through January 2025. Hard copies were distributed in the three languages at in-person community meetings, pop-up events, and focus groups. A total of 237 survey responses were received.

Pop-Up Events

The planning team conducted two pop-up engagement activities, during which facilitators engaged with residents informally in community locations. Pop-up engagement is useful for raising awareness of the plan and obtaining input from residents who may not be sufficiently tuned into housing or community development issues to attend a meeting on the subject, but who have opinions to share nonetheless. The planning team held two pop-up events, one at River Park Farmers Market during a trick-or-treat event, and one

at Victory Village, a City-owned emergency shelter, during a cookout. During these events, the planning team handed out flyers with information about meeting dates and a link to the community survey, provided paper copies of the survey, engaged residents in an activity focused on housing and community development needs, and offered residents candy at the trick-or-treat event and toiletries at the emergency shelter. Through these pop-up events, the planning team engaged more than 100 residents in the Consolidated Plan and Annual Action Plan.

Public Comment Period and Public Hearing

The City of Fresno held a 30-day public comment period to receive comments on the draft Consolidated Plan and Annual Action Plan from March 3, 2025, to April 3, 2025. During that time, copies of the draft plans were available for public review on the project website, FresnoConPlan.org, and residents and stakeholders could provide written comments. Residents and stakeholders could also mail or deliver written comments to the Community Development Division at 2600 Fresno Street, Fresno, CA 93721, or e-mail comments to info@mosaiccommunityplanning.com. The City received 27 comments on the draft plans. The City held a public needs hearing on December 12, 2024 and received four comments. The City held a final public hearing on the draft plans on June 12, 2025. A summary of community engagement results is provided in the following section. Complete survey results and outreach materials can be found in the appendix.

Publicity for Community Engagement Activities

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was provided through announcements on the City's website and social media, the project website, newspaper articles and public notices, e-mails to community stakeholders, and door hangers placed at households within one mile of each community meeting location. Stakeholder interview invitations were sent to more than 100 contacts representing a variety of viewpoints, including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

TABLE 4 – CITIZEN PARTICIPATION OUTREACH CITIZEN PARTICIPATION OUTREACH

| Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received |
|--------------------|--------------------|---------------------------------|---|
| Community meetings | Broad community | 66 participants | <p>Housing Needs and Opportunities</p> <ul style="list-style-type: none"> • Housing in Fresno has become less affordable in recent years. • There is a need to support development of high-quality affordable housing in a diversity of housing types. • There is a need to support access to homeownership in the city. • There is a need to ensure that rental housing is in good condition. • There are significant disparities in availability of quality housing and access to opportunity across the city’s neighborhoods. Previous redlining and disinvestment have contributed to a lack of housing in good condition and of retail, resources, and services in the southwest Fresno area in particular. • The City should support development of affordable housing in neighborhoods with access to opportunity, including transportation, grocery stores, schools, parks, retail, and services. • There is a need to support residents experiencing homelessness, youth transitioning from foster care, and migrant workers in accessing housing, employment, and supportive services. • Rental assistance is an ongoing need in preventing homelessness. • Vacant buildings could be used to develop small housing units as transitional housing. • Accessibility requirements for all housing units would increase access to housing for seniors and residents with disabilities. |

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| | | | <p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • There is a continued need for services for survivors of domestic violence, elder abuse, and human trafficking. • There is a need to increase walkability and pedestrian safety in the city. • There is a need to invest in public facilities and infrastructure, particularly in south and west Fresno and the downtown area. • Needed facility and infrastructure improvements include parks, lighting, sidewalks, enhancements for libraries, spaces for youth to gather when they're not in school, Boys and Girls Clubs, health clinics that accept MediCal, and drinking water stations. • Residents and stakeholders noted a need for public infrastructure improvements to increase shade, such as adding to the city's tree canopy and proving bus shelters. • There is a need for investments in public services to support residents in accessing opportunities, such as job training and readiness programs and youth activities. • There is a need to increase access to information about available resources. • Participants noted a need for door-to-door canvassing and TV and radio advertising about planning processes to increase residents' involvement in planning processes. |
| Stakeholder interviews | <p>Housing and service providers</p> <p>Community development practitioners</p> | 17 participants | <p>Housing needs and opportunities</p> <ul style="list-style-type: none"> • Need for more affordable housing units for rental and homeownership, apartments, duplexes with larger units. • More affordable housing to address the large numbers of unhoused residents who need to get into housing. There are large numbers of renters who are unstably housed, in debt, losing their home, or at some kind of risk. Rising housing costs contribute to homelessness. • Support for youth transitioning from foster care- designated housing for two years. |

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| | | | <ul style="list-style-type: none"> • Support accessing housing for people in treatment and rehab services. • Relief programs for residents who are behind on utilities, mortgage, and rental payments There have been no programs available since March 2024. Many people are behind on rent and facing eviction. Rental assistance should be a permanent program. • The number of homeless encampments has increased. • Many people are waiting for housing choice vouchers. • There should be more transparency in how funding for housing is used and distributed. • Vouchers for hotels, placements in transitional or permanent supportive housing. • Small, affordable senior housing; culturally responsive senior housing for the southeast Asian community. • Seniors waiting for Section 8 have difficulty paying rent and electricity. • Safe haven housing for elder abuse survivors. • Need for affordable 3-4 bedroom apartments for larger families. • Housing for survivors of domestic violence with an intentional, coordinated approach. <p>Community development needs and opportunities</p> <ul style="list-style-type: none"> • Parks and greenspace to support community health in all neighborhoods. There are huge disparities in access to park space across Fresno neighborhoods. Some parks do not feel safe because of drug activity. • Community garden spaces for elders and people who want to get involved in the community. • Group exercise programs for elders. • Improvements to road safety, particularly around schools. Fog is dangerous for students crossing the streets. |
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| | | | <ul style="list-style-type: none"> • The outskirts of Fresno (Calwa Park area) and the west side have fewer road improvements and traffic safety measures. Lights, road improvements, pedestrian safety, and sidewalks are needed. • Expanded transportation services to assist residents in accessing employment/ training opportunities and HIV services. There is a need for more buses and more bus shelters. • Expanded sidewalks. • Infrastructure to support economic or housing development- curbs, gutters, sidewalks, sewer and water. Parts of the city, such as southwest Fresno, don't have complete infrastructure networks. • Increased education about budgeting and financial management to keep people stably housed. • Homelessness prevention. • Task force to understand the root causes of homelessness and develop solutions. • Preventing youth from going into foster care. • Unemployment is high. For many clients, a job would solve their housing problems. People without degrees in particular have issues with finding jobs. There is a need to reduce barriers for small businesses and development to support an environment that creates jobs at all levels and jobs with family-sustaining wages. • Employment training and apprenticeship programs are needed. Fresno Economic Opportunity Commission and Valley Build have programs, but there is a need for more options, especially in central, west, and east Fresno. Young people coming out of school can't afford to pay for college, but jobs that don't require a degree don't pay enough for housing. • Funding for energy assistance programs. LIHEAP ran out in July. People lose their homes because they don't have electricity. • Support with applications for assistance. |
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| | | | <ul style="list-style-type: none"> • Improved access to food. MediCal has a grocery delivery program. Transportation may be an issue for residents trying to go to the First Fruits Market. • Workforce development and just general infrastructure in languages other than English and Spanish. • Expanding access to internet in low-access areas. |
| Stakeholder meeting | Members of Hope & Effort Appropriately Thriving for South West Fresno Community (HEAT) | 4 participants | <ul style="list-style-type: none"> • Mail flyers to all households; hand deliver flyers to all households. • Announcements on local channels. • Outreach should not be limited to 1 mile radius. • People in affected area are not being informed. • Signage at community meeting locations was too small. • City receives money based on community, but community does not have input and money is never put back into the community. • Money should be spent on revitalization. • Road improvements and lighting for bus stops needed. |
| CASA of Fresno and Madera Counties Focus Group | Participants in CASA programs | 8 participants | <p>Housing Needs and Opportunities</p> <ul style="list-style-type: none"> • Housing for people in foster care and people aging out of foster care. • More funding for Family Unification Program (FUP) vouchers. • Lots of people are worried about the availability of vouchers because there are so many people leaving the foster care system. For youth waiting for an FUP voucher to come through, generally the only option is the shelter. • FUP doesn't take into account whether you have a car loan; you'll still have to pay the same amount in rent regardless of other bills that you have. Dealing with transition from foster care to maintaining a household on their own is "a mountain for our kids to climb." • More apartments or small homes by the Poverello House. • Many foster youth end up homeless because they can't stay in their current housing when funding runs out. |

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| | | | <ul style="list-style-type: none"> • The numbers don't accurately count youth served by CASA as homeless because many are staying with a friend; however, this is out of necessity and not a long-term solution to their housing need. • Dorms or group homes for non-minor dependents. Many shelters are specifically for families. <p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • Transportation. There are cases where youth may find somewhere to live, but it's a two-hour commute by bus to work even if it isn't really that far away. • Education and job training. Many youth aged 18-21 are working at minimum wage jobs. • Higher wage jobs to help people afford housing. The places that are hiring are not paying enough to afford a place to live. Being paid \$16 an hour means youth are living paycheck-to-paycheck, especially if they have a car loan. • People could be employed to clean existing parks or provide security. There are ways people could be provided with opportunities to work in exchange for housing. The City doesn't need to spend more money on parks; funding could be spent on youth housing. • Life skills training. While AB12 extended care from 18 to 21, a lot of the youth CASA sees are not more prepared to live on their own at 21 than they were at 18. Services for youth age 18-21 should include life skills training, budgeting and taxes, and applying for medical insurance (Medi-Cal), jobs, driver's licenses, etc. • There is a need for life skills resources for people living on their own or with roommates for the first time. • In many programs, youth might end up living with three to four roommates. A trauma-informed approach would be better. • Programs need more capacity and funding to serve individual needs and provide support. |
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| | | | <ul style="list-style-type: none"> • Assistance for City Center, which houses the Mission on the first floor and housing on the second and third floor, including a foster youth center. • A variety of supportive services – job coaching, transportation to work, and food resources. • Many shelters are starting to kick people out unless they provide certain financial information. There’s a need for more resources to help each individual. |
| <p>Fresno County Department of Behavioral Health Focus Group</p> | <p>Participants in County Behavioral Health programs</p> | <p>6 participants</p> | <p>Housing Needs and Opportunities</p> <ul style="list-style-type: none"> • Transitional housing/ sober living home that allows residents to stay for three to six months to get people back on their feet while they have time to look for a job. They have a community to grow in and restart their lives. RH Community Builders has bought hotels and turned them into housing, which has been a successful model. Days Inn has been transformed into income-based apartments and looks great. Sober living homes that are self-paid should be based on income. They should feel safe so people can come and go easily. • A halfway house that one resident was put into contact with through the VA had a lot of resources, and people would come to check in every week to see what residents were doing to move forward. There wasn’t a strict system for checking in and out of the building, so residents were given more freedom to get back into school, get jobs, etc. The VA gave residents three months of rent so that they could save up to find housing after that. • More sober living housing accessible to people with MediCal. CalViva pays for sober living homes. • WestCare helps people with sober living, but residents may get roomed with someone they don’t know. There is a need for studios. Some residents bring in drugs, making it difficult for people to live there. • There needs to be a place for people to go who have pets that aren’t service animals. |

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| | | | <ul style="list-style-type: none"> • There is a need for substance abuse/ mental health dual diagnosis homes/ shelters so that staff is more equipped to handle residents' issues. • RH Community Builders has housing for college students that is strictly for residents who are homeless who are enrolled full-time in school. There is a need for more housing for people who are going to school with dual diagnosis (mental health issues and substance abuse disorder). • There is a need for homes that are affordable for families and for small, affordable homes located in good areas. Section 8 is helpful for people who get it. Families with children can afford an apartment. There is a need for assistance for housing that people can qualify for in a good area. In 2014, the wait list for Section 8 was two to five years, so many residents never make it off the wait list. • It is difficult to qualify for a loan. There is a need for assistance with qualifying for a loan and downpayment assistance. <p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • Community programs so that residents can meet new people and have something to do. • With strict regulations on cars and smog, there should be assistance to get cars to qualify. • CalViva provides two Uber rides per week, which is helpful. • There is a need for more seasonal or temporary jobs outside of Foster Farms. A program in Portugal provided subsidized employment for people trying to get their lives together, and the City would pay part of the wages. Jobs with CalTrans would be a good partnership. People should be able to afford to live when they have a job. • Four days per week of group and anger management classes through Pathways was helpful. It was difficult when it went down to three days. • The Mission and Poverello House have excellent food. |
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| <p>Fresno Interdenominational Refugee Ministries (FIRM) focus group</p> | <p>FIRM program participants</p> | <p>17 participants</p> | <p>Housing Needs and Opportunities</p> <ul style="list-style-type: none"> • Affordable housing. Market rate units are too expensive to afford. • Construction of low- and moderate-income housing doesn't keep up with the need. • Affordable housing in decent condition in North Fresno or Clovis is needed. • Development of low-income housing. City could purchase a plot of land for low- and moderate-income housing. • Purchasing a home in a good area is unaffordable. • It's hard to find a two-bedroom apartment for \$800 to \$900/month, and Section 8 and public housing have wait lists. Housing that is affordable is often unsafe. • More affordable housing with income restrictions for very low-income groups. Now even on Section 8, housing is expensive. • Owners want tenants to reapply every month under Section 8 and can increase the rent frequently. • Landlords don't fix problems with units. • More updated units. • Water and sewer issues have not been fixed. • When housing is available and affordable it is in undesirable condition, or the property is not maintained. • High utility costs. <p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • More buses on existing routes. Many people wait 30 minutes for a bus; a 15-minute wait would be more reasonable. Specifically, bus line 28 that travels along Dakota and Maple. • Improved bus stops. Some benches have no covering, aren't safe, or don't exist at all. This comment is specifically in regard to bus line 28 but may also apply to other areas of the city. • Job training, job search assistance, resume help. |
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| | | | <ul style="list-style-type: none"> • More parks and better lighting at existing parks, including in the North Sierra Vista area. • PG&E assistance. It's expensive even with a payment plan. Residents have tried to apply for assistance. • Free internet service. • Law to require leases of at least 6 months. Law to limit rent increases to every 1 or 2 years. • Exercise parks for the elderly. • More community gardens; gardening is a way to stay healthy. • Culturally appropriate therapy groups through organizations like FIRM. • Pedestrian infrastructure improvements. Fresno is not really a walkable city. • More lighting at Ashlan and Willow area, including at parks. • Better lighting at Woodward Park. • Not very many playgrounds south of Shaw (zip code 93726); residents have to travel to go to a decent playground. |
| Community survey | Broad community | 237 respondents | <p>Top housing needs</p> <ul style="list-style-type: none"> • Construction of new affordable rental units • Family housing • Energy efficiency improvements to housing <p>Top public facilities/ infrastructure needs</p> <ul style="list-style-type: none"> • Street, road, or sidewalk improvements • Homeless or domestic violence shelters • Community parks, gyms, or recreational fields • Youth centers <p>Top community/ economic development needs</p> <ul style="list-style-type: none"> • Redevelopment or demolition of abandoned properties • Incentives for creating jobs <p>Top public services needs</p> |

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| | | | <ul style="list-style-type: none"> • Employment training • Food banks/ community meals • After school services • Domestic abuse services • Housing counseling <p>Top homelessness needs</p> <ul style="list-style-type: none"> • Homelessness prevention • Permanent housing • Transitional/ supportive housing programs |
| Public needs hearing | Broad community | 4 comments | <ul style="list-style-type: none"> • Promote comment opportunities at shelters; include items from the housing element such as special needs shelters, safe parking lots, and need for safe camps; robust jobs program; old service providers accountable through grievance procedures; have a lived experience board. • Outreach is poor; need to outreach to more low-income people by knocking on doors. Have service providers perform outreach. • Everything is becoming unaffordable, first-time homebuyers cannot get a prequalification letter and renters, even subsidized renters, cannot afford rent. Consider options like tiny homes, 3D printing, and manufactured homes. • Need services for property owners. |
| Public comment period | Broad community | 27 comments | <ul style="list-style-type: none"> • Need for grants for shared housing, stabilization programs, and housing for women and children • Need for jobs • Affordable housing for households with debt • Improvements in sidewalks are needed to improve safety • Need for information about planning processes in Spanish • Need to prioritize affordable housing • Greater oversight and accountability of programs |

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| | | | <ul style="list-style-type: none"> • Need to create ‘lived experience board’ of residents who have experienced being unhoused to shape programs • Assessment of gaps in housing for people experiencing homelessness should drive the City’s policy • Need to strengthen programs that prevent homelessness • Need to implement actions in the Here to Stay report, including rent stabilization, preserving affordable housing, and setting aside units for permanent affordable housing • Support for Housing First approach • Implement strategies in Analysis of Impediments to Fair Housing Choice • Need to ensure that unhoused residents can access permanent supportive housing units established from Project Homekey shelters • HART team has thrown away belongings of unhoused residents • Need for a community-based response to homelessness as opposed to a law enforcement response • There is a need to fund domestic violence shelters and winter warming centers • Need for trauma-informed shelters • Need for employment opportunities for residents with housing challenges with services to support continued employment • Need to reduce concentration of crisis housing and include it in areas with transportation and access to resources • Need for more rental housing options • Need to prioritize building new housing • Need to streamline zoning regulations to encourage new development • Many older units in need of repair • Need more housing options for large families • High rents and limited availability of units • Need for a property where residents experiencing homelessness can receive services, rather than being moved around |
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| | | | <ul style="list-style-type: none"> • Homelessness is a problem in northwest Fresno • Need to specify conclusions in plan documents and make plans easier to read • Need to support homeownership |
| Public hearing | Broad community | 16 participants | <ul style="list-style-type: none"> • Poverello House supports staff funding recommendations for street outreach (ESG) and Papa Mike’s Café workforce development program (CDBG). Papa Mike’s is a free restaurant designed to feed those who are hungry and is a workforce development program. It connects with the youth job corps program to support workforce development in the culinary field in commercial kitchens, restaurant kitchens, and operating food trucks • South Tower Community Land Trust spoke in support of funding for the land trust and a coalition of organizations, including the Mighty and Black Queer through HOPWA. Staff did not recommend funding. There is not enough diversity in HOPWA programs. The organization is doing innovative work in the Tower district and offers a different level of care at the neighborhood level. Would like to receive the balance of programs that are overfunded relative to their requests. • Mighty Community Advocacy supports youth and pregnant youth and their families. Part of the application with South Tower Community Land Trusts. Provide doula and sexual health services, education and community services, and trauma informed care. Prepared to extend services to residents with HIV/AIDS. Served 337 youth in 2024. • Central Valley Justice Coalition spoke in favor of CDBG funding and support for the work of the coalition. This year the organization worked with over 400 individuals at risk of human trafficking. • Hope at Vision View spoke in support of CDBG plan. Thankful to see intentional and thoughtful investment. The organization provides a small business incubator. Funding request was to repair a compromised roof. |

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| | | | <ul style="list-style-type: none">• Radio Bilingue offers musical programs in English, Spanish, and Mixteco and has a history of training youth. The organization will have a new Center at 450 E. Belmont. The organization is asking for support.• Chinatown Fresno Foundation spoke in support of the grant funding. The organization will receive funding for micro-enterprise services. It has a bookstore in Chinatown because of this funding.• Support for funding recommendations from staff and support for HVAC improvements to Maxie L. Parks community center. It was the only center without HVAC and was using swamp coolers.• Poverello House is grateful for the recommendation for funding outreach through ESG. The organization provides outreach to families experiencing homelessness. The funding provides for three outreach workers.• Fresno Housing spoke in support of the HOME tenant-based rental assistance program. It provides up to two years of rental assistance.• Highway City Community Development is appreciative of support for funding to run a health program in an underserved area. It provided free healthcare for everyone, mostly serving children in the school system (Central Unified).• Community Medical Center HIV services appreciates the recommendation for funding through HOPWA. Being able to provide housing for patients will improve adherence for patients.• Boys and Girls Club appreciates the recommendation. The organization serves four clubs in the city.• The city needs housing. If someone is unhoused, when they come to a clinic, they should be connected to housing and mental health resources and case management. It is important to have them follow up about the housing. |
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NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

To inform the development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in the city of Fresno. It relies on data from the U.S. Census, the 2016-2020 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through stakeholder interviews, focus groups, meetings, public hearings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Fresno.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2016-2020 5-Year American Community Survey, Fresno has a population of 526,145 residents living in 170,135 households. The city's population increased 3% between 2009 and 2020. The data also indicates that the city's median household income is \$53,368, up 29% from the median income of \$41,531 in 2009.

Table 6 categorizes households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with children 6 years or younger. According to 2016-2020 CHAS data, there are 83,290 households who are low- or moderate-income, with incomes at or below 80% of the HUD Adjusted Median Family Income (HAMFI). Together, these low-to-moderate-income households make up nearly half (49%) of all households in Fresno.

The largest shares of low- and moderate-income households are small families (38%) and families with young children (26%). Elderly households comprise 19% of low-to-moderate-income households, followed by large family households (15%). Frail elderly households (containing at least one person age 75 years or older) are the least likely to have low-to-moderate-incomes out of all family types listed (12%).

For many low- and moderate-income households in Fresno, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 6 through 11 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-

specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

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

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

In the city of Fresno, approximately 71,620 households (42% of all households) experience a housing problem. Twenty-three percent (23%), or 38,675 households, experience a severe housing problem. The most common housing problem in Fresno is cost burden, which affects nearly one-third (32%) of all households and comprises three-fourths of households with housing problems (75%).

Table 7 shows that 28,645 households, or 40% of households with a housing problem, are severely cost burdened. An additional 25,080 households are cost burdened, spending 30% to 50% of household income on housing costs. Together, 79% of all Fresno households with a housing problem spend more than 30% of their income on housing costs. Cost burden has the greatest impact on very low-income renters. Among cost burdened renters, 47% are very low-income (earning between 0-30% AMI). However, severe cost burden has the greatest impact on very low-income homeowners (54%).

While affordability is the primary issue facing low- and moderate-income residents, overcrowding and substandard housing also affect these households. Nineteen percent (19%) of households with housing problems (13,964 households) experience overcrowding, defined as households with more than one person per room. In addition, 8% (or 5,935 households) experience severe overcrowding (households with 1.51 or more person per room). A total of 1,570 (2% of households) lack complete plumbing or kitchen facilities. Lastly, 4% of households reported having zero or negative income.

Housing problems not related to affordability affect just over one in five households (21%) with housing problems in Fresno.

Other known housing problems outside of HUD-defined housing problems include blight conditions and limited economic viability of neighborhoods (e.g. the location of affordable housing in proximity to employment, education, fresh food, clean environment, and other services and opportunities). The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

| Demographics | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 510,450 | 526,145 | 3% |
| Households | 161,915 | 170,135 | 5% |
| Median Income | \$41,531.00 | \$53,368.00 | 29% |

Data Source: 2000 Census (Base Year), 2016 2020 ACS (Most Recent Year)

Number of Households Table

TABLE 6 - TOTAL HOUSEHOLDS TABLE

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 31,235 | 23,180 | 28,875 | 16,460 | 70,385 |
| Small Family Households | 10,870 | 8,950 | 12,095 | 7,290 | 32,985 |
| Large Family Households | 4,180 | 3,310 | 5,355 | 2,895 | 9,515 |
| Household contains at least one person 62-74 years of age | 5,870 | 4,270 | 5,520 | 3,370 | 15,895 |
| Household contains at least one person age 75 or older | 3,260 | 3,215 | 3,240 | 1,420 | 6,255 |
| Households with one or more children 6 years old or younger | 8,295 | 5,660 | 7,340 | 3,555 | 9,430 |

Data Source: 2016 2020 CHAS

Housing Needs Summary Tables

5. Housing Problems (Households with one of the listed needs)

TABLE 7 – HOUSING PROBLEMS TABLE

| | Renter | | | | | Owner | | | | |
|---|--------------|-------------------|-------------------|--------------------|--------|--------------|-------------------|-------------------|--------------------|-------|
| | 0 30% AMI | >30 50% AMI | >50 80% AMI | >80 100% AMI | Total | 0 30% AMI | >30 50% AMI | >50 80% AMI | >80 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 430 | 465 | 355 | 215 | 1,465 | 50 | 10 | 20 | 25 | 105 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 1,560 | 1,380 | 1,440 | 765 | 5,145 | 110 | 205 | 260 | 215 | 790 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 2,640 | 1,415 | 1,445 | 670 | 6,170 | 300 | 350 | 715 | 330 | 1,695 |
| Housing cost burden greater | 14,430 | 5,510 | 1,185 | 90 | 21,215 | 3,205 | 2,265 | 1,630 | 330 | 7,430 |

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|---|-------|-------|-------|-------|--------|-----|-------|-------|-------|-------|
| than 50% of income (and none of the above problems) | | | | | | | | | | |
| Housing cost burden greater than 30% of income (and none of the above problems) | 2,820 | 6,450 | 6,950 | 1,740 | 17,960 | 730 | 1,395 | 3,410 | 1,585 | 7,120 |
| Zero/negative Income (and none of the above problems) | 2,115 | 0 | 0 | 0 | 2,115 | 410 | 0 | 0 | 0 | 410 |
| <i>Data Source: 2016 2020 CHAS</i> | | | | | | | | | | |

6. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

TABLE 8 – SEVERE HOUSING PROBLEMS

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0 30% AMI | >30 50% AMI | >50 80% AMI | >80 100% AMI | Total | 0 30% AMI | >30 50% AMI | >50 80% AMI | >80 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 19,060 | 8,770 | 4,425 | 1,740 | 33,995 | 3,660 | 2,825 | 2,625 | 895 | 10,005 |
| Having none of four housing problems | 6,705 | 8,205 | 13,025 | 6,875 | 34,810 | 1,810 | 3,370 | 8,800 | 6,950 | 20,930 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Data Source: 2016 2020 CHAS</i> | | | | | | | | | | |

7. Cost Burden > 30%

TABLE 9 – COST BURDEN > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
| | 0 30% AMI | >30 50% AMI | >50 80% AMI | Total | 0 30% AMI | >30 50% AMI | >50 80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 8,135 | 6,265 | 4,135 | 18,535 | 1,240 | 1,440 | 1,965 | 4,645 |
| Large Related | 3,165 | 1,930 | 1,415 | 6,510 | 505 | 620 | 965 | 2,090 |
| Elderly | 4,490 | 2,695 | 1,355 | 8,540 | 1,980 | 1,535 | 1,760 | 5,275 |
| Other | 5,635 | 3,605 | 2,510 | 11,750 | 565 | 420 | 645 | 1,630 |
| Total need by income | 21,425 | 14,495 | 9,415 | 45,335 | 4,290 | 4,015 | 5,335 | 13,640 |

Data Source: 2016 2020 CHAS

8. Cost Burden > 50%

TABLE 10 – COST BURDEN > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0 30% AMI | >30 50% AMI | >50 80% AMI | Total | 0 30% AMI | >30 50% AMI | >50 80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 6,750 | 2,325 | 485 | 9,560 | 1,100 | 880 | 620 | 2,600 |
| Large Related | 2,705 | 670 | 185 | 3,560 | 355 | 300 | 160 | 815 |
| Elderly | 3,405 | 1,455 | 385 | 5,245 | 1,620 | 845 | 655 | 3,120 |
| Other | 4,905 | 1,740 | 305 | 6,950 | 310 | 330 | 235 | 875 |
| Total need by income | 17,765 | 6,190 | 1,360 | 25,315 | 3,385 | 2,355 | 1,670 | 7,410 |

Data Source: 2016 2020 CHAS

9. Crowding (More than one person per room)

TABLE 11 – CROWDING INFORMATION – 1/2

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------------|-------------------|-------------------|------------------------|--------|---------------------|-------------------|-------------------|------------------------|-------|
| | 0 30% AMI | >30 50% AMI | >50 80% AMI | >80 100 % AMI | Total | 0 30 % AMI | >30 50% AMI | >50 80% AMI | >80 100 % AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 3,555 | 2,425 | 2,175 | 1,345 | 9,500 | 340 | 315 | 770 | 335 | 1,760 |
| Multiple, unrelated family households | 495 | 185 | 555 | 80 | 1,315 | 60 | 245 | 205 | 205 | 715 |
| Other, non-family households | 210 | 220 | 190 | 44 | 664 | 10 | 0 | 0 | 0 | 10 |
| Total need by income | 4,260 | 2,830 | 2,920 | 1,469 | 11,479 | 410 | 560 | 975 | 540 | 2,485 |
| <i>Data Source: 2016 2020 CHAS</i> | | | | | | | | | | |

TABLE 12 – CROWDING INFORMATION – 2/2

| | Renter | | | | Owner | | | |
|----------------------------------|------------------|-------------------|-------------------|-------|-----------------|-------------------|-------------------|-------|
| | 0 30% AMI | >30 50% AMI | >50 80% AMI | Total | 0 30% AMI | >30 50% AMI | >50 80% AMI | Total |
| Households with Children Present | Data Unavailable | | | | | | | |

Describe the number and type of single person households in need of housing assistance.

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other, non-family” category of Tables 9 and 10. This

category includes multi-person households whose members are unrelated (e.g., roommates, un-married partners, etc.). Fresno has 13,380 single-person or multi-person unrelated households that are both low- to moderate-income and spend more than 30% of their incomes on housing costs. Single-person and multi-person unrelated households make up just under one-fourth (23%) of all cost burdened households. Renters of this household type experience cost burdens over seven times the rate of “other, non-family” homeowners.

Table 9 shows the number of Fresno households that are cost burdened, spending more than 30% of their income on housing costs. The table indicates that nearly half (48%) of all single-person renters who spend more than 30% of their income on housing costs are considered extremely low-income (earning 30% AMI or less). Single-person homeowners who are cost burdened are most likely to have moderate incomes (40%). Severe cost burdens, in which a household spends more than 50% of their income on housing costs, also have severe effects on single-person households. There are 6,950 “other, non-family” renter households that are severely cost burdened. Of these renter households, 96% earn below 50% AMI.

In Table 11, CHAS data indicates that 664 “other, non-family” renter households experience overcrowding. Among households experiencing overcrowding, 99% are low-income renter households. CHAS data identified only 10 overcrowded single-person owner households, all of which were extremely low-income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data gathered from 2016-2020 ACS estimates that there are 74,571 individuals with disabilities in Fresno, representing 14% of the population. There is no data available that shows housing needs or households with disabled persons; however, patterns found in CHAS data on household income and housing problems can be used to estimate the need for housing assistance among the population with disabilities. Assuming the pattern of low- to moderate-income households experiencing housing problems applies, poverty status data could indicate if disabled residents have a greater risk of experiencing housing problems. 2016-2020 ACS estimates that 28% of the population with disabilities falls below the federal poverty level of \$12,760 for a single person in 2020. In comparison, households with incomes below 30% HAMFI comprised only 18% of all households in Fresno but accounted for 40% of all households experiencing one or more housing problems. Therefore, a larger proportion of low-income residents would likely indicate increased susceptibility to housing problems for disabled persons. Additionally, people with disabilities often face greater difficulty finding appropriate housing, given the scarcity of housing that is both affordable and accessible to people with disabilities.

Open Justice, a criminal justice database published by the California Department of Justice, reports that there were 7,535 domestic violence-related calls for assistance in

Fresno County in 2020.¹ Several agencies assist clients who have experienced domestic violence and need housing assistance. The Marjaree Mason Center reports in its 2022-2023 annual report that it provided 184 beds through one emergency safe house and two transitional housing programs. Naomi's House, a shelter for single, homeless women, offers 34 beds nightly. The Fresno Housing Authority also allows victims of domestic violence to have priority on its interest list. While other shelter and transitional housing providers exist, such as Rescue Mission and Evangel House, the gap between services and domestic violence calls may indicate the need for significant housing assistance for this population. According to the FMCoC 2024 Point-in-Time Count, which is discussed in more detail in NA-40, there are 743 victims of domestic violence experiencing homelessness, comprising 17% of the total homeless population. Out of these 743 homeless DV survivors, 187 were sheltered in emergency shelter or transitional housing (25% of all homeless DV survivors) and 556 were unsheltered (74%), indicating a need for more affordable housing dedicated to serving this vulnerable population.

What are the most common housing problems?

CHAS data indicates that the most common housing problem in Fresno, regardless of tenure type, is cost burden. Approximately one-third of all households in Fresno (35%) spend 30% or more of their income on housing. Additionally, severe housing cost burdens affect 12% of all Fresno residents. Households with low incomes are particularly vulnerable to severe cost burdens. A quarter (25%) of low-income households are severely cost burdened. Cost burdens have the greatest impact on extremely low-income households, affecting 82% of households earning 0-30% AMI. While affordability is the most common housing problem, overcrowding, severe overcrowding and substandard housing affect 13,150 low- to moderate income households, or 16% of Fresno's low- to moderate-income households.

Are any populations/household types more affected than others by these problems?

Renters at nearly every income level are more likely than homeowners to experience at least one housing problem. Cost burdens affect renters at 2.5 times the rate of homeowners, while severe cost burdens affect renters at 2.8 times the rate of homeowners. This is particularly true for extremely low- and very low-income renters, who experience more housing problems than all low- to moderate-income homeowners combined. Overcrowding also affects more renters than homeowners. Renters are 4.5 times more likely than homeowners to experience overcrowding, and 6.5 times more likely than homeowners to experience severe overcrowding.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and

¹ Domestic Violence-Related Calls for Assistance (2020). Fresno County.

<https://openjustice.doj.ca.gov/exploration/crime-statistics/domestic-violence-related-calls-assistance>

individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to 2016-2020 ACS estimates, approximately 23% of Fresno residents live at or below the poverty level. Of the total 170,135 households in Fresno, 11% are families with children under the age of 18 that are living below the federal poverty line. A significant share of the population living below the poverty line (82%) spends more than 30% of their income on housing, not including childcare, medical or transportation costs. Low wages, rising rental costs, and the scarcity of affordable housing for extremely low-income households place these vulnerable households at even greater risk for eviction or homelessness. Households who have experienced homelessness and are receiving rapid re-housing assistance often face barriers to obtaining housing. Contributing factors include prior histories of homelessness or eviction, physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training. The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of housing affordable to households earning 50% AMI or below. For formerly homeless families and individuals nearing the termination of assistance, the most pressing needs are: access to health, mental health, and legal services; access to affordable transportation, housing, and childcare; and ongoing case management and supportive services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Fresno's 2023-2031 Housing Element includes several populations that are deemed "at-risk", including households with housing problems; youth exiting the foster care system; households nearing the termination of housing assistance; those fleeing domestic violence; seniors on fixed incomes; persons with disabilities; persons with mental health/substance abuse disorders; and other special needs populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most fundamental risk factor for homelessness is extreme poverty combined with unaffordable housing costs. Households— especially renters— with incomes under 30% HAMFI and housing cost burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as loss of employment, significant reduction in work hours, or the development of a medical emergency/condition.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to needs at that income level as a whole to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications for 2020 include:

- Extremely low-income – up to 30% of area median income (AMI) or \$20,950 for a family of four;
- Very Low-Income – 30 to 50% AMI or \$20,951 to \$34,950 for a family of four;
- Low-Income – 50 to 80% AMI or \$34,951 to \$41,940 for a family of four; and
- Moderate Income – 80 to 100% AMI or \$41,041 to \$55,900 for a family of four.

0%-30% of Area Median Income

Out of 31,235 extremely low-income households in Fresno, 26,270 (or 84%) have at least one housing problem. Based on this data, Pacific Islander households experience housing problems at a disproportionately high rate. Though their total numbers are low, 100% of the 15 low-income Pacific Islander households in Fresno have housing problems. Hispanic households make up the largest total number of extremely low-income households with housing problems (13,045 households), though the rate of housing problems is not disproportionate (87%). Of the remaining extremely low-income households, 82% of Black, 82% of White, 83% of Asian, and 75% of Native American households have at least one housing problem.

TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 26,270 | 4,965 | 0 |
| White | 6,455 | 1,425 | 0 |
| Black / African American | 3,435 | 755 | 0 |
| Asian | 2,705 | 570 | 0 |
| American Indian, Alaska Native | 199 | 65 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 13,045 | 1,980 | 0 |

Data Source: 2016 2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Of the 23,180 very low-income households in Fresno, 19,445 households (84%) have at least one housing problem. As with extremely low-income households, 100% of the 20 Pacific Islander households at this income level have a housing problem, signifying a disproportionate rate for this group. Additionally, Native American households also exhibit housing problems at a disproportionately high rate at this income level (94%). The remaining households experience housing problems at the following rates: Asian households (88%), Black households (87%), Hispanic households (84%), and White households (80%).

TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 19,445 | 3,735 | 0 |
| White | 4,850 | 1,215 | 0 |
| Black / African American | 1,805 | 260 | 0 |
| Asian | 2,005 | 275 | 0 |
| American Indian, Alaska Native | 170 | 10 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 10,265 | 1,950 | 0 |

Data Source: 2016 2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Less than two-thirds (60%) of the 28,875 low-income households in Fresno experience at least one housing problem. At this income level, no households exhibit disproportionately high rates of housing need. The low-income households with the highest rate of housing problems are Asian households, where 65% have at least one housing problem. In comparison to the other income levels, Native American households have the lowest rate of housing need, with 41% of low-income Native households exhibiting at least one housing need.

TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 17,410 | 11,465 | 0 |
| White | 5,315 | 3,605 | 0 |
| Black / African American | 855 | 990 | 0 |
| Asian | 2,105 | 1,120 | 0 |
| American Indian, Alaska Native | 24 | 35 | 0 |
| Pacific Islander | 25 | 30 | 0 |
| Hispanic | 8,550 | 5,260 | 0 |

Data Source: 2016 2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

A little over one-third of all moderate-income Fresno households have a housing problem (36%). Black households at this income level are disproportionately affected, with 50% having a housing problem. Hispanic, White, and Asian households have housing problems at or near the city's average (36%, 35%, and 33% respectively). Moderate-income Native American and Pacific Islander households had rates of housing problems below the city's average (25% and 29%, respectively).

TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| <u>Jurisdiction as a whole</u> | <u>5,960</u> | <u>10,500</u> | <u>0</u> |
| <u>White</u> | <u>2,110</u> | <u>3,835</u> | <u>0</u> |
| <u>Black / African American</u> | <u>445</u> | <u>445</u> | <u>0</u> |
| <u>Asian</u> | <u>500</u> | <u>1,035</u> | <u>0</u> |
| <u>American Indian, Alaska Native</u> | <u>39</u> | <u>115</u> | <u>0</u> |
| <u>Pacific Islander</u> | <u>10</u> | <u>25</u> | <u>0</u> |
| <u>Hispanic</u> | <u>2,790</u> | <u>4,930</u> | <u>0</u> |
| <i>Data Source: 2016 2020 CHAS</i> | | | |

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

At extremely low and very low incomes, Pacific Islander households experience disproportionately high rates of housing problems compared with the city’s average, with all Pacific Islander households at these income levels experiencing housing problems. At moderate incomes, housing problems disproportionately affect Black/African American households, with 50% of Black moderate-income households experiencing housing problems compared to 36% of all moderate-income households. There are no groups that exhibit disproportionately high rates of housing needs for low-income households earning between 50%-80% AMI.

While disproportionate rates of housing problems tell us about the comparative housing needs across all racial and ethnic groups, they do not fully indicate the level of need within each group. Pacific Islander households, as defined by US Census data, only make up 15 of the city’s extremely low-income households and 20 very low-income households. Hispanic households, on the other hand, constitute the majority of households with housing needs. Over 40% of all extremely low-income Fresno households (31,235 households) are Hispanic households with housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole to identify any disproportionately greater needs. Like the preceding analysis, this section uses HUD's definition of disproportionately greater need, which occurs when one racial or ethnic group at a given income level experiences housing problems at a rate that is at least 10 percentage points greater than the income level as a whole.

Tables 17 through 20 identify the number of households with one or more of the severe housing needs by householder race and ethnicity. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe crowding (more than 1.5 people per room); (3) lack of complete kitchen facilities; and (4) lack of complete plumbing facilities.

Income classifications include:

- Extremely low-income – up to 30% of area median income (AMI) or \$20,950 for a family of four;
- Very Low-Income – 30 to 50% AMI or \$20,951 to \$34,950 for a family of four;
- Low-Income – 50 to 80% AMI or \$34,951 to \$41,940 for a family of four; and
- Moderate Income – 80 to 100% AMI or \$41,041 to \$55,900 for a family of four.

0%-30% of Area Median Income

Out of the 31,235 extremely low- income households in the city of Fresno, 73% have one or more severe housing problem. Pacific Islander households are disproportionately affected at this income level, with 100% of the 15 Pacific Islander households experiencing a severe housing problem. Asian households have the second highest rate of housing problems (78%), followed by Hispanic households (76%), Native American households (74%), Black households (70%), and White households (69%).

TABLE 17 – SEVERE HOUSING PROBLEMS 0 - 30% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 22,720 | 8,515 | 0 |
| White | 5,405 | 2,475 | 0 |
| Black / African American | 2,925 | 1,265 | 0 |
| Asian | 2,545 | 730 | 0 |
| American Indian, Alaska Native | 195 | 69 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 11,380 | 3,655 | 0 |
| <i>Data Source: 2016 2020 CHAS</i> | | | |

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

There are 11,595 very low-income households that have at least one severe housing problem, making up half (50%) of all households at this income level. Again, Pacific Islander households are disproportionately affected, with severe housing problems affecting 100% of the 20 Pacific Islander households in the city. Very low-income Asian households also experience severe housing problems at a disproportionate rate of 62%. The share of very low-income Black households with severe housing problems is slightly higher than half (55%), followed by Native American households (53%), Hispanic households (49%), and White households (45%).

TABLE 18 – SEVERE HOUSING PROBLEMS 30 - 50% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 11,595 | 11,575 | 0 |
| White | 2,750 | 3,305 | 0 |
| Black / African American | 1,135 | 930 | 0 |
| Asian | 1,415 | 870 | 0 |
| American Indian, Alaska Native | 95 | 85 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 5,985 | 6,230 | 0 |

Data Source: 2016 2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Out of the total 28,875 low-income Fresno households earning between 50%-80% AMI, just under one-quarter (24%) experience a severe housing problem. Low-income Asian households have disproportionately high rates of housing problems, with 34% having a severe housing problem. Hispanic households have the second highest rate of severe housing problems at 28%. All other racial and ethnic groups are at or below the city's average: 18% of Native American households have a severe housing problem, followed by 20% of White households, and 10% of Black households. At this income level, no Pacific Islander households have severe housing problems.

TABLE 19 – SEVERE HOUSING PROBLEMS 50 - 80% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 7,050 | 21,825 | 0 |
| White | 1,780 | 7,140 | 0 |
| Black / African American | 190 | 1,655 | 0 |
| Asian | 1,105 | 2,120 | 0 |
| American Indian, Alaska Native | 10 | 45 | 0 |
| Pacific Islander | 0 | 55 | 0 |
| Hispanic | 3,810 | 10,000 | 0 |

Data Source: 2016 2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Sixteen percent (16%) of the city's 16,460 moderate-income households have a severe housing problem. Asian and Pacific Islander households at this income level are disproportionately affected, with 27% and 29% having a severe housing problem, respectively. Nineteen percent of Hispanic households, 13% of Black households, 9% of White households, and 3% of Native American households also experience at least one severe housing problem at this income level.

TABLE 20 – SEVERE HOUSING PROBLEMS 80 - 100% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,635 | 13,825 | 0 |
| White | 550 | 5,395 | 0 |
| Black / African American | 115 | 770 | 0 |
| Asian | 410 | 1,120 | 0 |
| American Indian, Alaska Native | 4 | 145 | 0 |
| Pacific Islander | 10 | 25 | 0 |
| Hispanic | 1,500 | 6,215 | 0 |

Data Source: 2016 2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Out of all Fresno households earning 100% AMI or below (99,740), approximately 44% experienced at least one severe housing problem. Hispanic households make up the majority of households at all income groups, as well as the majority of households with one or more severe housing problems. Forty-six percent of all Hispanic households earning less than 100% AMI have severe housing problems. Comparatively, White households, which make up the second largest number of households earning below 100% AMI, have severe housing problems at a rate of 36%. Low-to-moderate-income Native American, Asian, and Black households have higher rates of severe housing problems (47%, 53%, and 49%, respectively). Pacific Islander households experience housing problems at the same rate as White households (36%).

However, at extremely low, very low, and moderate incomes, Pacific Islander households continue to experience a disproportionately higher rate of severe housing problems than the city’s average (100% at extremely low and very low incomes, 29% at moderate incomes). At very low, low, and moderate incomes, Asian households have a disproportionate rate of severe housing problems (62%, 34%, and 27%, respectively). At all income levels below 100%, White households in Fresno exhibit lower rates of severe housing problems compared to the city’s average.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on the share of income that households spend on housing. Data is broken down into groups that spend less than 30% of their income on housing costs, those paying between 30% and 50% (cost burdened), and those paying over 50% (severely cost burdened). The final column, “no/negative income,” identifies households without an income, for whom housing as a share of income was not calculated.

Housing Cost Burden

TABLE 21 – GREATER NEED: HOUSING COST BURDENS AMI

| Housing Cost Burden | <=30% | 30 50% | >50% | No / negative income (not computed) |
|------------------------------------|--------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 99,370 | 34,440 | 33,630 | 2,705 |
| White | 39,875 | 11,175 | 9,180 | 610 |
| Black / African American | 5,995 | 2,880 | 3,835 | 355 |
| Asian | 11,755 | 3,125 | 4,020 | 490 |
| American Indian, Alaska Native | 410 | 160 | 285 | 25 |
| Pacific Islander | 135 | 75 | 45 | 0 |
| Hispanic | 39,160 | 16,195 | 15,765 | 1,085 |
| <i>Data Source: 2016 2020 CHAS</i> | | | | |

Discussion:

Based on this analysis, Black and Native American households experience disproportionately greater rates of housing cost burden in Fresno compared to other racial or ethnic groups. While 40% of the total city is housing cost burdened, 51% of Black households and American Indian households are considered housing cost burdened. Pacific Islander households experience housing cost burdens at a rate of 47%, followed by Hispanic households (44%) and White households (33%).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

At extremely low, very low, and moderate incomes, Pacific Islander households in Fresno experience a disproportionately higher rate of severe housing problems than the city's average (100% at extremely low and very low incomes, 29% at moderate incomes). At very low, low, and moderate incomes, Asian households have a disproportionate rate of severe housing problems (62%, 34%, and 27%, respectively).

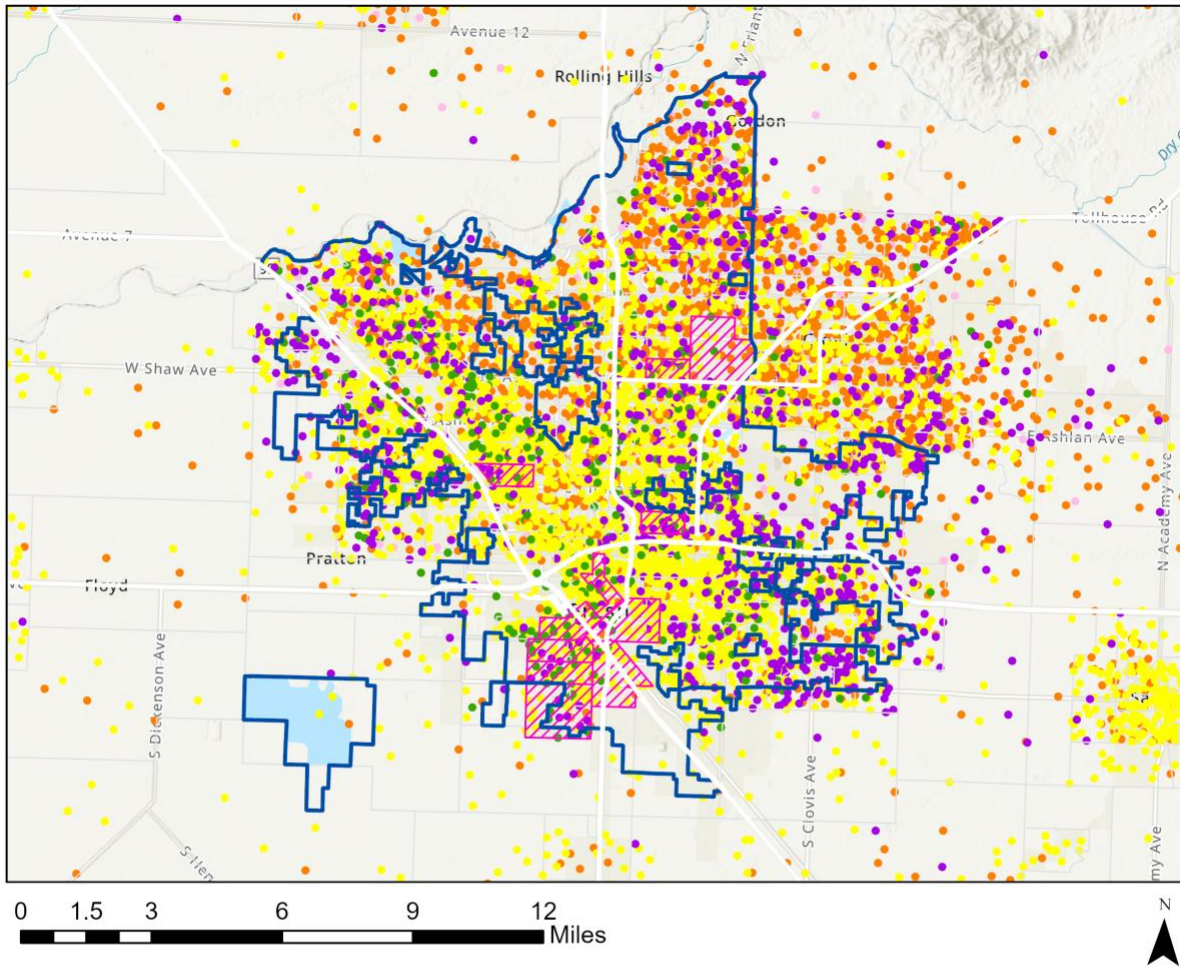
If they have needs not identified above, what are those needs?

Low-to-moderate-income Asian and Pacific Islander households may also have the need for housing assistance/education available in non-English languages, as well as a need for affordable housing that is culturally competent and capable of housing multigenerational households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Both the Asian and Pacific Islander populations are spread out relatively evenly through the city of Fresno (see Figure 1).

FIGURE 1. RACE AND ETHNICITY BY BLOCK GROUP IN THE CITY OF FRESNO



Race/Ethnicity by Block Group

1 Dot = 100 People

- Asian
- Pacific Islander
- Black or African American
- Hispanic or Latino
- White
- American Indian and Alaska Native
- Some Other Race
- Two or More Races

- City of Fresno
- ▨ Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

Source: 2020 Decennial Census

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Fresno and the Housing Authority of Fresno County (combined known as “Fresno Housing”), is responsible for the administration of publicly supported housing in the city and county to house families, the elderly, and people with disabilities. According to HUD’s 2020 A Picture of Subsidized Housing (APSH) data, there are approximately 14,161 publicly supported housing units associated with the city’s Housing Authority. These units include public housing, Project-Based Section 8, Housing Choice Vouchers, and “other multifamily”, which includes units designated for seniors and/or persons with disabilities through the Section 202 and Section 811 programs. There are also approximately 7,508 LIHTC units in the city, 7,029 of which are designated for low-income households earning 60% AMI or less. Together, publicly supported housing in Fresno makes up 7.4% of the city’s housing units. The Housing Authority of the City of Fresno and the Housing Authority of Fresno County 2024 Annual Plans provide the most recent record of the Fresno housing inventory. These plans state that there are 923 public housing units and 13,719 Housing Choice Vouchers in use, totaling 14,642 publicly supported housing units.

Totals in Use

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE

| | Program Type | | | | | | | | |
|------------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project based | Tenant based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units / vouchers in use | 0 | 0 | 760 | 6,792 | 83 | 6,441 | 39 | 133 | 89 |

Data Source: 2016 2020 CHAS
**Includes Non Elderly Disabled, Mainstream One Year, Mainstream Five year, and Nursing Home Transition*

Characteristics of Resident

TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|
| | Certificate | Mod Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project based | Tenant based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | 11,498 | 11,936 | 9,842 | 11,933 | 9,401 | 12,627 |
| Average length of stay | 0 | 0 | 5 | 6 | 0 | 7 | 1 | 7 |
| Average Household size | 0 | 0 | 2 | 3 | 3 | 3 | 1 | 4 |
| # Homeless at admission | 0 | 0 | 1 | 10 | 1 | 7 | 2 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 106 | 754 | 3 | 726 | 2 | 3 |
| # of Disabled Families | 0 | 0 | 122 | 1,452 | 20 | 1,326 | 18 | 18 |
| # of Families requesting accessibility features | 0 | 0 | 760 | 6,792 | 83 | 6,441 | 39 | 133 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Data Source: PIC (PIH Information Center)

Race of Residents

TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

| Race | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project based | Tenant based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 496 | 4,001 | 49 | 3,753 | 33 | 111 | 51 |
| Black/African American | 0 | 0 | 161 | 2,208 | 22 | 2,143 | 6 | 18 | 18 |
| Asian | 0 | 0 | 87 | 466 | 8 | 438 | 0 | 1 | 17 |
| American Indian/Alaska Native | 0 | 0 | 12 | 102 | 3 | 93 | 0 | 3 | 3 |
| Pacific Islander | 0 | 0 | 4 | 15 | 1 | 14 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Data Source: PIC (PIH Information Center)

**Includes Non Elderly Disabled, Mainstream One Year, Mainstream Five year, and Nursing Home Transition*

Ethnicity of Residents

TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

| Program Type | | | | | | | | | |
|--------------|-------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| Ethnicity | Certificate | Mod Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project based | Tenant based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 451 | 3,157 | 41 | 2,990 | 11 | 89 | 22 |
| Not Hispanic | 0 | 0 | 309 | 3,635 | 42 | 3,451 | 28 | 44 | 67 |

Data Source: PIC (PIH Information Center)
**Includes Non Elderly Disabled, Mainstream One Year, Mainstream Five year, and Nursing Home Transition*

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to HUD’s 2020 A Picture of Subsidized Housing (APSH) data, publicly supported programs serve as a key source of housing for households with disabilities. Ten percent of public housing households have a disability, along with 17% of those with a Housing Choice Voucher, 16% of those living in Project-Based Section 8 developments, and 83% of those living in Section 811 units. As many people with disabilities live on limited incomes, often just a modest \$967/month SSI payment, there are few options for them other than public housing. Availability of additional units with accessibility features is the greatest need of this population.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Current residents in public and other assisted housing units are most immediately in need of opportunities and support to grow and attain a level of self-sufficiency. These supports include programs in areas such as job training and assistance, childcare, transportation, health-related assistance, after school programs, adult education, and child educational enrichment.

How do these needs compare to the housing needs of the population at large

The needs of public housing residents and voucher holders are different from those of the city’s overall low- and moderate-income population primarily in that these residents are housed in stable and decent housing. With this need met, residents can work on other needs that families typically face in addition to housing insecurity, such as childcare, healthcare, employment, transportation, and food.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section discusses the size and characteristics of the population experiencing homelessness in Fresno, which falls under the Fresno City & County/Madera County Continuum of Care, sometimes referred to as the FMCoC. Each year, the Continuum of Care directs a Point-in-Time (PIT) count of people experiencing homelessness throughout the region on one night in January. This count is conducted for the entirety of Fresno and Madera Counties and is not exclusive to the City of Fresno, so information exclusive to the City may be unavailable in some areas. In 2024, the Housing Authority of the City of Fresno conducted the PIT count and data provided and discussed in the below sections is from the HUD's 2024 PIT count report.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The tables below depict homelessness as assessed by the 2024 Point-In-Time count for the FMCoC, which includes but is not limited to the City of Fresno. According to this count there were 4,305 people experiencing homelessness in the Continuum of Care in 2024, a slight decrease from the previous year but an 18% increase since January 2020, just before the COVID-19 pandemic. Of these, 1,701, or 40%, were considered chronically homeless. HUD defines chronic homelessness in the following way²:

- A homeless individual with a disability as defined in section 401(9) of the McKinney-Vento Assistance Act (42 U.S.C. 11360(9)), who:
 - Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
 - Has been homeless and living as described for at least 12 months* or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described, or
- An individual who has been residing in an institutional care facility for less, including jail, substance abuse or mental health treatment facility, hospital, or other

² <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/definition-of-chronic-homelessness/>

*A "break" in homeless is considered to be 7 or more nights.

**An individual residing in an institutional care facility does not constitute a break in homelessness.

similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility**; or

- A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

The count also identified 101 households with children under age 18 who were homeless and 5 unaccompanied children under 18 who were homeless; 3,329 adult-only homeless households; 158 youth aged 18-24; 743 homeless survivors of domestic violence; 212 homeless veterans; 46 homeless people with HIV/AIDS; 1,403 homeless people with a severe mental illness; and 1,500 people with chronic substance abuse problems. (Note that some people may be counted in multiple categories – for example, a person may fall into both the severe mental illness and chronic substance abuse categories). Data on average number of days people experienced homelessness was not available.

TABLE 26. SHELTERED AND UNSHELTERED HOMELESS POPULATION BY SUB-GROUP, FRESNO-MADERA CONTINUUM OF CARE 2024 POINT-IN-TIME COUNT

| Sub Group | Number of people experiencing homelessness on a given night | | |
|--------------------------------------|---|--------------|--------------|
| | Sheltered | Unsheltered | Total |
| Households with adults & children | 79 | 22 | 101 |
| Households with adults only | 1,093 | 2,236 | 3,329 |
| Households with children only | 0 | 2 | 2 |
| Total Homeless Households | 1,172 | 2,260 | 3,432 |
| Unaccompanied children under 18 | 3 | 2 | 5 |
| Unaccompanied youth aged 18-24 | 74 | 84 | 158 |
| Parenting youth under 18 | 0 | 0 | 0 |
| Parenting youth 18-24 | 21 | 2 | 23 |
| Children of parenting youth under 18 | 0 | 0 | 0 |
| Children of parenting youth 18-24 | 19 | 2 | 21 |
| Chronic Substance Abuse | 202 | 1,298 | 1,500 |
| Severely Mentally Ill | 431 | 972 | 1,403 |

| Sub Group | Number of people experiencing homelessness on a given night | | |
|-------------------------------|---|--------------|--------------|
| | Sheltered | Unsheltered | Total |
| Veterans | 42 | 170 | 212 |
| HIV/AIDS | 22 | 24 | 46 |
| Domestic violence survivors | 187 | 556 | 743 |
| Chronically homeless | 558 | 1,143 | 1,701 |
| Total Homeless Persons | 1,547 | 2,758 | 4,305 |

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

As shown above, the 2024 Fresno-Madera PIT Count found 101 homeless households with children, 22 of whom were unsheltered, and 212 veteran households, 170 of whom were unsheltered. The fact that the overwhelming majority of households with children are sheltered but a large number still exist as homeless indicates a need for more transitional housing options and programs to help families with children exit homelessness, while the large majority of homeless veterans being unsheltered indicates a need for increased emergency shelter and outreach options targeting veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2024 Point-in-Time Count for the FMCoC provided data on homelessness by racial and ethnic group, as shown in the following table. Of the 4,305 people found to be homeless in January of 2024, approximately 33.6% were White, 14.2% were Black, 42.3% were Hispanic or Latino, 3.4% were Asian or Pacific Islander, 4.2% were Native American, and 2.3% were of multiple or other races. This data may be compared to the overall racial and ethnic composition of the Fresno Metropolitan Statistical Area (MSA), which the U.S. Census Bureau reports as 24.7% White, 6.3% Black, 50.6% Hispanic or Latino, 14.0% Asian or Pacific Islander, 0.5% Native American, and 3.9% people of other or multiple races. In comparison to their population share for the MSA, White, Black, and Native American residents are disproportionately more likely to be homeless than residents of other races.

TABLE 27. SHELTERED AND UNSHELTERED HOMELESS POPULATION BY RACE AND ETHNICITY, FRESNO-MADERA CONTINUUM OF CARE 2024 POINT-IN-TIME COUNT

| Race: | # Sheltered: | % Sheltered | # Unsheltered | % Unsheltered |
|------------------------|--------------|-------------|---------------|---------------|
| Black/African American | 263 | 43.0% | 348 | 57.0% |

| | | | | |
|--------------------------------------|--------------------|--------------------|----------------------|----------------------|
| White | 385 | 26.6% | 1,062 | 73.4% |
| Asian | 46 | 50.5% | 45 | 49.5% |
| American Indian/Alaska Native | 34 | 18.9% | 146 | 81.1% |
| Native Hawaiian/ Pacific Islander | 6 | 11.1% | 48 | 88.9% |
| Middle Eastern/North African | 1 | 100.0% | 0 | 0.0% |
| Multiple Races | 41 | 41.8% | 57 | 58.2% |
| Ethnicity: | # Sheltered | % Sheltered | # Unsheltered | % Unsheltered |
| Hispanic/Latino | 771 | 42.3% | 1,052 | 57.7% |

Source: HUD PIT Count Data Fresno Madera Continuum of Care

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point-in-Time Count for the FMCoC found 1,547 sheltered and 2,758 unsheltered homeless individuals as of January 2024, meaning that around 64% of all homeless individuals within the CoC are unsheltered. This rate varies by race and ethnicity, as depicted above - Native American and Pacific Islander residents are most likely to be unsheltered. A growing homeless population that is nearly two-thirds unsheltered indicates a great need for exponentially increased emergency shelter and street outreach efforts.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section discusses the characteristics and needs of people in various subpopulation in Fresno who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly and frail elderly

According to 2019-2023 American Community Survey estimates, about 12.1% of Fresno’s population is elderly (age 65 and over) and about 4.8% of the population is

considered frail elderly (age 75 and over). About 32.4% of Fresno residents aged 65-74 and over and 54.8% of residents aged 75 and over have one or more disabilities.

People with disabilities

An estimated 14.2% of Fresno residents had at least one disability as of 2023. People with disabilities may require specialized housing with accessibility modifications such as wheelchair ramps, visual rather than auditory fire alarms, and more.

People with HIV/AIDS and their families

According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 284 out of every 100,000 people in Fresno County, or approximately 2,324 people, were living with HIV as of 2022³. Additionally, there were 170 new diagnoses in 2022, for a new diagnosis rate of 21 people per 100,000 per year.

Persons with alcohol or drug addiction

The region of California including Fresno had an estimated 5.6% rate of alcohol use disorder in the past year for individuals ages 12 and older, according to 2016-2018 data from the U.S. Substance Abuse & Mental Health Data Archive (SAMHDA)⁴. About 2.5% of the region's population was estimated to have used cocaine and 0.2% to have used heroin in the past year, per the 2016-2018 data. Accounting for 2023 population estimates, this equates to approximately 30,442 people with alcohol use disorder, 13,590 people using cocaine, and 1,087 people using heroin within Fresno.

Survivors of domestic violence

The National Coalition Against Domestic Violence estimates that about 35% of women and 31% of men in California have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes. Applying these figures to the Fresno population results in an estimate that about 96,779 women and 83,454 men in the City have experienced or will experience domestic violence in their lifetime.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, and survivors of domestic violence) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is affordable, accessible, safe, and low-barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. There is a need

³ <https://map.aidsvu.org/prev/county/rate/none/none/fresno-county-ca-california?geoContext=national>

⁴ <https://datatools.samhsa.gov/saes/substate>

to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily ‘missing middle’ housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholders noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters).

Specialized housing and services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model, which is recommended by HUD, emphasizes that supportive services should not be required for people to access housing.

Workforce development and employment services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and mental healthcare access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and combating stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Additionally, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Data for HIV/AIDS cases specific to the Fresno, CA MSA is unavailable. Because of this, it may be useful to examine County level data. According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 284 out of every 100,000 people in Fresno County, or approximately 2,324 people, were living with HIV as of 2022⁵. Additionally, there were 170 new diagnoses in 2022, for a new diagnosis rate of 21 people per 100,000 per year.

In its 2023 STI & HIV Annual Report⁶, Fresno County Department of Public Health reported that the incidence of HIV has continued to increase since 2019 while the incidence of AIDS increased through 2020, leveled off in 2021 and 2022, and had a small decrease in 2023. The report also included the following factors:

⁵ <https://map.aidsvu.org/prev/county/rate/none/none/fresno-county-ca-california?geoContext=national>

⁶ https://www.fresnocountyca.gov/files/assets/county/v/1/public-health/epidemiology-surveillance-and-data-management/sti-reports/sti_hiv-annual-report-2023_draft_v3.pdf

- Most of the HIV transmission in the county from 2016 to 2023 has been linked to men who have sex with men, representing over half of total new cases.
- While males have higher incidence risk of HIV compared to females, the rate of increase in incidences among women was significantly higher than that of males. The male HIV incidence increased by 17% from 2016 to 2023, while the female HIV incidence increased by 142% over the same period.
- 62% of the new HIV cases diagnosed in 2023 occurred among those who self-identified as Hispanic/Latino. Those who identified as Hispanic/Latino also had the highest case count of people living with HIV/AIDS in 2023. However, once population size of each race/ethnicity is accounted for, HIV/AIDS is most prevalent amongst, and disproportionately affects, the Black/African American community.
- Roughly 35% of the new HIV cases diagnosed in 2023 were among those under 30 years of age.

HOPWA

TABLE 28 – HOPWA DATA

| Current HOPWA formula use: | |
|--|---------------------------------|
| Cumulative cases of AIDS reported | N/A |
| Area incidence of AIDS | 284 per 100,000 (Fresno County) |
| Rate per population | N/A |
| Number of new cases prior year (3 years of data) | N/A |
| Rate per population (3 years of data) | N/A |
| Current HIV surveillance data: | |
| Number of Persons living with HIV (PLWH) | N/A |
| Area Prevalence (PLWH per population) | N/A |
| Number of new HIV cases reported last year | 170 |
| <i>Data Source: AIDSvu</i> | |

HIV Housing Need (HOPWA Grantees Only)

TABLE 29 – HIV HOUSING NEED

| Type of HOPWA Assistance | Estimates of Unmet Need |
|--|-------------------------|
| Tenant-based rental assistance | N/A |
| Short-term Rent, Mortgage, and Utility | N/A |
| Facility Based Housing (Permanent, short-term or transitional) | N/A |

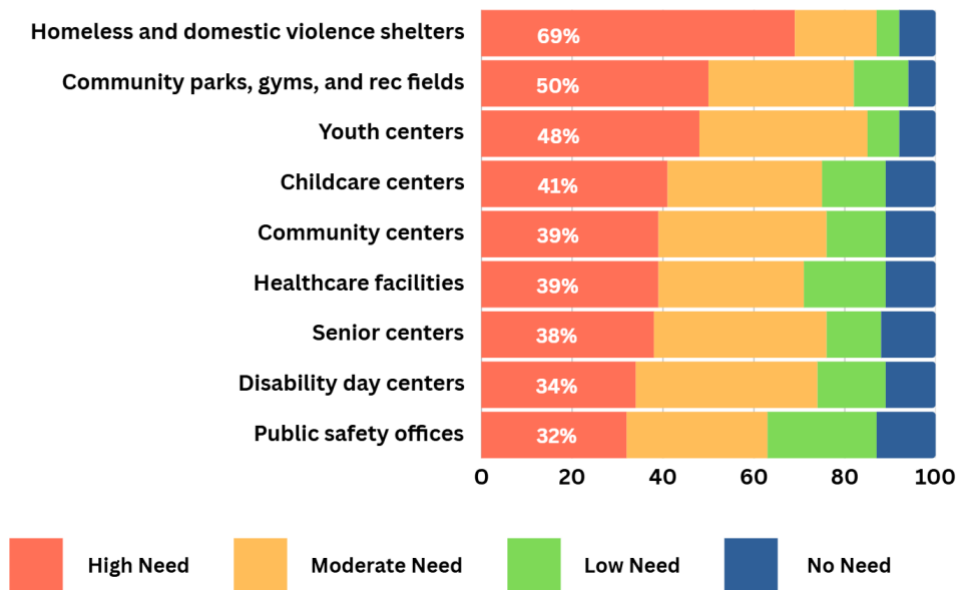
Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to rank the need for public facilities within Fresno as low, medium or high need, and the following public facilities were identified as the top three with the highest level of need: (1) **homeless and domestic violence shelters**; (2) **community parks, gyms, and recreational fields**; and (3) **youth centers**.

How would you rate the following public facility needs?



Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- The greatest need for investment in public facilities infrastructure is in west and south Fresno and surrounding the downtown area.
- There is a large need for youth-oriented spaces that operate outside of school hours.
- There is a need for public facilities focused on increasing access to shade and drinking water.

Data on homelessness also supports these findings as around two-thirds of the homeless population within Fresno County was unsheltered during the 2024 PIT count, including a high rate of unsheltered homelessness among domestic violence survivors.

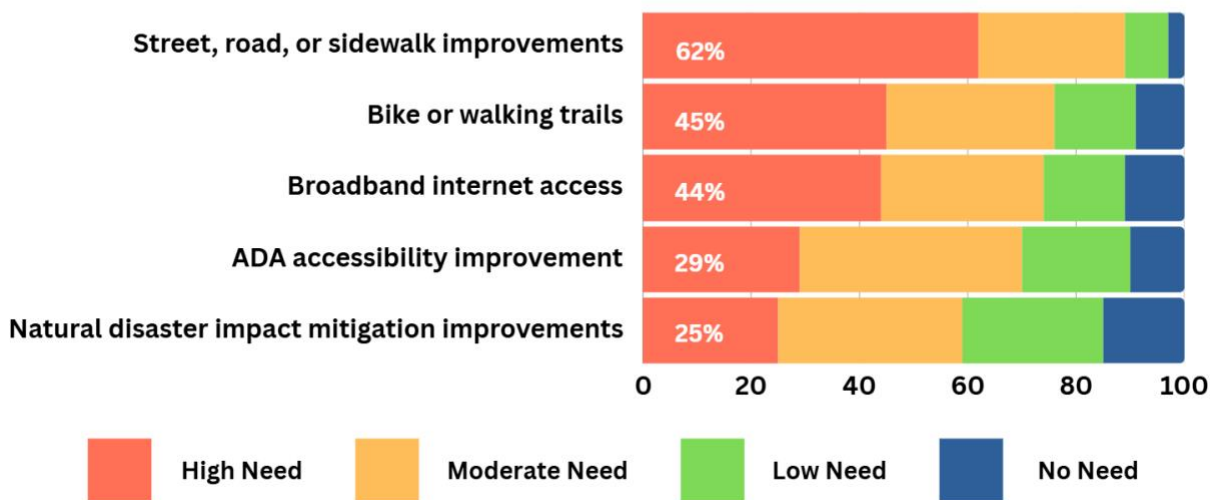
How were these needs determined?

These public facility needs were determined based on input from stakeholders gathered through research, interviews, focus groups, public meetings, and a community survey. Needs were also determined through a review of other local plans and studies. For a list of stakeholders and organizations that participated in this Consolidated Plan process, see Table 2.

Describe the jurisdiction’s need for Public Improvements:

Community survey participants were asked to rank the need for public infrastructure improvements within Fresno as low, medium or high need, and the following improvements were identified as the top three with the highest level of need: (1) **street, road, and sidewalk improvements**; (2) **biking or walking trail improvements**; and (3) **broadband internet access improvements**.

How would you rate the following infrastructure improvement needs?



Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- Walkability and pedestrian safety improvements – many residents expressed concern about unsafe conditions for pedestrians and cyclists.
- The areas of Fresno with the most affordable housing often have the highest need for public improvements.

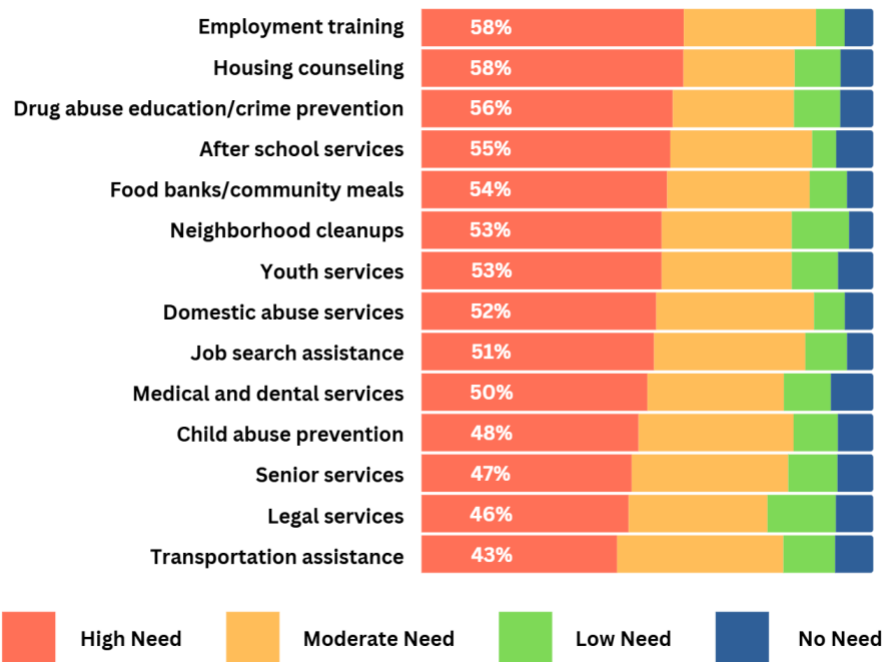
How were these needs determined?

These public improvement needs were determined based on input from stakeholders gathered through research, interviews, focus groups, public meetings, and a community survey. Needs were also determined through a review of other local plans and studies. For a list of stakeholders and organizations that participated in this Consolidated Plan process, see Table 2.

Describe the jurisdiction’s need for Public Services:

Community survey participants were asked to rank the need for public service improvements within the City as low, medium or high need, and the following improvements were identified as the top three with the highest level of need: (1) **employment training**; (2) **housing counseling**; and (3) **substance abuse and crime prevention services**.

How would you rate the following public service needs?



Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- There is a large need for after-school services that target youth, especially those focused on employment training and career readiness.
- There is a growing need for senior services in the area.
- There is a large need for more holistic, wraparound-style services for residents experiencing homelessness and/or substance abuse disorder (including employment assistance, counseling, life skills training, etc.)

How were these needs determined?

These public service needs were determined based on input from stakeholders gathered through research, interviews, focus groups, public meetings, and a community survey. Needs were also determined through a review of other local plans and studies. For a list of stakeholders and organizations that participated in this Consolidated Plan process, see Table 2.

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a significant issue in the city of Fresno. While American Community Survey data shows that rents in the city have increased relatively moderately since 2009, there is a lack of housing in the city that is affordable to low- and moderate-income residents, and a high proportion of residents are cost-burdened or severely cost-burdened by housing costs.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2016-2020 Five-Year American Community Survey estimates that there are 180,025 housing units in the City of Fresno (see Table 28). The largest share of units are single-family detached structures (61%), followed by units in small multifamily buildings of 5 to 19 units (14%). About 12% of the region's units are in duplexes, triplexes, and fourplexes. Units in large multifamily buildings (20 or more units) account for 8% of housing units, and 1-unit attached structures account for 3% of units. There are an estimated 4,105 units of other types of housing in the city, including mobile homes, RVs, and vans, which make up 2% of residences in the city.

About 44% of the city's units are owner-occupied, and 50% are renter-occupied (see Table 28). A large majority of owned housing in the city has at least two bedrooms: 13% have two bedrooms and 84% have three or more bedrooms. Rental units tend to be smaller: 11% of units are studios and 16% are one-bedroom units. The most common rental unit contains two bedrooms (39%), while approximately one-third (33%) of renters live in homes with three or more bedrooms. Input from stakeholders indicates that new construction of affordable rental units is the greatest housing need in the community.

All residential properties by number of units

TABLE 30 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

| Property Type | Number | % |
|----------------------------------|----------------|-------------|
| 1-unit detached structure | 110,565 | 61% |
| 1-unit, attached structure | 5,005 | 3% |
| 2-4 units | 22,045 | 12% |
| 5-19 units | 24,405 | 14% |
| 20 or more units | 14,270 | 8% |
| Mobile Home, boat, RV, van, etc. | 3,735 | 2% |
| Total | 180,025 | 100% |

Data Source: 2016 2020 ACS

Unit Size by Tenure

TABLE 31 – UNIT SIZE BY TENURE

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|------------|
| | Number | % | Number | % |
| No bedroom | 615 | 1% | 10,355 | 11% |
| 1 bedroom | 755 | 1% | 14,720 | 16% |
| 2 bedrooms | 10,390 | 13% | 35,435 | 39% |
| 3 or more bedrooms | 67,935 | 85% | 29,935 | 33% |
| Total | 79,695 | 100% | 90,445 | 99% |

Data Source: 2016 2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the Fresno Housing Authority, more than 14,642 households were served with publicly assisted housing in 2024. The Fresno Housing Authority utilizes several types of assistance, including public housing, low-income housing tax credits, and housing choice vouchers. Through these programs, the Fresno Housing Authority manages 923 units of public housing; 7,508 LIHTC units; and 13,719 Housing Choice Vouchers.

Data on assisted housing from HUD indicate that 629 public housing units are located within the city of Fresno. There are also 80 tax credit properties that together provide 7,029 units of housing affordable to households with incomes at or below 60% AMI, and 2,205 Project Based Section 8 units in the city. Other multifamily properties include

housing developed through HUD's Section 202 and 811 programs, which provide affordable supportive housing for seniors and people with disabilities.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Housing Element of the City's General Plan notes that from 2023-2033, there are approximately 313 units of federally assisted housing at risk of converting to market-rate housing due to expiring contracts. However, affordability covenants on individual projects or ownership by mission-driven nonprofit organizations may prevent conversion of some units. The plan also notes that all LIHTC projects placed into service up to 2010 may be at risk of conversion to market-rate housing, as they have passed the initial 15-year compliance period and owners may be permitted to exit the LIHTC program under certain circumstances. While HUD statistics indicate that most LIHTC properties remain affordable despite having passed the 15-year period of compliance, the complex nature of affordability restrictions associated with these projects put them at some level of risk of conversion. The cost of developing replacement units is estimated at \$125 million.

In addition to concerns surrounding the risk of conversion of federal and LIHTC affordable units, increases in housing prices and the loss of 'naturally occurring' affordable housing poses additional risks to low- and moderate-income households. Stakeholders interviewed as part of this planning process described increasing housing costs and a lack of affordable housing stock as primary concerns.

Cost burden data shows that affordability needs are particularly severe for renters with incomes under 30% of HUD Area Median Family Income (HAMFI), affecting over 25,000 households. Input collected from stakeholders and public meeting attendees strongly suggests that a scarcity of affordable rental units combined with low incomes and high unemployment makes housing increasingly unaffordable to Fresno residents.

On the ownership side, income and home value data indicate that starter home prices in the city are out of reach for many moderate- and middle- income households. Affordability data in the Needs Assessment supports this, with cost burdens impacting considerable shares of households up to 100% HAMFI.

In terms of unit size, overcrowding impacts a large number of households, particularly renters. Considering that the majority of rental units contain two bedrooms or fewer (66%), future affordable housing development should reflect the continued need for 3 or more bedroom rental units for larger families.

Does the availability of housing units meet the needs of the population?

Though there are enough housing units to accommodate the number of households in Fresno, this does not adequately portray the capacity of the city's existing housing stock to meet the needs of the current population. A greater variety of housing types is needed with regards to size, location, tenure, and price level, with a particular focus on starter homes, multifamily housing, rental housing, and deeply affordable housing to those earning 30% AMI or less.

Describe the need for specific types of:

Data discussed in the Housing Need Assessment housing and in the following section

indicates the need for rental housing for extremely low-income households. The greatest need is for affordable rental housing units, particularly units that are affordable to households with income at or below 30% of the area median income.

Stakeholders interviewed in the development of the Consolidated Plan also emphasized the need for:

- Affordable rental housing, including multifamily housing
- Affordable homeownership opportunities, including starter homes and assistance for first-time homebuyers
- Affordable senior housing
- Affordable housing for a variety of family sizes, including multigenerational families
- Housing affordable to people with very low incomes (30% AMI and below)
- Housing accessible to people with disabilities, with supportive services
- Housing that accepts Housing Choice Vouchers
- Housing rehab for elderly residents
- Family housing
- Housing with supportive services, including case management services, medical, mental health, and childcare
- Housing with supportive services for people transitioning from homelessness
- Rehabilitation of existing housing stock
- Housing in safe areas with access to opportunity
- Housing services, such as housing counseling, homebuyer education, application assistance, and household skills training

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section reviews housing costs and affordability in the City of Fresno. According to 2016-2020 American Community Survey 5-Year estimates, the median home value in the city is estimated at \$256,000 (see Table 30). This represents a 44% increase in the median home value in comparison to 2009, when it was \$177,500. Median rent is \$865 in the city, a 14% increase since 2009. About half (53%) of the city's rental units cost between \$500 and \$999 per month, while one-quarter (25%) have rents that fall between \$1,000-\$1,499.

The need for improvement or construction of affordable housing is one of the most commonly identified housing issues in the city, with data and local perceptions both indicating affordability issues, particularly for households with incomes below 80% of the area median income. Ability to afford housing is tied to other needs identified in the city, including homelessness, housing and services for people with disabilities, housing and

services for people living with HIV/AIDS, senior housing, and availability of housing for people re-entering the community from long-term care facilities or other institutions.

Cost of Housing

TABLE 32 – COST OF HOUSING

| | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 177,500 | 256,000 | 44% |
| Median Contract Rent | 758 | 865 | 14% |

Data Source: 2000 Census (Base Year), 2016 2020 ACS (Most Recent Year)

TABLE 33 - RENT PAID

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 11,785 | 13.0% |
| \$500-999 | 48,130 | 53.2% |
| \$1,000-1,499 | 22,590 | 25.0% |
| \$1,500-1,999 | 6,060 | 6.7% |
| \$2,000 or more | 1,875 | 2.1% |
| Total | 90,440 | 100.0% |

Data Source: 2016 2020 ACS

Housing Affordability

TABLE 34 – HOUSING AFFORDABILITY

| Number of Units Affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 4,995 | No Data |
| 50% HAMFI | 17,695 | 3,225 |
| 80% HAMFI | 52,670 | 13,090 |
| 100% HAMFI | No Data | 22,775 |
| Total | 75,360 | 39,090 |

Data Source: 2016 2020 CHAS

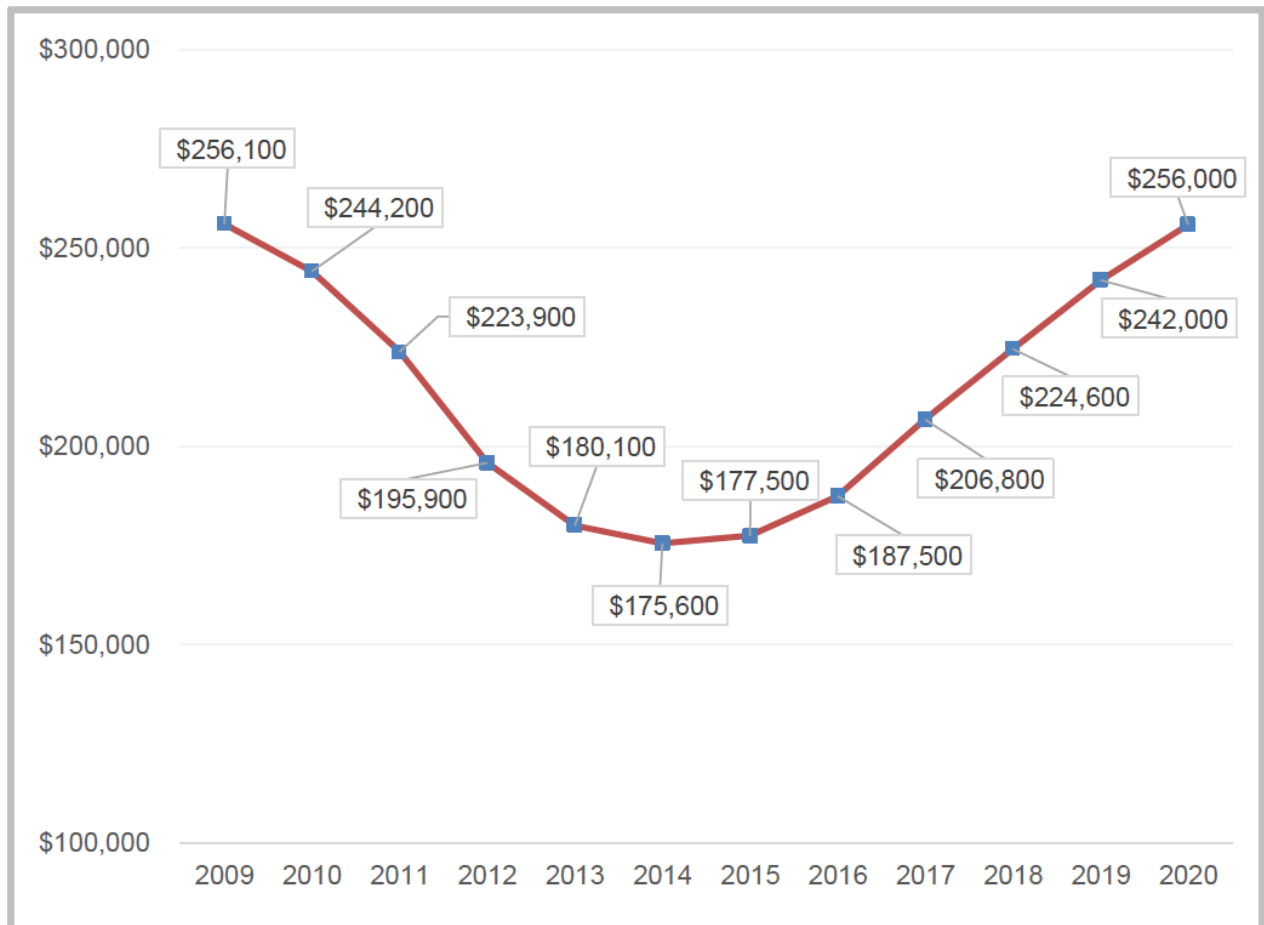
Monthly Rent

TABLE 35 – MONTHLY RENT

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 991 | 997 | 1,258 | 1,772 | 2,029 |
| High HOME Rent | 668 | 769 | 929 | 1,065 | 1,169 |
| Low HOME Rent | 567 | 608 | 730 | 842 | 940 |

Data Source: HUD FMR and HOME Rents

FIGURE 2. MEDIAN HOME VALUE IN CITY OF FRESNO, 2009 TO 2020



Data Source: 2005-2009 through 2016-2020 ACS 5-Year Estimates, Table B25077

Is there sufficient housing for households at all income levels?

Table 32 estimates the number of units affordable to renters and owners at a variety of income levels, which can be compared to the number of households at each income level, as provided in Table 6 of the Needs Assessment. According to CHAS estimates, there are 23,995 renter households with incomes under 30% AMI in the city but only 4,995 rental units affordable at that income level (see Table 31). Comparatively, there are 15,220 renter households with incomes between 30% and 50% AMI in the city and 17,695 rental units affordable at that income level. For the 11,375 renter households earning between 50% to 80% AMI, there are a total of 52,670 rental units. Thus, there is an extreme shortage of affordable housing for households with extremely low incomes below 30% AMI. There appears to be a sufficient number of renter units affordable to renter households at the other income levels. However, these figures do not take into account unit condition or size, nor do they reflect the possibility that an affordable unit may be unavailable to a low- or moderate-income household because it is occupied by a higher income household.

Though no CHAS data is available regarding the number of units affordable to homeowners earning 30% or below, there are an estimated 4,805 extremely low-income owner households in Fresno. For the 4,225 owner households earning between 30% and 50% AMI, there are an estimated 3,225 housing units available, indicating a shortage of affordable housing at this income level. For the following income categories (very low-income, low-income, moderate-income), there appear to be an adequate amount of housing units available. However, as with rental housing, these numbers do not take into account housing size or condition, or the possibility that higher income households will choose to occupy lower cost units.

The National Low Income Housing Coalition's Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. To afford a two-bedroom rental unit at the Fresno MSA Fair Market Rent (FMR) of \$1,443 without being cost-burdened would require an annual wage of \$57,720. This amount translates to a 40-hour work week with an hourly wage of \$27.75, a 69-hour work week at minimum wage (\$16/hr), or a 66-hour work week at the MSA's average renter wage of \$16.92. To afford a three-bedroom unit at the FMR of \$1,364 would require an annual wage of \$81,320.

How is affordability of housing likely to change considering changes to home values and/or rents?

Fresno's median home value increased by 44% between the 2005-2009 ACS to the 2016-2020 ACS, which outpaced the 29% increase of AMI from 2009 to 2020, and median rent increased by 14% (see Table 30). Affordability has, in turn, decreased, particularly for extremely low-income households. A tight rental market, a lack of affordable for-sale housing, and slow wage growth all indicate that housing affordability is likely to continue to be a pressing issue in the city.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 33 shows HUD Fair Market Rents and HOME rents for the Fresno region. The median contract rent of \$865 is slightly less than the FMR of \$997 for a one-bedroom unit.

However, many lower-income families with children may require larger units, which are largely unaffordable to those working low-wage jobs.

Note that this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility or repair costs, negating any savings in rent.

Discussion

Based on 2016-2020 ACS data provided by HUD, it appears that there is a need for additional affordable rental housing for extremely low-income renter households earning 30% AMI or less and additional affordable owner housing for very low-income owner households earning between 30% and 50% AMI.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section examines the condition of housing in the city of Fresno, including the presence of selected housing conditions: (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in the city of Fresno are more likely than owners to experience one or more of the selected housing conditions. About 52% of renter-occupied units and 27% of owner-occupied units have at least one of the conditions described above (see Table 34). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 27% of owner-occupied units in the city have one selected condition (21,530 units), and 1% have two or more selected conditions (1,145 units). In contrast, 52% of renter-occupied units have one condition (47,280 units), and 9% have two conditions (8,360 units). These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing). Less than 1% of both renter- and owner-occupied units have three or more conditions (170 renter-occupied units and 45 owner-occupied units).

Age of housing reflects periods of development in Fresno. The city contains a significant supply of housing built prior to 1980, of which 37,940 units are owner-occupied (47% of owner-occupied units) and 51,725 are rental units (57% of rental units) (see Table 35). Renters are more likely than owners to occupy housing built between 1950 and 1979, while owners are more likely to occupy the newest housing, built in 2000 or later. While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates a potential need for rehabilitation assistance.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purpose of this Consolidated Plan, the City of Fresno defines units to be in "standard condition" if they meet HUD Section 8 housing quality standards. A unit is

defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.

Condition of Units

TABLE 36 - CONDITION OF UNITS

| Condition of Units | Owner Occupied | | Renter Occupied | |
|--------------------------------|----------------|------------|-----------------|------------|
| | Number | % | Number | % |
| With one selected Condition | 21,530 | 27% | 47,280 | 52% |
| With two selected Conditions | 1,145 | 1% | 8,360 | 9% |
| With three selected Conditions | 45 | 0% | 170 | 0% |
| With four selected Conditions | 0 | 0% | 4 | 0% |
| No selected Conditions | 56,975 | 71% | 34,625 | 38% |
| Total | 79,695 | 99% | 90,439 | 99% |

Data Source: 2016 2020 ACS

Year Unit Built

TABLE 37 – YEAR UNIT BUILT

| Year Unit Built | Owner Occupied | | Renter Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 18,270 | 23% | 11,865 | 13% |
| 1980-1999 | 23,485 | 29% | 26,850 | 30% |
| 1950-1979 | 29,090 | 37% | 41,810 | 46% |
| Before 1950 | 8,850 | 11% | 9,915 | 11% |
| Total | 79,695 | 100% | 90,440 | 100% |

Data Source: 2016 2020 ACS

Risk of Lead-Based Paint Hazard

TABLE 38 – RISK OF LEAD-BASED PAINT

| Risk of Lead Based Paint Hazard | Owner Occupied | | Renter Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 37,940 | 48% | 51,725 | 57% |
| Housing Units built before 1980 with children present | 17,710 | 22% | 7,420 | 8% |

Data Source: 2016 2020 ACS (Total Units) 2016 2020 CHAS (Units with Children present)

Vacant Units

TABLE 39 - VACANT UNITS

| Vacancy Status | Number of Units |
|---|-----------------|
| Total Vacant Units | 9,883 |
| For Rent | 3,240 |
| Rented, Not Occupied | 864 |
| For Sale Only | 832 |
| Sold, Not Occupied | 483 |
| For Seasonal, Recreational, or Occasional Use | 727 |
| For Migrant Workers | 0 |
| Other Vacant | 3,737 |

Need for Owner and Rental Rehabilitation

Community input from local stakeholders and residents indicates substantial need for owner-occupied housing rehabilitation. Half of all survey respondents (50%) rated “help for homeowners to make housing improvements” as a high need in the city, and 26% rated it as a moderate need. Data regarding housing conditions indicates that 1,145 owner-occupied units (about 2% of total owner-occupied units) in the city have at least two housing conditions, which are likely to include cost burdens and one other condition (overcrowding, lack of complete kitchen, or lack of complete plumbing). Additionally, 8,850 owner-occupied housing units (11% of total owner-occupied units) in the city were built before 1950, indicating the highest risk for deferred maintenance and rehabilitation need. A total of 29,090 units of owner-occupied housing (37% of total owner-occupied

units) in the city were built between 1950 and 1980, and as this housing ages, maintenance needs will continue to grow.

Owners are less likely to lack complete kitchens or plumbing and therefore are less likely to live in substandard housing. However, housing age indicates that some owner-occupied units are at risk of deferred maintenance and may currently or in the near future be in need of some rehabilitation, given that 37,940 units (47% of total owner-occupied units) were built prior to 1980. Additionally, seniors living on Social Security or retirement income who have paid off their mortgages may now be unable to afford necessary repairs and maintenance as their homes age.

Results of public participation efforts and data on the city's housing stock also indicate a high level of need for rehabilitation of rental units. About 54% of survey respondents rated "rehabilitation of rental housing" as a high need, and 27% rated it as a moderate need. A total of 9,915 rental housing units in the city (11% of total rental units) were built before 1950, and 41,810 units were built between 1950 and 1980 (46% of total rental units). Further, a greater number of rental units (8,360) than owner units (1,145) have at least two housing conditions, likely including cost burdens and at least one other housing condition. Combined, these factors indicate that while there is a high level of need for rehabilitation of both renter- and owner-occupied housing, renters in Fresno experience the highest levels of need.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 36 identifies the total number of housing units built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. In the city of Fresno, this includes 17,710 owner-occupied units (22% of total owner-occupied housing units) and 7,420 renter-occupied units (8% of total renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children).

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the City of Fresno and the Housing Authority of Fresno County (combined known as “Fresno Housing”), is responsible for the administration of publicly supported housing in the city and county to house families, the elderly, and people with disabilities.

Totals Number of Units

TABLE 40 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

| | Program Type | | | | | | | | |
|-------------------------------|------------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project based | Tenant based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 0 | 766 | 6,853 | 11 | 6,842 | 523 | 1,803 | 991 |
| # of accessible units | Data Unavailable | | | | | | | | |

Data Source: PIC (PIH Information Center)
**includes Non Elderly Disabled, Mainstream One Year, Mainstream Five year, and Nursing Home Transition*

Describe the supply of public housing developments:

According to HUD’s 2023 A Picture of Subsidized Housing (APSH) data, there are approximately 14,091 publicly supported housing units associated with the city’s Housing Authority. These units include public housing, Project-Based Section 8, Housing Choice Vouchers, and “other multifamily”, which includes units designated for seniors and/or persons with disabilities through the Section 202 and Section 811 programs. There are also approximately 7,508 LIHTC units in the city, 7,029 of which are designated for low-income households earning 60% AMI or less. Together, publicly supported housing in Fresno makes up 7.4% of the city’s housing units. The Housing Authority of the City of Fresno and the Housing Authority of Fresno County 2024 Annual Plans provide the most recent record of the Fresno housing inventory. These plans state that there are a combined total of 925 public housing units and 13,228 Housing Choice Vouchers in use, totaling 14,153 publicly supported housing units. According to HUD PIC data, there are 766 public housing units in the City of Fresno.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Fresno Housing Authority reports in its 2024 Annual Plans that the Housing Authority of the City of Fresno has 453 public housing units and the Housing Authority of Fresno County has 472 public housing units for a combined total of 925 public housing units in the city. The inspection scores of 5 public housing developments in Fresno are listed below in Table 39 and include Pacific Gardens, Yosemite Village, Yosemite Village Phase 2, Parc Grove Commons II, and Fairview Heights Terrace.

Public Housing Condition

TABLE 41 - PUBLIC HOUSING CONDITION

| Public Housing Development | Average Inspection Score |
|-----------------------------------|---------------------------------|
| Pacific Gardens | 82 |
| Yosemite Village | 77 |
| Yosemite Village - Phase 2 | 90 |
| Parc Grove Commons II | 89 |
| Fairview Heights Terrace | 83 |

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Fresno Housing (FH) 2024 Annual Plans state that a select number of public housing sites are being considered for disposition and conversion to a different low-income housing type or community facility. Potential applications for disposition and potential

demolition in 2024 are:

- The Housing Authority of the City of Fresno
 - Sequoia Courts (60 Units)
 - Sequoia Courts Terrace (78 Units)
 - Sierra Plaza (70 Units)
 - Fairview Heights Terrace (64 Units)
 - Sierra Terrace (26 Units)
 - Desoto Gardens (28 Units)
- The Housing Authority of the County of Fresno
 - Pinedale Apartments I & II (57 Units)
 - Desoto Gardens (40 Units)
 - Marcelli Terrace (24 Units)
 - Del Rey Complex (30 Units)
 - Laton Apartments (20 Units)
 - Sunset Terrace I (20 Units)
 - Mendoza Terrace (50 Units)
 - Mendoza Terrace II (40 Units)
 - Firebaugh Elderly (30 Units)
 - Cardella Courts (32 Units)
 - Cazares Terrace I (24 Units)
 - Taylor Terrace (28 Units)
 - San Joaquin Apartments (20 Units)
 - Granada Commons (8 Units)

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

From the 2024 Annual Plan, FH has been actively working to increase resident engagement and expand the use of its educational and Family Self-Sufficiency (FSS) programs, as well as access to services through collaboration with existing organizations across the region. This will help increase access to opportunities for its residents and the city's low-to-moderate income populations. Upcoming actions FH will take to address existing challenges include employing resident ambassadors to help with resident participation, improving internal communication, and providing additional training for professional growth. Furthermore, FH is exploring partnerships in employment, funding for childcare and transportation, Section 8 homeownership, and affordable housing to eliminate barriers for residents.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

A range of facilities provide housing and services to support people experiencing homelessness in Fresno, which falls under the Fresno City & County/Madera County Continuum of Care, sometimes referred to as the FMCoC. Using data available from HUD at the Continuum of Care level, this section provides an overview of shelter facilities, housing, and mainstream and other services that aim to meet the needs of people experiencing homelessness in the jurisdiction. Note that the jurisdiction includes both Fresno and Madera Counties and is not exclusive to the City of Fresno; official HUD data on facilities specific to the city of Fresno is unavailable.

Facilities and Housing Targeted to Homeless Households

TABLE 42 - FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 297 | 0 | 59 | 599 | N/A |
| Households with Only Adults | 1,234 | 0 | 126 | 1,487 | N/A |
| Chronically Homeless Households | N/A | 0 | N/A | 1,099 | N/A |
| Veterans | 39 | 0 | 60 | 668 | N/A |
| Unaccompanied Youth | 10 | 0 | 12 | 0 | N/A |

Source: HUD 2024 CoC Housing Inventory Count

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Homeless residents within Fresno are served by the FMCoC, which includes approximately 20 different agencies. According to the CoC website, these services include:

- **Critical supportive services:** including food, shelter, counseling, clothing, and emergency respite funding
- **Early intervention and prevention:** including emergency financial aid and discharge planning for residents being discharged from systems of care
- **Outreach and emergency shelter:** including street outreach to unsheltered homeless populations
- **Permanent supportive housing:** including case management, self-sufficiency and life skills training, and employment assistance and training
- **Healthcare:** including a free mobile clinic that travels throughout the area
- **Public supportive services:** including assistance in navigating programs such as SSI, disability, veteran's benefits, unemployment benefits, CalWorks, Social Services, etc.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Through its ESG and HOME-ARP funding, the City provides many services that met the needs of homeless individuals through its non-profit partners. Services include street outreach, rapid rehousing, homeless prevention, and supportive services.

Additionally, the City's Homeless Assistance Response Team (HART) facilitates outreach, service provision, and housing navigation. The mission of HART is to reduce street homelessness and improve the quality of life for residents and businesses in the city through a multi-disciplinary, multi-departmental, multi-jurisdictional, and multi-agency team.

The CoC lists the following facilities available within the City of Fresno:

Early intervention & prevention:

- WestCare San Joaquin Valley Vets SSVF

Emergency shelter:

- Bridge Point
 - Triage shelter for Households without minor children
- Fresno HOME
 - Triage Shelter
- Golden State Triage Center

- Triage shelter for Households without minor children
- Journey Home
 - Triage shelter for Households without minor children
- MMC Domestic Violence Shelter
 - Emergency shelter for all genders and their dependent children who are fleeing domestic violence
- Naomi's House
 - Women's only 24-hour safe haven
- Sanctuary Transitional Shelter
 - Emergency shelter for homeless young adults ages 18-24
- Sun Lodge
 - Triage shelter for Households without minor children
- The Welcome Center
 - Triage shelter for households without minor children
- Village of Hope
 - 24-hour emergency shelter for men and women

Transitional Housing:

- Madera Rescue Mission Discipleship Program
 - 12-month faith-based program that aims to help people recover from any type of addiction
- Madera Rescue Mission Women's Transitional
 - Transitional housing for women.
- MMC Clovis Shelter
- MMC Downtown Transition
 - Transitional housing for women and children victims of domestic violence.

Additionally, the Fresno-Madera CoC website states that there are over 600 permanent supportive housing beds available through the Continuum of Care, although the site does not list facilities by name.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction:

This section discusses the characteristics and needs of people in various subpopulation in Fresno who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and frail elderly

According to 2019-2023 American Community Survey estimates, about 12.1% of Fresno’s population is elderly (age 65 and over) and about 4.8% of the population is considered frail elderly (age 75 and over). About 32.4% of Fresno residents aged 65-74 and over and 54.8% of residents aged 75 and over have one or more disabilities.

People with disabilities

An estimated 14.2% of Fresno residents had at least one disability as of 2023. People with disabilities may require specialized housing with accessibility modifications such as wheelchair ramps, visual rather than auditory fire alarms, and more.

People with HIV/AIDS and their families

According to AIDSvu, an interactive mapping tool from Emory University’s Rollins School of Public Health, an estimated 284 out of every 100,000 people in Fresno County, or approximately 2,324 people, were living with HIV as of 2022⁷. Additionally, there were 170 new diagnoses in 2022, for a new diagnosis rate of 21 people per 100,000 per year.

Persons with alcohol or drug addiction

The region of California including Fresno had an estimated 5.6% rate of alcohol use disorder in the past year for individuals ages 12 and older, according to 2016-2018 data from the U.S. Substance Abuse & Mental Health Data Archive (SAMHDA)⁸. About 2.5% of the region’s population was estimated to have used cocaine and 0.2% to have used heroin in the past year, per the 2016-2018 data. Accounting for 2023 population estimates, this equates to approximately 30,442 people with alcohol use disorder, 13,590 people using cocaine, and 1,087 people using heroin within Fresno.

⁷ <https://map.aidsvu.org/prev/county/rate/none/none/fresno-county-ca-california?geoContext=national>

⁸ <https://datatools.samhsa.gov/saes/substate>

Survivors of domestic violence

The National Coalition Against Domestic Violence estimates that about 35% of women and 31% of men in California have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes. Applying these figures to the Fresno population results in an estimate that about 96,779 women and 83,454 men in the City have experienced or will experience domestic violence in their lifetime.

Supportive Housing Needs

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is affordable, accessible, safe, and low-barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholder noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters).

Specialized housing and services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model, which is recommended by HUD, emphasizes that supportive services should not be required for people to access housing.

Workforce development and employment services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and mental healthcare access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and combating stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Additionally, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

HOPWA Assistance Baseline Table

TABLE 43– HOPWA ASSISTANCE BASELINE

| Type of HOWA Assistance | Number of Units Designated or Available for People with HIV/AIDS and their families |
|-------------------------|---|
| TBRA | 21 |
| PH in facilities | 0 |
| STRMU | 68 |
| ST or TH facilities | 44 |
| PH placement | 47 |

Data Source: City of Fresno PY 2023 CAPER

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options. The use of funds such as those provided through the HOME program to support the development of affordable housing that provides access to services and transportation facilitates persons with mental and physical health challenges in accessing needed care and resources and supports the use of in-home services.

Multiple supportive housing providers in Fresno make mental and physical health services available through supportive housing. West Care provides treatment and rehabilitation and crisis psychiatric response services; Kings View provides mental health services and drugs and alcohol treatment; and the Poverello House provides a medical clinic with free health and dental services, substance abuse and rehabilitation treatment, case management services to navigate mental health services, and classes on peer counseling, life skills, agency referrals, health education, and self-esteem. Additional supportive services available in the community are described in section MA-30.

Supportive services are also available outside of supportive housing programs. The County of Fresno Department of Behavioral Health provides employment services and preparation, job placement, education support, computer lab access, and mental health

services. Local service providers are well-networked and often make referrals to one another to provide shelter, temporary food, clothing, and other immediate services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Fresno's first year Annual Action Plan specifies the activities it plans to support over the 2025 program year to address housing and supportive service needs. These include:

- Boys & Girls Clubs of Fresno County- Educate and Inspire Fresno Youth
- Central Valley Justice Coalition – Youth Advocacy and Mentorship Program
- Chinatown Fresno – Chinatown Open for Business
- Highway City Community Development Corporation – Continuing Paths to Good Health
- Pearl Transit Co. – Oral Health Outreach for Low-Income Fresno Residents
- Poverello House- Culinary Workforce Development Program
- Helping Others Pursue Excellence (HOPE) – Critical Repairs
- Self-Help Enterprises - Housing Rehabilitation Program
- City Senior Exterior Repair Program
- Fair Housing Program
- Affordable Housing Development
- Community Housing Development Organization set-aside
- Tenant-Based Rental Assistance
- Neighborhood community center improvements
- Public infrastructure and facility improvements
- Homelessness and homelessness prevention
- Housing Opportunities for Persons with AIDS

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Fresno will address housing and supportive service needs of residents through the development of new affordable rental housing, which will meet HUD requirements that any new construction with five or more dwelling units have a minimum of 5 percent of units accessible to individuals with mobility impairments and an additional 2 percent be accessible to individuals with sensory impairments.

The City will also fund a housing rehabilitation program, which may be used by seniors to complete home improvements they could otherwise not afford, thereby allowing them to stay in their homes longer, and/or by people with disabilities who need accessibility modifications to remain in their homes. The City's HOPWA program will fund rent,

mortgage, and utility assistance for homelessness prevention and tenant-based rental assistance.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Fresno’s 2025-2029 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to housing affordability and access as two of the city’s barriers to fair housing choice. The AI also includes a review of the City’s existing zoning code and identifies policies that may limit the development of affordable housing in the region.

Housing affordability and quality issues reduce housing choice

Data on age of housing in Fresno and the MSA points to a decline in construction of new units since 2010, indicating a need for strategies to increase development of new affordable housing units. Just 8.3% of units (15,677 units) in the city were built in 2010 or later, as of American Community Survey five-year estimates for 2019-2023. As single-family detached structures make up the majority (about 61.4%) of housing units in Fresno, there is a particular need for development of affordable multifamily and ‘missing middle’ housing units. Lack of diversity in housing types decreases the availability of housing affordable for low- to moderate-income households who are unable to afford single-family homes. Apartments and smaller, more affordable units are also essential for many seniors and residents with disabilities.

In addition to the need to increase the supply of affordable housing, the city’s large share of older housing stock indicates a high level of need for rehabilitation and repair programs. An estimated 50.9% of units in the city are in structures built prior to 1980, and this older housing stock may pose both economic and public health challenges, particularly for individuals and families living in older housing units.

Survey respondents also indicated that Not-In-My-Backyard (NIMBY) attitudes play a role in creating barriers to housing access, with 58.8% noting that community opposition to affordable housing presents a barrier to fair housing in the city.

Housing problems and limited access to homeownership disproportionately impact protected classes

Analysis of homeownership data shows that the homeownership rate in Fresno is highest among White and Asian/ Pacific Islander households (56.3% and 54.6%, respectively) and lowest among Black households (33.8%). 2023 Home Mortgage Disclosure Act (HMDA) data for the city of Fresno shows that Black applicants were denied mortgages at a significantly higher rate (20.8%) than the city’s average rate of 13.0%, while White applicants were less likely to be denied than applicants of other races (9.8%). Overall, Black applicants were more than twice as likely to be denied a mortgage loan as White applicants and about 1.4 to 1.7 times as likely to be denied as applicants of other races.

Analysis of housing needs (including cost burden, overcrowding, and lacking complete kitchen/plumbing facilities) indicates that housing problems are most common among

Native American, Black, Hispanic, and Asian/ Pacific Islander renter households (about 62% to 68% of whom have a housing problem), and among households with a member with a disability (55.9% of whom have a housing problem). White homeowners experience housing problems at the lowest rate (23.8%).

These findings, along with input from residents and stakeholders who participated in this planning process, suggest that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, downpayment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans. Additional housing supports, such as emergency rental assistance, rental housing repair and rehabilitation, and development of affordable rental housing, are needed to reduce cost burdens and other housing problems for low-income renter households and households with disabilities.

Zoning, Affordability, and Housing Choice

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While the zoning ordinance of the City of Fresno was not found to be facially exclusionary, there are opportunities for the City to modify the ordinance to further remove barriers to the development of affordable housing across all residential zones.

When Fresno drafted and adopted its current General Plan in 2014, it recommended large-scale rezones to allow for both more housing units and greater diversity of housing types, infill development, and use of vacant land for residential uses. The City adopted a new Development Code and updated Zoning Map in 2015 and 2016, respectively, to be more consistent with the policy goals of the General Plan related to housing and to codify those rezonings. In 2024, the City adopted the Fresno Multi-Jurisdictional 2023-2031 Housing Element, which provides further recommendations to increase fair access to housing, including rezoning to provide a variety of housing types in high-resource areas and encouraging missing middle and multi-unit housing types in currently single-family dominated neighborhoods.

With the General Plan's Housing Element Amendment and rezonings implemented through the new Development Code and Zoning Map, Fresno shifted from a preference for single-family detached housing to residential and mixed-use zones that allow more density and housing type diversity. The Development Code and Zoning Map, however, still maintain single family detached only zoning districts (RE, RS-1, RS-2, and RS-3)—with no duplexes, townhomes, triplexes, row homes, garden homes, zero lot line dwellings, or the like (Accessory/Secondary dwelling units are permitted, however, in all single-family districts). Survey respondents and community workshop participants noted a particular need for development of affordable rental housing.

Barriers to housing access in the private market

In addition to these public-sector barriers, the private market can also create barriers. Some landlords may refuse to rent units to households receiving other forms of housing assistance. This practice, known as source of income discrimination, reduces the

affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. While source of income discrimination is illegal in the state of California, many residents still struggle to find landlords willing to accept Section 8 or Housing Choice Vouchers for reasons ranging from stigma and discrimination to landlord concern about the potential for added cost. Housing Choice Vouchers make up the vast majority of publicly supported housing within Fresno and are a key element in providing affordable housing to the city's most vulnerable populations. Because of this, landlord reluctance presents a significant barrier to affordable housing, which is highlighted by APSH data showing that only 89% of the available vouchers in Fresno are currently in use despite an average wait time of 37 months for a household to receive a voucher.

In the 2019 report, "Evicted in Fresno: Facts for Housing Advocates," several researchers writing on behalf of the grassroots organization Faith in the Valley found that evictions are a significant barrier to housing stability. Eviction records also pose a major barrier for many residents seeking to obtain housing, particularly quality affordable housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section outlines the employment, labor force, and educational attainment data which informed the development of priorities and goals in this Plan.

Economic Development Market Analysis

Business Activity

TABLE 44 - BUSINESS ACTIVITY

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 9,312 | 2,506 | 6 | 1 | -5 |
| Arts, Entertainment, Accommodations | 21,302 | 23,815 | 14 | 14 | 0 |
| Construction | 9,845 | 11,747 | 6 | 7 | 1 |
| Education and Health Care Services | 40,885 | 51,996 | 27 | 30 | 3 |
| Finance, Insurance, and Real Estate | 7,917 | 11,562 | 5 | 7 | 2 |
| Information | 2,149 | 2,752 | 1 | 2 | 1 |
| Manufacturing | 13,529 | 13,586 | 9 | 8 | -1 |
| Other Services | 6,378 | 8,179 | 4 | 5 | 1 |
| Professional, Scientific, Management Services | 9,224 | 11,550 | 6 | 7 | 1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 20,067 | 23,452 | 13 | 13 | 0 |
| Transportation and Warehousing | 5,847 | 5,969 | 4 | 3 | -1 |
| Wholesale Trade | 7,451 | 8,654 | 5 | 5 | 0 |
| Total | 153,906 | 175,768 | -- | -- | -- |

Data Source: 2016 2020 ACS (Workers), 2020 Longitudinal Employer Household Dynamics (Jobs)

Labor Force

TABLE 45 - LABOR FORCE

| | |
|---|---------|
| Total Population in the Civilian Labor Force | 241,745 |
| Civilian Employed Population 16 years and over | 218,710 |
| Unemployment Rate | 9.54 |
| Unemployment Rate for Ages 16 24 | 23.64 |
| Unemployment Rate for Ages 25 65 | 5.87 |
| <i>Data Source: 2016 2020 CHAS</i> | |

TABLE 46 – OCCUPATIONS BY SECTOR

| Occupations by Sector | Number of People |
|--|-------------------------|
| Management, business and financial | 43,690 |
| Farming, fisheries and forestry occupations | 9,345 |
| Service | 27,255 |
| Sales and office | 48,095 |
| Construction, extraction, maintenance and repair | 22,670 |
| Production, transportation and material moving | 14,175 |
| <i>Data Source: 2016 2020 ACS</i> | |

Travel Time

TABLE 47 - TRAVEL TIME

| Travel Time | Number | Percentage |
|-----------------------------------|----------------|-------------------|
| < 30 Minutes | 154,626 | 77% |
| 30-59 Minutes | 36,795 | 18% |
| 60 or More Minutes | 8,986 | 4% |
| Total | 200,407 | 100% |
| <i>Data Source: 2016 2020 ACS</i> | | |

Education:

Educational Attainment by Employment Status (Population 16 and Older)

TABLE 48 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 28,555 | 3,795 | 21,840 |
| High school graduate (includes equivalency) | 37,905 | 4,475 | 16,770 |
| Some college or Associate's degree | 62,615 | 5,330 | 20,345 |
| Bachelor's degree or higher | 48,615 | 1,685 | 8,100 |

Data Source: 2016 2020 ACS

Educational Attainment by Age

TABLE 49 - EDUCATIONAL ATTAINMENT BY AGE

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18 24 yrs | 25 34 yrs | 35 44 yrs | 45 65 yrs | 65+ yrs |
| Less than 9th grade | 685 | 3,560 | 7,260 | 14,425 | 9,265 |
| 9th to 12th grade, no diploma | 6,875 | 8,945 | 8,675 | 11,340 | 4,980 |
| High school graduate, GED, or alternative | 17,425 | 21,825 | 13,890 | 23,515 | 12,410 |
| Some college, no degree | 24,345 | 22,660 | 15,275 | 24,250 | 14,135 |
| Associate's degree | 2,965 | 8,735 | 7,335 | 10,355 | 5,030 |
| Bachelor's degree | 3,960 | 16,220 | 9,415 | 14,400 | 8,530 |
| Graduate or professional degree | 270 | 5,145 | 4,705 | 8,580 | 6,555 |

Data Source: 2016 2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

TABLE 50 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 21,631 |
| High school graduate (includes equivalency) | 28,332 |
| Some college or Associate's degree | 34,364 |
| Bachelor's degree | 51,456 |
| Graduate or professional degree | 81,057 |
| <i>Data Source: 2016 2020 ACS</i> | |

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

As shown in the Business Activity table above, the employment sectors in Fresno with the largest number of jobs are education and health care services (51,996 jobs or 30% of all jobs); arts, entertainment, and accommodations (23,815 jobs or 14%), and retail trade (23,452 jobs or 13%).

The jobs in which most city residents are employed reflect these major employment sectors. The largest numbers of Fresno residents are employed in education and health care services (40,885 workers or 24% of all workers); arts, entertainment, and accommodations (21,302 workers or 13%); and retail trade (20,067 workers or 12%).

The largest mismatch between the share of workers (i.e., employed residents) and the share of jobs by sector is in agriculture, mining, and oil and gas extraction (-5 percentage point difference in the share of jobs and the share of workers). In this way, agriculture, mining, and oil and gas extraction workers make up a much larger proportion of the population in the city of Fresno than do agriculture, mining, and oil and gas extraction jobs of city's jobs, indicating that these workers live in Fresno but commute outside of the city for employment. Differences between the share of workers and share of jobs by sector are 3 percentage points or less in all other sectors.

Describe the workforce and infrastructure needs of the business community:

The City of Fresno 2024-2029 Comprehensive Economic Development Strategy (CEDS) identifies needs related to workforce and business infrastructure. Workforce development and infrastructure goals identified in the CEDS include:

- Economic Opportunities:
 - Enhance the Economic Centers' competitiveness and economic vitality to support local entrepreneurial and small business growth
 - Attract and retain targeted sector industries that meets or exceeds identified criteria (e.g. family sustaining wage, investment impact, equity, resiliency, etc.)

- Placemaking:
 - Create quality Economic Centers where businesses thrive and people want to live, work, play, and learn
- Workforce Development and Talent Attraction:
 - Create a resilient next generation workforce

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Plans for economic and workforce development in Fresno and the region are likely to impact job and business growth over the planning period. For example, the Greater Fresno Region DRIVE plan (2019) proposes a 10-year vision for major changes to economic and workforce development systems in Fresno that have the potential to shape the region's economy over the next 10 years and beyond. The plan calls for more than \$4 billion in public, private, and philanthropic investment in economic, development, workforce development, affordable housing, and neighborhood reinvestment by 2030. Additionally, some traded sector industries are likely to see a decline due to increased use of automation and technology (for example, manufacturing, warehouse and distribution).

Socioeconomic changes anticipated over the next several years are also likely to impact workforce needs and job growth opportunities in Fresno. Affordable housing, including housing near job centers, will be an increasingly important component to supporting workforce and business attraction and retention. Stakeholders interviewed as part of this planning process emphasized the need for affordable housing that is close to jobs, resources, and transportation, including a need for a variety of housing types and sizes. This housing is of particular need for seniors, people with disabilities, people transitioning from homelessness, and people living with HIV/AIDS. With increasing demand for housing in the region, affordable housing near employment opportunities, resources, and transportation is becoming more difficult to find, and low-income residents are often unable to access areas of higher opportunity or are displaced by rising housing costs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The city's CEDS identified challenges to employment opportunities that corresponded to the region's existing workforce. These included:

- Wages: Overall, wages in Fresno have increased from 2019 to 2023 but some occupations are faring better than others. This may be due in part to low unemployment rates, job growth and a slow growing regional labor force. This, combined with rising living costs and inflation, calls for a need for increased wages
- Talent Pipeline: The source of future workers (population aged 0 to 19) has been slow. Growth in the population considered Prime Workers (aged 20 to 39) is leveling off. Experienced Workers (aged 40 to 59) and Retiring Soon (aged 60 to

75) are increasing at a faster pace. This imbalance in age groups may lead to a mismatch in available employment opportunities and the number of people in the workforce.

- **Educational Attainment:** The share of the population with four-year degrees is improving, increasing from 20% to nearly 34 between 2011 and 2021, but still lags behind the state. As employers seek an educated and skilled workforce, it will be vital for the City to continue to support continuing education opportunities and job training/workforce development programs. In this context, education includes degrees from two and four year colleges as well as licenses and certificates for certain trades and occupations.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Fresno Regional Workforce Development Board funds education and training to ensure individuals have skills necessary to find jobs with family-sustaining wages and meet the workforce needs of regional employers. Workforce training initiatives include:

- One-Stop Centers, in which adults and dislocated workers have access to education, training and employment services, as well as referrals (when deemed appropriate) to other services available through a network of partner agencies
- Basic career services, including access to computers, fax and copy machines, telephones to contact employers, veterans' services, labor market information, career exploration tools, and job listings
- Individualized career services, including one-on-one work with an Employment Readiness Specialist to assist with career guidance, skill level evaluations, educational and training opportunities, and job readiness workshops
- Access to occupational skills training and on-the-job training opportunities
- Supportive services to assist with purchasing items necessary to secure a job, provide training supplies, interview clothing and transportation needs
- Academic assistance, job readiness, mentoring, guidance, financial literacy training, and leadership development opportunities for youth, and
- Business assistance, including accommodations for business meetings, presentations, trainings, one-on-one and/or group interviews, business workshops and trainings, connection to business consultants, funding to upskill existing employees, confidential human resource hotline, and recruitment assistance.

The County of Fresno Department of Social Services (DSS) offers the following services to qualified employers for DSS clients hired:

- Employee recruitment
- Employee screening
- Specialized employee training
- Employee retention services, including support and engagement of clients,

equipment, transportation, and childcare

- Wage subsidies up to a year depending on the needs of the DSS client

Local colleges and universities, including California State University, Fresno; Fresno Pacific University; State Center Community College District; West Hills Community College District; Fresno City College; Fresno school districts, and other educational institutions provide a variety of types of education and training to increase the skills of the region's workforce.

The Fresno County Department of Behavioral Health provides Workforce Education and Training as a component of the Mental Health Services Act, intended to address identified occupational shortages and education and training needs of the public mental health workforce.

Programs offered by the Fresno Regional Workforce Development Board and other workforce development stakeholders closely align with workforce development needs identified in the Consolidated Plan, including job skills training and job search assistance.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes, the City of Fresno participated in the 2024-2029 City of Fresno Comprehensive Economic Development Strategy (CEDS), a plan prepared by the City of Fresno Economic Development Department. The strategy serves as the CEDS in accordance with the U.S. Economic Development Administration's requirements, and as a guide for policies, programs, and investments to support economic development in the city.

The CEDS identified economic development goals for the city that might be coordinated with consolidated plan efforts or impact economic growth including:

- Upgrade, expand and/or create resilient infrastructure to support targeted business/industry on the most promising near-term development opportunities
- Provide a network of well-maintained parks, open spaces, athletic facilities and walking and biking trails that connect the City's Economic Centers with resident and worker neighborhoods
- Establish a highly effective education, business, workforce collaborative dedicated to addressing educational and workforce training excellence
- Consider design standards that address attractive building fronts, buffering and screening from storage yards and signage that promote a "sense of place" for commercial and industrial areas and business parks
- Increase awareness of the diverse employment and career opportunities with Fresno employers to college, high and middle school students throughout the region

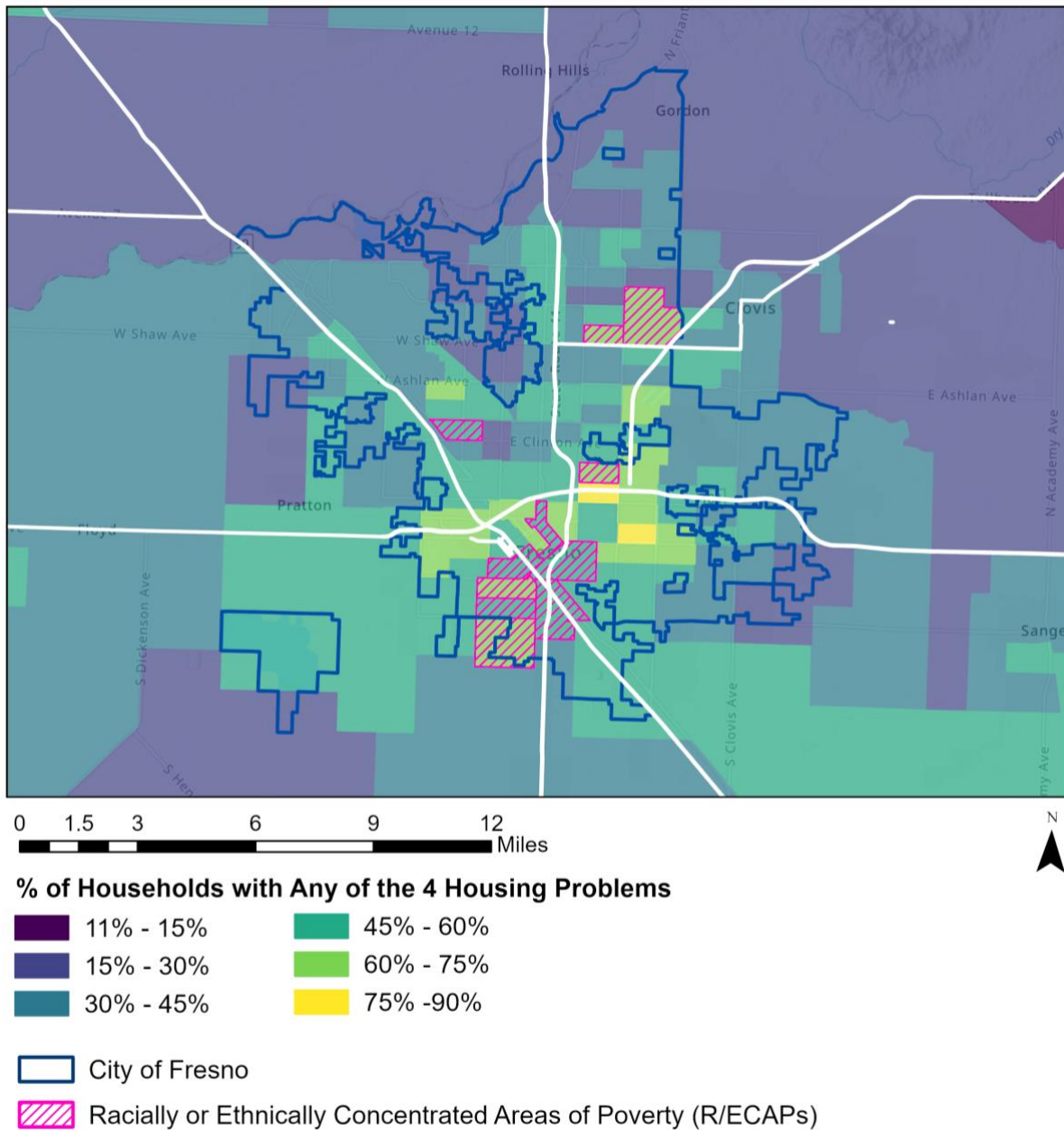
MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map of housing needs and race/ ethnicity in Fresno shows the share of households within each census tract that have least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are 74 census tracts either totally or partially within the city limits with a concentration of housing problems. Census tracts without high percentages of housing problems can be found primarily in downtown Fresno along E Huntington Ave, E Tyler Ave, and E Belmont Ave. Census tracts where more than 40% of households have a housing need are generally located in areas of the city that are predominantly populated by Hispanic residents.

FIGURE 3. PERCENT OF HOUSEHOLDS WITH HOUSING PROBLEMS



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In its fair housing planning guidance, HUD defines racially or ethnically concentrated areas of poverty (R/ECAPs) where more than one-half of the population are people of color and the individual poverty rate is over 40%. Based on the most recent ACS data, there are 11 RECAP census tracts in Fresno (see Figure 1), most of which are located in central and south Fresno. Two RECAP tracts are located north of Shaw Avenue, one

including Fresno State University, and RECAP tract 37.02 is located west of Fresno Junior High School.

What are the characteristics of the market in these areas/neighborhoods?

RECAP census tracts in Fresno tend to have higher percentages of renter tenure and housing problems. Despite these challenges, the location of these RECAP tracts overlaps with many of the city's civic, cultural, and educational resources.

Are there any community assets in these areas/neighborhoods?

RECAPS located near/within downtown Fresno contain several schools and parks, such as Edison High School, West Fresno Elementary, and Hyde Park, as well as Fresno City Hall and the Fresno Convention and Entertainment Center. Additionally, one RECAP tract (54.08) is comprised of Fresno State University.

Are there other strategic opportunities in any of these areas?

These areas may benefit from many strategic opportunities based on location and existing resources. RECAPs located in central Fresno, particularly downtown, are near or adjacent to many restaurant, retail, and transit opportunities that could benefit from strategic investment. For example, Fresno Area Express' (FAX) future plans to expand bus rapid transit (BRT) services in these areas could increase access to job opportunities.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate households – can create a “digital divide” that limits users’ personal and professional opportunities. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise noted as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email, and other critical features necessary for online communication.

There are three considerations to be taken into account in assessing internet access: (1) need for broadband wiring and for connections to broadband service; (2) competitive pricing and service resulting from having more than one internet service provider within an area; and (3) affordability of broadband service for low- and moderate-income households. In order to meet growing broadband needs, the State of California established the California Broadband Council in 2010, finalized a Broadband For All action plan in 2020, and in 2021 enacted SB 156, which allocated \$6 billion towards bridging the digital divide in a multi-year effort. In addition, the federal Infrastructure, Investments, and Jobs Act of 2021 allocated \$65 billion towards nationwide broadband investments, which the State of California intends to pursue as a funding source for the Broadband for All Plan.

For the 6.0% of Fresno County households without broadband access⁹ libraries throughout the area generally offer free access to computers and Wi-Fi, and some locations may offer programs that allow residents to check out mobile hotspots, laptops, or other electronic devices. Housing and service providers serving low- and moderate-income populations and people who are homeless may also provide internet access. For example, some affordable housing properties have business centers, some shelters or day centers have computers for visitor use, and local job centers may provide computers for use in job searches.

Marginalized and/or minority households are generally disproportionately represented among low-to-moderate income households and therefore may be disproportionately impacted by a lack of internet access. The website BroadbandNow, which exists to help people discover internet options in their area, conducts research into broadband availability and user demographics by state and provides data on California households without internet access. This data shows that 30% of extremely low-income households and 13% of low-to-moderate income households in California are without internet, and

⁹ <https://broadbandnow.com/California>

that Black, Hispanic, and Native American residents are nearly twice as likely as residents of other races to be without internet access:

TABLE 42 – DEMOGRAPHICS, CALIFORNIA HOUSEHOLDS WITH NO INTERNET

| Percent of Homes without Internet Access by Age | |
|--|-----|
| Under Age 18 | 5% |
| Age 18-64 | 5% |
| Age 65+ | 7% |
| Percent of Homes without Internet Access by Income | |
| Under \$20,000 | 33% |
| \$20,000-\$74,999 | 16% |
| Over \$75,000 | 4% |
| Percent of Homes without Internet Access by Race/Ethnicity | |
| Hispanic | 7% |
| Black | 7% |
| White | 4% |
| Native American or Alaskan | 8% |
| Mixed Race | 3% |
| Asian | 3% |

Source: *Broadband Now California* - <https://broadbandnow.com/California>

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Just because a person has broadband available in their area does not mean that they have personal access – according to the 2019-2023 American Community Survey, 8.6% of Fresno residents do not have an internet subscription service of any type, including a cellular data plan¹⁰. This may indicate that internet access in the County is unaffordable for low-income residents, which may in turn indicate a need for increased competition for affordable internet access programs.

¹⁰ ACS 5-Year Estimates 2019-2023, Table S2801

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Hazard mitigation in Fresno is conducted through Fresno County. The County’s most recent Hazard Mitigation Plan was updated in 2024 and identifies eleven possible natural hazards which are relevant to this section of the Consolidated Plan. Hazards listed in bold are considered likely or highly likely to occur within the jurisdiction:

- **Avalanche**
- **Drought**
- Earthquake
- **Extreme Temperatures**
- **Flood**
- **Fog**
- **Heavy Rain/Thunderstorm/Hail/Lightning/Wind**
- Tornado
- Volcano
- **Wildfire**
- **Winter Storm**

To mitigate environmental hazards in the County, the plan identifies a variety of techniques focused primarily on prevention, emergency services, and public education and awareness. These strategies include public engagement events, identifying and updating critical facilities, upgrading and updating the County Emergency Operations Center, investing in a flooding early warning system, investigating the potential for various floodwater storage or redirection systems, and clearing wildfire fuel in high-risk areas.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In its September 2021 report “Climate Change and Social Vulnerability in the United States,” the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high school diploma as “socially vulnerable.” Socially vulnerable persons are described as having a reduced capacity to “cope with and recover from climate change impacts”, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. The 2019-2023 ACS estimated that over 111,000 people in Fresno are living below the poverty line. Additionally, mobile home residents, who are more likely to be low-income, are especially vulnerable to climate related hazards. The 2019-2023 ACS estimates that there are approximately 4,387 households living in mobile homes or other similar types of homes in Fresno.

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

This strategic plan will guide the allocation of Fresno’s CDBG, HOME, ESG, and HOPWA funding during the 2025-2029 planning period. Goals for the 2025-2029 period focus on high priority needs identified through data analysis, community input, consultation with City of Fresno staff and partner agencies, and a review of relevant recently completed plans and studies. The priority needs identified are:

- Improve quality of life by providing housing and supportive services for residents experiencing or at-risk of homelessness, including homelessness prevention, case management, wrap-around services, emergency shelter, transitional housing, and permanent supportive housing.
- Improve standards of living by increasing access to safe and affordable housing through development, acquisition, or rehabilitation of affordable for-sale or rental housing; owner-occupied housing rehabilitation, such as roof repairs, minor home repairs, and rehabilitation/reconstruction; rental housing repair or rehabilitation; and housing assistance programs for low-income households.
- Increase resident prosperity by supporting neighborhood revitalization through site development to facilitate access to affordable housing, improvements to or development of public infrastructure, or improvements to existing or development of new public facilities owned by the City of Fresno or partner agencies.
- Invest in the community by providing services to low- and moderate-income individuals that promote well-being and improved quality of life through projects and activities that support children and families, people experiencing or at-risk of homelessness, victims of domestic violence, or other non-homeless special needs groups.
- Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement and providing activities for residents and housing providers that promote the advancement of fair housing.

The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the City of Fresno will allocate funding. The City will rely on partnerships with local agencies and internal City departments to achieve its Consolidated Plan goals and address priority needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

CDBG, HOME, ESG, and HOPWA funds are available for use throughout Fresno, both in areas where the majority of residents have low- or moderate-incomes, or to serve low- or moderate-income residents living in any area of the city.

TABLE 51 - GEOGRAPHIC PRIORITY AREAS

| Target Area: | Percentage of Funds |
|--------------|---------------------|
| Citywide | 100% |

General Allocation Priorities

The City has not designated any target areas for the use of CDBG, HOME, ESG, or HOPWA funds but will locate any projects that qualify based on Area Benefit criteria (i.e., benefit all residents of an area where at least 51 percent of the residents are low- or moderate-income) in eligible LMI tracts or block groups.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Input received during development of the 2025-2029 Five-Year Consolidated Plan emphasized the need to reduce affordable housing burdens and maintain the housing stock for low- and moderate-income families. Because families with needs, including needs related to homeowner housing repair/rehab, rental assistance, and first-time homeownership, may reside anywhere within Fresno, the City makes these programs available citywide. Public service activities designed to assist low- and moderate-income families, people who are homeless, and non-homeless special needs groups are generally located in areas most accessible to the clientele being served, which often overlap with low- and moderate-income (LMI) census tracts.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

During the development of the Consolidated Plan, five priority needs were identified. Each of the needs is described in the table that follows along with a basis for its priority designation and the populations to be served.

TABLE 52 – PRIORITY NEEDS SUMMARY

| | Priority need | Expanded Access to Affordable Housing |
|---|-----------------------------|--|
| | Priority level | High |
| | Population(s) served | Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities |
| | Geographic area(s) affected | Citywide |
| | Associated goal(s) | Improve Housing Access and Quality |
| 1 | Description | Potential activities related to this priority may include: <ul style="list-style-type: none"> • Repair or rehabilitation of owner-occupied housing • Repair or rehabilitation of affordable rental housing • Construction/acquisition/rehabilitation of affordable for-sale or rental housing • Assistance to first-time homebuyers • Tenant-based rental assistance • Program delivery • Other housing activities that expand access and affordability for low- and moderate-income households |
| | Basis for priority | CHAS data analyzed for this Plan indicates that housing affordability is the most widespread need in the city. Through the survey, community members emphasized the need for construction of new affordable rental units, energy efficiency improvements to housing, family housing, and elderly or senior housing. |

| | | |
|----------|------------------------------------|---|
| 2 | Priority need | Housing and Services to Reduce Homelessness |
| | Priority level | High |
| | Population(s) served | Chronic homelessness Homeless individuals Homeless families with children Homeless persons with mental illness Homeless persons with chronic substance abuse Homeless veterans Homeless persons with HIV/AIDS Homeless victims of domestic violence Homeless unaccompanied youth |
| | Geographic area(s) affected | Citywide |
| | Associated goal(s) | Provide Housing and Services for People Experiencing or At-Risk of Homelessness |
| | Description | Potential activities related to this priority may include: <ul style="list-style-type: none"> • Emergency shelter, transitional housing, or permanent supportive housing for people experiencing homelessness • Supportive services, including case management, for people in emergency shelter, transitional housing, or otherwise experiencing homelessness • Short-term rental assistance, rapid rehousing, or other forms of emergency financial assistance designed to prevent homelessness |
| | Basis for priority | Homelessness prevention, permanent housing, and transitional/ supportive housing programs were the top homeless needs identified by community survey respondents. The top domestic violence and elder abuse needs identified by participants were permanent housing and transitional/ supportive housing programs. The Point in Time Count also indicates a need for direct services to interrupt patterns of homelessness. |

| | | |
|--------------------|--|---|
| 3 | Priority need | Provision of Community Services |
| | Priority level | High |
| | Population(s) served | Extremely low income Low income Moderate income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence |
| | Geographic area(s) affected | Citywide |
| | Associated goal(s) | Community Services |
| | Description | Potential activities related to this priority may include an array of public services designed to support low- and moderate-income households, children, victims of domestic violence, and other special needs populations. |
| | Basis for priority | Community members identified employment training, food banks/ community meals, housing counseling, and after school services as areas of highest need. |
| 4 | Priority need | Infrastructure and Public Facility Improvements |
| | Priority level | High |
| | Population(s) served | Extremely low income Low income Moderate income People with disabilities Non-housing community development |
| | Geographic area(s) affected | Citywide |
| | Associated goal(s) | Infrastructure and Public Facility Improvements |
| Description | Potential activities related to this priority include site development to support access to affordable housing, improvements to public infrastructure, or improvements to public facilities. | |

| | | |
|----------|------------------------------------|--|
| | Basis for priority | Site development assistance may be used to help reduce the cost of developing affordable housing. Survey participants also identified the need for street, road, or sidewalk improvements; homeless or domestic violence shelters; community parks, gyms or recreational fields; and youth centers. |
| 5 | Priority need | Community Engagement, Planning, and Administration |
| | Priority level | High |
| | Population(s) served | All |
| | Geographic area(s) affected | Citywide |
| | Associated goal(s) | Community Engagement, Planning, and Administration |
| | Description | Activities related to this priority include community planning and administration of the City of Fresno’s CDBG, HOME, ESG, and HOPWA programs and community engagement related to these programs. Additionally, fair housing education services to help residents and housing providers understand fair housing rights and responsibilities. |
| | Basis for priority | Program administration costs associated with the coordination and delivery of services to Fresno residents. The City of Fresno’s AI indicates that continued need for fair housing education and awareness of available community resources, including for those most at-risk of housing discrimination. |

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

TABLE 53 – INFLUENCE OF MARKET CONDITIONS

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | High levels of cost burden among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD’s Section 8 Housing Choice Voucher program administered through local housing authorities. According to HUD’s 2023 A Picture of Subsidized Housing data, the Fresno Housing Authority currently provides 7,467 tenant-based housing choice vouchers (for more information, see Section NA-35). The City has also funded TBRA programs through funding to subrecipient organizations. During the 2025 program year, the City intends to use HOME funds for tenant-based rental assistance. |
| TBRA for Non-Homeless Special Needs | High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities. |
| New Unit Production | Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. |
| Rehabilitation | Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. |
| Acquisition, including preservation | Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. |

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Fresno receives federal funding through four HUD CPD formula grants: the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. Combined, the City will receive an anticipated \$11,665,080.70 in HUD grant funds for the 2025 program year (PY 2025), which runs from July 1, 2025, through June 30, 2026. The table below outlines anticipated funding levels by program and estimates additional grant funds to be received in the remaining four program years covered by the City’s 2025-2029 Five-Year Consolidated Plan.

Anticipated Resources

TABLE 54 - EXPECTED RESOURCES – PRIORITY TABLE

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan | Narrative Description |
|---------|-----------------|--|----------------------------------|--------------------|--------------------------|-------------|--|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Public–Federal | Acquisition Admin and planning Economic development Housing Public improvements Public services Fair housing | \$7,098,936 | \$245,600 | \$0 | \$7,344,536 | \$29,378,144 | The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at four times the City’s anticipated PY 2025 annual allocation plus program income. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|----------------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | Public–Federal | Admin and planning Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | \$2,874,896.70 | \$563,900 | \$0 | \$3,438,796.70 | \$13,755,186.80 | The expected amount of HOME funds available for the remainder of the Con Plan is estimated at four times the City's anticipated PY 2025 annual allocation plus program income. |
| ESG | Public–Federal | Financial assistance Overnight shelter Rapid re-housing (rental assistance) Rental assistance Services Street outreach Transitional housing | \$616,438 | \$0 | \$0 | \$616,438 | \$2,465,752 | The expected amount of ESG funds available for the remainder of the Con Plan is estimated at four times the City's anticipated PY 2025 annual allocation plus program income. |
| HOPWA | Public–Federal | Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA | \$1,074,810 | \$0 | \$587,049.41 | \$1,661,859.41 | \$4,299,240 | The expected amount of HOPWA funds available for the remainder of the Con Plan is estimated at four times the City's anticipated PY 2025 annual allocation plus program income. |

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Fresno uses its federal grant funds together with additional local resources to address priority needs. During PY 2025, the City will partner with local nonprofit organizations on a number of programs, with partner agencies supplementing CDBG, HOME, ESG, and HOPWA grants with additional funding, staff time, and other organizational resources.

The City will partner with local nonprofit organizations and affordable housing developers to support affordable housing development, housing rehabilitation, public services, and homelessness programs in PY 2025. Partners leverage grant funds with private donations and other funding. Funding is also available through the City's Local Housing Trust Fund, California Department of Housing and Community Development, the National Housing Trust Fund, the Low-Income Housing Tax Credits program, and HUD funding through the Fresno-Madera Continuum of Care.

As of the most recent publication from HUD, Fresno qualifies for a 100% HOME match reduction based on its FY 2023 individual poverty rate, per capita income, and percentage of persons in poverty.¹¹

ESG requires a 100% match of program funds. The City generally passes this matching requirement on to the service providers receiving ESG funds from the City. ESG providers meet this requirement through private donations, state and other federal grants, and/or volunteer hours.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In accordance with AB 1486, the City provides a notice of availability for surplus properties to be posted on the California Housing and Community Development (HCD) website and gives priority consideration to the development of affordable housing. Notices have been provided for two properties to date that may be consistent with the objectives in this strategic plan. The City will continue to assess its inventory of publicly owned land for opportunities to meet the strategic needs of this plan, as well as offering notices of availability in advance of any disposition of City-owned property, placing particular emphasis on potential sites of affordable housing in areas of high opportunity.

Discussion

During PY 2025, the City will receive \$7,098,936 in CDBG funds to be used to support housing rehabilitation; exterior repair; public facilities and infrastructure improvements to PARCS facilities, non-profit facilities, and other public facilities; and a range of public service activities. Fresno will also receive \$2,874,896.70 in HOME funding to be used for affordable housing development, tenant-based rental assistance, and housing activities by Community Housing Development Organizations (CHDOs). Fresno will receive

¹¹ HUD Exchange. (2023). Current FY HOME Match Reductions. Retrieved from: <https://www.hudexchange.info/resource/4422/home-match-reductions/>

\$616,438 in ESG funding to be used for outreach, emergency shelter, rapid re-housing, homelessness prevention, and HMIS. Fresno will receive \$1,074,810 in HOPWA funding to provide housing and support services for residents with HIV/AIDS.

In determining PY 2025 activities, the City gave priority to projects that intend to support housing affordability and quality; reduce homelessness; and provide high-quality public services, facilities, and infrastructure across the city’s neighborhoods.

SP-40 Institutional Delivery Structure – 91.215(k)

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS.

Agencies through which the City of Fresno will carry out its consolidated plan are shown in Table 55. In addition to those listed in the table, the City will also rely on a variety of non-profit and private sector housing developers, including Community Housing Development Organizations (CHDOs), Low Income Housing Tax Credit developers, and others.

TABLE 55 - INSTITUTIONAL DELIVERY STRUCTURE

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--------------------------|-------------------------|--|------------------------|
| City of Fresno | Government | <ul style="list-style-type: none"> • Economic Development • Homelessness • Non-Homeless Special Needs • Ownership • Rental • Planning • Neighborhood Improvements • Public Facilities • Public Services | Jurisdiction |
| Fresno Housing Authority | PHA | <ul style="list-style-type: none"> • Public Housing • Ownership • Rental | County |
| Fresno-Madera CoC | Continuum of Care | <ul style="list-style-type: none"> • Homelessness • Public Services | Region |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|--------------------------|--|------------------------|
| Fresno Interdenominational Refugee Ministries (FIRM) | Non-Profit Organization | <ul style="list-style-type: none"> • Public Services | Jurisdiction |
| Fresno County Department of Public Health | Government | <ul style="list-style-type: none"> • Health • Public Services • Homelessness • HIV/AIDS | County |
| CHDOs (Habitat for Humanity Greater Fresno Area, Self-Help Enterprises) | Non-Profit Organizations | <ul style="list-style-type: none"> • Ownership • Rental | Jurisdiction |
| Fresno County Department of Social Services | Government | <ul style="list-style-type: none"> • Public Services | County |
| Fresno Regional Workforce Development Board | Government | <ul style="list-style-type: none"> • Economic Development • Workforce Development | Region |
| Fresno County Department of Behavioral Health | Government | <ul style="list-style-type: none"> • Mental Health Services • Homelessness | County |
| Fresno Economic Opportunities Commission | Non-Profit Organization | <ul style="list-style-type: none"> • Economic Development • Workforce Development • Education • Public Services • Housing • Health | County |
| Fresno County Economic Development Corporation | Government | <ul style="list-style-type: none"> • Economic Development | County |
| Fresno USD | Government | <ul style="list-style-type: none"> • Education K-12 • Homeless Liaison | Jurisdiction |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|----------------------------|--------------------------|--|------------------------|
| Homeless Service Providers | Non-Profit Organizations | <ul style="list-style-type: none"> • Homelessness • Public Services • Workforce Development | Jurisdiction |
| Public Service Providers | Non-Profit Organizations | <ul style="list-style-type: none"> • Homelessness • Non-Homeless Special Need • Public Services | Jurisdiction |

Assess of Strengths and Gaps in the Institutional Delivery System

The collaborative nature of Fresno’s service provider network forming the institutional delivery system contains both inherent strengths and weaknesses. The inclusion of such a wide variety and large number of organizations, both public and private, is a clear strength as it increases both the capacity and the perspective of the institutional delivery system. However, this same factor may pose a weakness as it requires intense organization and collaboration to ensure 1) non-redundancy of services, 2) accurate and appropriate information sharing between organizations, and 3) some form of centralized resource access hub in order to direct residents in need of assistance to the correct organization(s). As long as the City of Fresno bears this in mind and remains proactive in regard to the increased need for collaboration necessitated by widespread service provider networks, the format of the institutional delivery system will remain a strength.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

TABLE 56 - HOMELESS PREVENTION SERVICES SUMMARY

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | X | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | X | X | X |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | X | |
| Education | X | X | X |
| Employment and Employment Training | X | X | |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | |

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Fresno's Homeless Assistance Response Team (HART), formed in 2022, is a multi-departmental team made up of code enforcement, Fresno police, and non-profit organizations to provide services to and improve the quality of life for individuals who are homeless. HART works to improve the quality of life for the unhoused population through cleanup of encampments and connections to resources and shelter.

The City of Fresno also partners with the FMCoC and a variety of agencies and organizations to provide services to the homeless. The City of Fresno uses ESG funds for outreach, rapid rehousing, emergency shelter, homelessness prevention, and data collection and analysis. Housing providers and street outreach workers seek to provide outreach and service navigation to persons experiencing homelessness. As described in Section MA-30, housing providers in the city work closely with the Fresno County Department of Behavioral Health and nonprofit organizations to provide mental health services and case management. The City will also continue to provide information and training to service providers on how their staff can assist clients in accessing mainstream benefits.

The FMCoC uses a coordinated entry process and the Multi-Agency Action Program (MAP) to standardize the access, assessment, prioritization, and referral procedure for all people across all participating providers. The coordinated entry process includes assessment, navigation and case conferencing, housing referral with choice, and data collection and communication. The system uses a vulnerability index to prioritize the most at-risk individuals. This approach means that individuals and families who are experiencing homelessness or at-risk of homelessness are identified early, screened, and connected with the most appropriate intervention or best match possible that addresses their immediate needs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A significant strength in Fresno's institutional delivery system lies in its level of collaboration with a wide network of local service providers. The City works with its partners in the community to collaborate on projects which ensure that individuals and families who are chronically homeless are housed and provided necessary supportive services. The collaborating agencies coordinate funding and resources to make additional permanent housing beds available for the chronically homeless community. Efforts include increasing outreach to chronically homeless individuals and families, increasing homelessness prevention, increasing permanent supportive housing, and streamlining the assessment and referral process.

The primary gaps in the service delivery system for special needs populations are the lack of funding needed to create additional beds and services. There is also a gap in services delivery for difficult-to-place special needs clients. The lack of long-term affordable rental housing in the city and county presents another gap in the service

delivery system. *Street2Home Fresno County: A Framework for Action (2018)* identified the following gaps in the service delivery system:

- While chronic homelessness is down considerably, homelessness overall is trending slightly upwards.
- The rise of unsheltered homelessness is likely due to the rising cost of rent and the severe lack of affordable rental housing in Fresno County.
- Once a person becomes homeless, the housing resources to help them exit homelessness are also very scarce. Current permanent housing options available through the FMCoC, permanent supportive housing (PSH), and rapid re-housing (RRH) are at capacity.
- Chronic homelessness is projected to rise if no additional permanent supportive housing is added.
- There is a need to preserve existing affordable housing.
- There is a need to align community programs to create a comprehensive crisis response network that provides person-centered and housing-focused service. There is particularly a shortage of residential programs that offer safe temporary shelter and services; generally emergency shelter is highly specialized to a narrowly defined population or program model such that for most single adults there is effectively no access to emergency shelter.
- There is a need to create new low-barrier crisis housing options.
- There is a need to enhance housing placement options and supports.
- There is a need to scale up rapid re-housing.
- There is a need to increase permanent supportive housing.
- There is a need to aggressively expand non-traditional permanent housing options.
- There is a need to design and fund a cross-sector demonstration for people who experience street homelessness and are frequent users.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Fresno will take the following steps to overcome gaps in the institutional delivery structure and service delivery system for persons experiencing homelessness and other special needs populations:

- The City is working with jurisdiction partners to develop a Homeless Housing Assistance and Prevention (HHAP) regional plan aimed at addressing Homeless service gaps.
- The City is collaborating with FMCoC partners to apply for state grants that will sustain homeless services funding.

- The City meets monthly with the homeless services providers to review project performance. Together, the City and its partners work to address any issues or concerns and discuss strategies to overcome challenges.
- The City will allocate funding for homelessness prevention, outreach/ emergency shelter, Rapid Rehousing, and Housing Opportunities for Persons with HIV/ AIDS.
- The City will continue to fund housing rehabilitation and affordable housing development.
- The City will continue to provide funding to Community Housing Development Organizations to support the production of affordable housing in Fresno.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

TABLE 57 – GOALS SUMMARY

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------|-----------------|---|---|---|
| 1 | Improve Housing Access and Quality | 2025 | 2029 | Affordable Housing | Citywide | Expanded Access to Affordable Housing | CDBG: \$8,400,000 HOME: \$14,150,340 | <ul style="list-style-type: none"> • Homeowner Housing Rehabilitation: 200 • Rental Units Constructed/Rehabilitated: 55 • Homeowner Housing Added: 55 |
| 2 | Provide Housing and Services for People Experiencing or At-Risk of Homelessness | 2025 | 2029 | Homeless | Citywide | Housing and Services to Reduce Homelessness | ESG: \$2,851,030 HOPWA: \$5,799,882.36 HOME: \$1,606,200 | <ul style="list-style-type: none"> • Public service activities other than Low/Moderate Income Housing Benefit: 15,000 • Tenant-Based Rental Assistance/Rapid Rehousing: 1,000 |
| 3 | Community Services | 2025 | 2029 | Community Services | Citywide | Provision of Community Services | CDBG: \$4,875,690 | <ul style="list-style-type: none"> • Public services activities other than Low/Moderate Income Housing Benefit: 5,060 • Micro-enterprise assistance: 180 persons assisted |

| | | | | | | | | |
|---|--|------|------|--|----------|--|--|--|
| 4 | Infrastructure and Public Facility Improvements | 2025 | 2029 | Non-Housing Community Development | Citywide | Infrastructure and Public Facility Improvements | CDBG: \$8,147,555 | <ul style="list-style-type: none"> Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15,500 persons assisted |
| 5 | Community Engagement, Planning, and Administration | 2025 | 2029 | Community Engagement, Planning, and Administration | Citywide | Community Engagement, Planning, and Administration Fair Housing | CDBG: \$7,098,935 ESG: \$231,160 HOME: \$1,437,443.50 HOPWA: \$161,217.05 | <ul style="list-style-type: none"> Improve administration of funds by enhancing community engagement and providing fair housing activities |
| 6 | Section 108 Loan Repayment | 2025 | 2029 | Other: Section 108 Loan Repayment | N/A | N/A | CDBG: \$8,200,500 | <ul style="list-style-type: none"> Construction of a Senior Activity Center |

Goal Descriptions

| Goal Name | Goal Description |
|--|---|
| Improve Housing Access and Quality | Improve standards of living by increasing access to safe and affordable housing through development, acquisition, or rehabilitation of affordable for-sale or rental housing; owner-occupied housing rehabilitation, such as roof repairs, minor home repairs, and rehabilitation/reconstruction; rental housing repair or rehabilitation; and housing assistance programs for low-income households. |
| Provide Housing and Services for People Experiencing or At-Risk of Homelessness | Improve quality of life by providing housing and supportive services for residents experiencing or at-risk of homelessness, including homelessness prevention, case management, wrap-around services, emergency shelter, transitional housing, and permanent supportive housing. |
| Community Services | Invest in the community by providing services to low- and moderate-income individuals that promote well-being and improved quality of life through projects and activities that support children and families, people experiencing or at-risk of homelessness, victims of domestic violence, or other non-homeless special needs groups. |
| Infrastructure and Public Facility Improvements | Increase resident prosperity by supporting neighborhood revitalization through site development to facilitate access to affordable housing, improvements to or development of public infrastructure, or improvements to existing or development of new public facilities owned by the City of Fresno or partner agencies. |
| Community Engagement, Planning, and Administration | Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement and providing activities for residents and housing providers that promote the advancement of fair housing. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Fresno anticipates assisting 1,310 extremely low-income, low-income, and moderate-income families obtain affordable housing using CDBG, HOME, and HOPWA funds through the PY 2025 to PY 2029 period. This estimate includes approximately 1,000 households assisted through tenant-based rental assistance, 110 households assisted through the development of affordable single and multifamily housing, and 200 housing units rehabilitated to preserve affordable housing for low- and moderate-income homeowners.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

For affordable housing developments, the requirement is that 5% of the total development units are to be accessible units. Fresno Housing (FH) is not under a Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

From the 2024 Annual Plan, FH has been actively working to increase resident engagement and expand the use of its educational and Family Self-Sufficiency (FSS) programs, as well as access to services through collaboration with existing organizations across the region. This will help increase access to opportunities for its residents and the city's low-to-moderate income populations. Upcoming actions FH will take to address existing challenges include employing resident ambassadors to help with resident participation, improving internal communication, and providing additional training for professional growth. Furthermore, FH is exploring partnerships in employment, funding for childcare and transportation, Section 8 homeownership, and affordable housing to eliminate barriers for residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Fresno's 2025-2029 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to housing affordability and access as two of the city's barriers to fair housing choice. The AI also includes a review of the City's existing zoning code and identifies policies that may limit the development of affordable housing in the region.

Housing affordability and quality issues reduce housing choice

Data on age of housing in Fresno and the MSA points to a decline in construction of new units since 2010, indicating a need for strategies to increase development of new affordable housing units. Just 8.3% of units (15,677 units) in the city were built in 2010 or later, as of American Community Survey five-year estimates for 2019-2023. As single-family detached structures make up the majority (about 61.4%) of housing units in Fresno, there is a particular need for development of affordable multifamily and 'missing middle' housing units. Lack of diversity in housing types decreases the availability of housing affordable for low- to moderate-income households who are unable to afford single-family

homes. Apartments and smaller, more affordable units are also essential for many seniors and residents with disabilities.

In addition to the need to increase the supply of affordable housing, the city's large share of older housing stock indicates a high level of need for rehabilitation and repair programs. An estimated 50.9% of units in the city are in structures built prior to 1980, and this older housing stock may pose both economic and public health challenges, particularly for individuals and families living in older housing units.

Survey respondents also indicated that Not-In-My-Backyard (NIMBY) attitudes play a role in creating barriers to housing access, with 58.8% noting that community opposition to affordable housing presents a barrier to fair housing in the city.

Housing problems and limited access to homeownership disproportionately impact protected classes

Analysis of homeownership data shows that the homeownership rate in Fresno is highest among White and Asian/ Pacific Islander households (56.3% and 54.6%, respectively) and lowest among Black households (33.8%). 2023 Home Mortgage Disclosure Act (HMDA) data for the city of Fresno shows that Black applicants were denied mortgages at a significantly higher rate (20.8%) than the city's average rate of 13.0%, while White applicants were less likely to be denied than applicants of other races (9.8%). Overall, Black applicants were more than twice as likely to be denied a mortgage loan as White applicants and about 1.4 to 1.7 times as likely to be denied as applicants of other races.

Analysis of housing needs (including cost burden, overcrowding, and lacking complete kitchen/plumbing facilities) indicates that housing problems are most common among Native American, Black, Hispanic, and Asian/ Pacific Islander renter households (about 62% to 68% of whom have a housing problem), and among households with a member with a disability (55.9% of whom have a housing problem). White homeowners experience housing problems at the lowest rate (23.8%).

These findings, along with input from residents and stakeholders who participated in this planning process, suggest that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, downpayment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans. Additional housing supports, such as emergency rental assistance, rental housing repair and rehabilitation, and development of affordable rental housing, are needed to reduce cost burdens and other housing problems for low-income renter households and households with disabilities.

Zoning, Affordability, and Housing Choice

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While the zoning ordinance of the City of Fresno was not found to be facially exclusionary, there are

opportunities for the City to modify the ordinance to further remove barriers to the development of affordable housing across all residential zones.

When Fresno drafted and adopted its current General Plan in 2014, it recommended large-scale rezones to allow for both more housing units and greater diversity of housing types, infill development, and use of vacant land for residential uses. The City adopted a new Development Code and updated Zoning Map in 2015 and 2016, respectively, to be more consistent with the policy goals of the General Plan related to housing and to codify those rezonings. In 2024, the City adopted the Fresno Multi-Jurisdictional 2023-2031 Housing Element, which provides further recommendations to increase fair access to housing, including rezoning to provide a variety of housing types in high-resource areas and encouraging missing middle and multi-unit housing types in currently single-family dominated neighborhoods.

With the General Plan's Housing Element Amendment and rezonings implemented through the new Development Code and Zoning Map, Fresno shifted from a preference for single-family detached housing to residential and mixed-use zones that allow more density and housing type diversity. The Development Code and Zoning Map, however, still maintain single family detached only zoning districts (RE, RS-1, RS-2, and RS-3)—with no duplexes, townhomes, triplexes, row homes, garden homes, zero lot line dwellings, or the like (Accessory/Secondary dwelling units are permitted, however, in all single-family districts).

Survey respondents and community workshop participants noted a particular need for development of affordable rental housing.

Barriers to housing access in the private market

In addition to these public-sector barriers, the private market can also create barriers. Some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. While source of income discrimination is illegal in the state of California, many residents still struggle to find landlords willing to accept Section 8 or Housing Choice Vouchers for reasons ranging from stigma and discrimination to landlord concern about the potential for added cost. Housing Choice Vouchers make up the vast majority of publicly supported housing within Fresno and are a key element in providing affordable housing to the city's most vulnerable populations. Because of this, landlord reluctance presents a significant barrier to affordable housing, which is highlighted by APSH data showing that only 89% of the available vouchers in Fresno are currently in use despite an average wait time of 37 months for a household to receive a voucher.

In the 2019 report, "Evicted in Fresno: Facts for Housing Advocates," several researchers writing on behalf of the grassroots organization Faith in the Valley found that evictions are an important barrier to housing stability. Eviction records also pose a major barrier for many residents seeking to obtain housing, particularly quality affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Fresno will continue to work to increase affordable housing stock in Fresno by addressing the barriers to fair housing detailed in the City's 2025-2029 Analysis of Impediments to Fair Housing Choice, including supporting the development of affordable housing and increasing access to homeownership.

To address the limited development of new affordable housing, the City of Fresno should implement strategies contained in the Analysis of Impediments to Fair Housing Choice including but not limited to continuing to use the Local Housing Trust Fund, CDBG, and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and housing for homeownership through new construction and rehabilitation; considering affordable housing bonds, development fees, or other options to provide increased funding for the Local Housing Trust Fund to support affordable housing development; and considering and adopting zoning code amendments that could increase possibilities for development of affordable housing, such as upzoning single-family-only zones to allow for development of 'missing middle' housing.

To improve access to homeownership among protected classes, the City of Fresno should fund educational opportunities focused on building and maintaining credit, personal finances, and the homeownership process; continue City efforts to promote credit-building and personal finance education among high school students; continue funding development of affordable housing for homeownership through CHDOs and other affordable housing providers using HOME funds; and continue requiring subrecipients to affirmatively market available homeownership opportunities to households throughout Fresno, including low-income households, people of color, immigrants, and people with limited English proficiency, among other recommendations contained in the City's Analysis of Impediments to Fair Housing Choice.

In addition to implementing recommendations from its Analysis of Impediments to Fair Housing Choice, the City will continue to increase housing affordability by funding a wide range of housing programs, including housing rehabilitation, rental assistance, and construction of affordable housing units for homeownership or rent.

The report *Evicted in Fresno: Facts for Housing Advocates* identified "the inadequate supply of decent quality affordable housing" as a causal factor in evictions, explaining that the smaller supply leads to greater demand for affordable units, and that the impact to evicted tenants is much more severe than the impact to landlords who can quickly fill a vacant unit. Policy solutions proposed in the report include the creation of anti-displacement ordinances and the implementation of initiatives identified in the 2015-2023 Housing Element which now continue into the 2023-2031 Housing Element. Additional anti-displacement ordinances in Fresno would fill important gaps left by the state's Tenant Protection Act, which provides a cap on rent increases to 5% plus inflation, up to twice per year, for residents in a unit longer than 12 months.

Another crucial strategy in removing barriers to affordable housing lies in encouraging more landlords to accept Housing Choice Vouchers. Efforts to this end may include education, both on the State of California's source of income protections and on the logistics of participation in the HCV program, as well as incentives such as tax breaks and/or City-backed security deposits.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Fresno is an active member of the FMCoC. The goals of this strategic plan align with the goals developed as part of the Continuum of Care’s planning and evaluation processes focused on homelessness in Fresno. Recommendations for outreach and engagement from *Street2Home Fresno County: A Framework for Action (2018)* include:

- Use HMIS as tool for coordinating street outreach to ensure streamlined and non-duplicative access to housing and other resources.
- Use a hotline to screen and refer individuals to MAP Point for in-person services or to the coordinated outreach team for follow up with unsheltered persons who need immediate assistance.
- Create a mechanism to coordinate street outreach. Encourage all outreach teams to participate in HMIS and the BNL (by name list) processes that are hosted by FMCoC and the Veterans Affairs Medical Center (VAMC).

These goals are reflected in the strategic plan goals of this Consolidated Plan. The City funds outreach and related service providers through the Emergency Solutions Grants program. In 2025, the City’s ESG program will receive funds to support street outreach.

Addressing the emergency and transitional housing needs of homeless persons

Recommendations for addressing emergency and transitional housing needs of persons experiencing homelessness included in *Street2Home Fresno County: A Framework for Action (2018)* include:

- Create new low-barrier crisis housing options, including bridge housing, engagement centers, navigation centers, and safe havens. Specifically, invest in small 24/7 low-barrier residential programs (30–75 people daily) in diverse locations.
- Provide adequate ongoing operating and services funding for the crisis housing option to ensure that the program is high-quality, effective, and cost-efficient.
- Choose sites that are convenient to public transportation. Don’t over-concentrate crisis housing options in one neighborhood.
- Consider creative reuse of existing structures, even if only available for a transitional basis (e.g. 2–5 years).

These goals are reflected in the strategic plan goals of this Consolidated Plan. The City funds emergency and transitional housing and related service providers through the CDBG and Emergency Solutions Grants program. In 2025, the City’s ESG program will receive funds to support emergency shelter and transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including

shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Fresno and the Fresno Madera Continuum of Care support a Housing First model that prioritizes permanent housing and offers case management and other support services.

Recommendations for addressing emergency and transitional housing needs of persons experiencing homelessness included in *Street2Home Fresno County: A Framework for Action* (2018) include:

- Increase permanent supportive housing
 - Deploy housing vouchers with services for chronically homeless individuals and families
 - Preserve affordable housing and set aside a portion of the units for PSH
 - Build new PSH using Low Income Housing Tax Credit (LIHTC) and other affordable rental housing development tools
- Aggressively expand non-traditional permanent housing options
 - Improve and expand independent living—privately owned homes or complexes that provide housing for adults with mental illness and other disabling health conditions
 - Develop worker dormitories/bunk houses for employed individuals.
 - Develop shared housing options, including using written agreements to formalize the co-residence of two or more families within the same housing unit where each family contributes to the household’s finances using their own income or benefits.
- Scale up rapid rehousing to connect families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services.
- Ensure sufficient investment in housing resources to avoid bottleneck in crisis housing options. These include housing relocation and landlord mitigation funds, rapid re-housing, permanent supportive housing and other housing options.
- Recruit landlords to participate in a centralized listing process by making currently vacant units available to individuals and families in search of housing.
- Create a risk mitigation fund to cover costs due to excessive damage done to a unit beyond what the security deposit will pay.

Over the next five years, the City will continue to support homeless service providers, funders, and stakeholders who recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. The City will fund organizations

that provide rapid rehousing, case management, and housing navigation services to assist homeless individuals and families, including those staying in emergency shelter, make the transition to permanent housing and prevent returns to homelessness.

In 2025, the City will fund organizations that provide rapid rehousing, case management, and other supportive services for people transitioning from homelessness to permanent housing. The City will also work to increase the availability of affordable housing in Fresno by using CDBG funds for home rehabilitation and to support the development of new affordable rental housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Housing and service providers in Fresno work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs.

Recommendations for helping low-income individuals and families avoid becoming homeless included in *Street2Home Fresno County: A Framework for Action (2018)* include:

- Scale up diversion and make consistent across community. For households that are screened as currently homeless or at imminent risk, a diversion consultation should be offered.

These goals are reflected in the strategic plan goals of this Consolidated Plan. The City funds homelessness prevention through Emergency Solutions Grants and HOPWA programs. In 2025, the City's ESG program will receive funds to support homelessness prevention. The HOPWA program will fund a variety of homelessness prevention programs, including supportive services, housing information and referral services, tenant-based rental assistance, and short-term rent, mortgage, and utility assistance.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Fresno follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The City will continue to conduct lead-based paint inspections as part of its exterior repair program and, if a hazard is found, complete remediation.

How are the actions listed above related to the extent of lead poisoning and hazards?

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes built before 1978 contain lead-based paint hazards. For these reasons, it is vital that the City of Fresno reduce lead-based paint hazards in all federally funded housing activities.

How are the actions listed above integrated into housing policies and procedures?

The City of Fresno integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the City's federally-funded affordable housing development activities.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2019-2023 American Community Survey 5-year estimates, the city of Fresno's poverty rate is estimated at 20.9% - a notable decrease since the previous Consolidated Plan's estimate of 28.4%, but still significantly higher than the state of California's overall estimated poverty rate of 12.0%.

The City of Fresno General Plan (2014), Street2Home Fresno County (2018), and other local and regional plans detail goals for reducing poverty in the city of Fresno and the county. These goals have remained consistent since the previous Consolidated Plan, a factor which may have contributed to a reduction in poverty rates:

Economic and Workforce Development

- Upgrade and expand the capacity for skill training and development in Fresno in order to have a workforce that is compatible with current labor demands and commensurate with the economic growth trends of Fresno County and the industrial diversification of the economy that Fresno City and Fresno County are striving to attract to the area.
- Stabilize and enhance the business and economic environment of the overall area of the City of Fresno. Activities should be designed and pursued that will help the City attract more industrial diversification and become a greater participant in the regional economic sector while maintaining the viability of the existing retail, commercial and distribution entities.
- Provide assistance to existing local businesses, through supporting area revitalization initiatives of existing commercial retail centers, where needed, and improving the access to and availability of capital and credit for local businesses.
- Promote labor support programs which enhance the quality of the target area's labor force and assist them in obtaining new employment opportunities.

Housing and Homelessness

- Preserve affordable housing options.
- Create new, low-barrier crisis housing options.
- Scale up rapid rehousing.
- Increase permanent supportive housing.
- Aggressively expand non-traditional permanent housing options.
- Align community programs to create a comprehensive crisis response network that provides person-centered and housing-focused service.
- Emphasize the opportunity for a diversity of districts, neighborhoods and housing types.

- Provide adequate sites for housing development to accommodate a range of housing by type, size, location, price, and tenure.
- Assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.
- Address, and where possible, remove any potential governmental constraints to housing production and affordability.
- Conserve and improve the condition of Fresno’s existing housing stock.
- Continue to promote equal housing opportunity in the City’s housing market regardless of age, disability/medical condition, race, sex, marital status, ethnic background, source of income, and other factors.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The affordable housing, workforce development, and homelessness programs detailed in this plan aim to support the achievement of the housing and economic development goals in Fresno. To combat poverty and reduce the number of poverty-level families, the City has devoted resources to public service programs, including supporting individuals and families in poverty through workforce development, job training, and employment referral. Workforce Connection also provides support in all aspects of employment, including basic career services, career guidance, skill level evaluations, educational and training opportunities, job readiness workshops, training, and supportive services. This Plan continues to identify assisting persons living in poverty as a goal for the CDBG program. The City will continue to fund services to assist individuals in obtaining housing, employment, and other needs.

In addition to economic development programs, many homelessness programs and homeless service providers also address expanded employment opportunities as an avenue for combating poverty. The Fresno Economic Opportunities Commission, for example, offers vocational training, counseling, and job placement services. Programs aimed at educating youth, young adults, and adults also combat poverty by developing skills that will allow residents to secure better jobs at higher wages. This plan also calls for continued support for case management services that connect individuals with employment opportunities while also supporting individuals in meeting other needs, such as housing and supportive services.

Some of Fresno’s most recent endeavors in this area include the following projects, which were funded in PY 23-24:

- Collaborated with WestCare, California to provide emergency rental, utility, and moving/security deposit expenses to families at risk of homelessness
- Rehabilitated 68 low- to moderate-income homes
- Constructed a total of 261 new affordable housing units through various partnerships
- Partnered with the Central Valley Justice Coalition Youth Advocacy and Mentorship program to assist at-risk youth

- Partnered with the Chinatown Fresno Foundation to conduct microenterprise classes for local businesses
- Created the One Fresno Youth Jobs Corporation to provide training and livable wages to youth aged 16-30
- Assisted the Fresno Economic Opportunities Commission (EOC) in the administration of a variety of workforce assistance, education, childcare, food bank, and other programs and resources

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring Plan

The City of Fresno has established a monitoring system to ensure that federal regulations, local policies, and program guidelines are met. The monitoring plan includes pre-award risk assessments, regular desk monitoring, and on-site monitoring visits based on an assessment of risk. The goals of the City of Fresno's Monitoring Plan for the Consolidated Plan and each annual Action Plan include:

1. Ensure that all activities and initiatives funded, in part or in whole, with HUD funds are consistent with the approved Consolidated Plan and Annual Action Plans.
2. Ensure that all funded activities are implemented by a competent subrecipient to ensure the timely and financially prudent administration of the funds.
3. Ensure that all funded activities are regularly evaluated and monitored to verify funds expended comply with federal regulations.
3. Ensure that subrecipients regularly and accurately provide reports necessary to assess the performance of all funded activities.

Entitlement Program Monitoring

Each entitlement program has specific monitoring requirements such as timely use of funds, commitment requirements, and uniform administrative requirements that must be met. The City of Fresno tracks these activities throughout the program year.

Project/Activity Monitoring and Administration

City of Fresno Staff will determine that the national objective, activity eligibility, and appropriate regulatory requirements to monitor the activity/project are established. Monitoring activities include, but are not limited to, compliance with national objectives, labor standards, financial management, and environmental assessments. Staff conducts desk monitoring of drawdown requests as they are received, ideally on a monthly basis. Site monitoring of various documents applicable to the activities occur at least once during the program year. The specific items reviewed and the order in which activities are reviewed is based on a risk assessment completed each program year.

Rehabilitation and construction projects are monitored by Project Managers and Housing Rehabilitation Specialists throughout the construction period and the affordability terms.

Minority Business Outreach (MBE/WBE)

The City of Fresno has established a Disadvantaged Business Enterprise (DBE) Program in accordance with the regulations of the U.S Department of Housing and Urban Development (HUD). The City of Fresno in the past has received federal financial

assistance from HUD and as a condition of receiving this future/ongoing assistance, the City of Fresno has signed an assurance that it will comply with 24 CFR Subtitle A, Part 85, Subpart C, §85.36.

It is the policy and commitment of the City of Fresno to ensure that DBEs as defined in part 24, and those included in 2 CFR 200.321, have an equal opportunity to receive and participate in HUD-assisted contracts. It is also our policy:

1. To ensure nondiscrimination in the award and administration of HUD-assisted contracts;
2. To create a level playing field on which DBEs can compete fairly for contracts and subcontracts relating to construction, professional services, supplies, equipment, materials and other services for HUD-assisted contracts;
3. To ensure that the DBE Program is narrowly tailored in accordance with applicable law;
4. To ensure that only firms that meet 24 CFR Subtitle A, Part 85, Subpart C, §85.36 eligibility standards are permitted to participate as DBEs;
5. To help remove barriers to the participation of DBEs in HUD-assisted contracts;
6. To assist the development of firms that can compete successfully in the marketplace outside the DBE Program; and
7. To outreach to local firms and encourage certification and participation in the DBE Program.

EXPECTED RESOURCES

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Fresno receives federal funding through four HUD CPD formula grants: the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. Combined, the City will receive \$11,665,080.70 in HUD grant funds for the 2025 program year (PY 2025), which runs from July 1, 2025, through June 30, 2026. The table below outlines anticipated funding levels by program and estimates additional grant funds to be received in the remaining four program years covered by the City’s 2025-2029 Five-Year Consolidated Plan.

Anticipated Resources

TABLE 58 - EXPECTED RESOURCES – PRIORITY TABLE

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan | Narrative Description |
|---------|--------------------|--|----------------------------------|--------------------|--------------------------|-------------|--|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Public– Federal | Acquisition Admin and planning Economic development Housing Public improvements Public services Fair housing | \$7,098,936 | \$245,600 | \$0 | \$7,344,536 | \$29,378,144 | The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at four times the City’s anticipated PY 2025 annual allocation plus program income. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|----------------|--|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | Public–Federal | Admin and planning Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | \$2,874,896.70 | \$563,900 | \$0 | \$3,438,796.70 | \$13,755,186.80 | The expected amount of HOME funds available for the remainder of the Con Plan is estimated at four times the City's anticipated PY 2025 annual allocation plus program income. |
| ESG | Public–Federal | Financial assistance Overnight shelter Rapid re-housing (rental assistance) Rental assistance Services Street outreach Transitional housing | \$616,438 | \$0 | \$0 | \$616,438 | \$2,465,752 | The expected amount of ESG funds available for the remainder of the Con Plan is estimated at four times the City's anticipated PY 2025 annual allocation plus program income. |
| HOPWA | Public–Federal | Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA | \$1,074,810 | \$0 | \$587,049.41 | \$1,661,859.41 | \$4,299,240 | The expected amount of HOPWA funds available for the remainder of the Con Plan is estimated at four times the City's anticipated PY 2025 annual allocation plus program income. |

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Fresno uses its federal grant funds together with additional local resources to address priority needs. During PY 2025, the City will partner with local nonprofit organizations on a number of programs, with partner agencies supplementing CDBG, HOME, ESG, and HOPWA grants with additional funding, staff time, and other organizational resources.

The City will partner with local nonprofit organizations and affordable housing developers to support affordable housing development, housing rehabilitation, public services, and homelessness programs in PY 2025. Partners leverage grant funds with private donations and other funding. Funding is also available through the City's Local Housing Trust Fund, California Department of Housing and Community Development, the National Housing Trust Fund, the Low-Income Housing Tax Credits program, and HUD funding through the Fresno-Madera Continuum of Care.

As of the most recent publication from HUD, Fresno qualifies for a 100% HOME match reduction based on its FY 2023 individual poverty rate, per capita income, and percentage of persons in poverty.¹²

ESG requires a 100% match of program funds. The City generally passes this matching requirement on to the service providers receiving ESG funds from the City. ESG providers meet this requirement through private donations, state and other federal grants, and/or volunteer hours.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In accordance with AB 1486, the City provides a notice of availability for surplus properties to be posted on the California Housing and Community Development (HCD) website and gives priority consideration to the development of affordable housing. Notices have been provided for two properties to date that may be consistent with the objectives in this strategic plan. The City will continue to assess its inventory of publicly owned land for opportunities to meet the strategic needs of this plan, as well as offering notices of availability in advance of any disposition of City-owned property, placing particular emphasis on potential sites of affordable housing in areas of high opportunity.

Discussion

During PY 2025, the City will receive \$7,098,936 in CDBG funds to be used to support housing rehabilitation; exterior repair; public facilities and infrastructure improvements to PARCS facilities, non-profit facilities, and other public facilities; and a range of public service activities. Fresno will also receive \$2,874,896.70 in HOME funding to be used for affordable housing development, tenant-based rental assistance, and housing activities by Community Housing Development Organizations (CHDOs). Fresno will receive

¹² HUD Exchange. (2023). Current FY HOME Match Reductions. Retrieved from: <https://www.hudexchange.info/resource/4422/home-match-reductions/>

\$616,438 in ESG funding to be used for outreach, emergency shelter, rapid re-housing, homelessness prevention, and HMIS. Fresno will receive \$1,074,810 in HOPWA funding to provide housing and support services for residents with HIV/AIDS.

In determining PY 2025 activities, the City gave priority to projects that intend to support housing affordability and quality; reduce homelessness; and provide high-quality public services, facilities, and infrastructure across the city's neighborhoods.

ANNUAL GOALS AND OBJECTIVES

AP-20 Annual Goals and Objectives

Goals Summary Information

TABLE 59 – GOALS SUMMARY

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------|-----------------|---|--|---|
| 1 | Improve Housing Access and Quality | 2025 | 2029 | Affordable Housing | Citywide | Expanded Access to Affordable Housing | CDBG: \$1,680,000 HOME: \$2,830,068 | <ul style="list-style-type: none"> • Homeowner Housing Rehabilitation: 37 • Rental Units Constructed/Rehabilitated: 11 • Homeowner Housing Added: 11 |
| 2 | Provide Housing and Services for People Experiencing or At-Risk of Homelessness | 2025 | 2029 | Homeless | Citywide | Housing and Services to Reduce Homelessness | ESG: \$570,206 HOPWA: \$1,629,616 HOME: \$321,240 | <ul style="list-style-type: none"> • Public service activities other than Low/Moderate Income Housing Benefit: 1,492 • Tenant-Based Rental Assistance: 32 • Rapid Rehousing: 138 |
| 3 | Community Services | 2025 | 2029 | Community Services | Citywide | Provision of Community Services | CDBG: \$975,138 | <ul style="list-style-type: none"> • Public services activities other than Low/Moderate Income Housing Benefit: 2,300 • Micro-enterprise assistance: 100 persons assisted |

| | | | | | | | | |
|---|--|------|------|--|----------|--|--|---|
| 4 | Infrastructure and Public Facility Improvements | 2025 | 2029 | Non-Housing Community Development | Citywide | Infrastructure and Public Facility Improvements | CDBG: \$3,269,611 | <ul style="list-style-type: none"> Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,700 persons assisted |
| 5 | Community Engagement, Planning, and Administration | 2025 | 2029 | Community Engagement, Planning, and Administration | Citywide | Community Engagement, Planning, and Administration Fair Housing | CDBG: \$1,419,787 ESG: \$46,232 HOME: \$287,488.70 HOPWA: \$32,243.41 | <ul style="list-style-type: none"> Improve administration of funds by enhancing community engagement and providing fair housing activities |

Goal Descriptions

| Goal Name | Goal Description |
|--|---|
| Improve Housing Access and Quality | Improve standards of living by increasing access to safe and affordable housing through development, acquisition, or rehabilitation of affordable for-sale or rental housing; owner-occupied housing rehabilitation, such as roof repairs, minor home repairs, and rehabilitation/reconstruction; rental housing repair or rehabilitation; and housing assistance programs for low-income households. |
| Provide Housing and Services for People Experiencing or At-Risk of Homelessness | Improve quality of life by providing housing and supportive services for residents experiencing or at-risk of homelessness, including homelessness prevention, case management, wrap-around services, emergency shelter, transitional housing, and permanent supportive housing. |
| Community Services | Invest in the community by providing services to low- and moderate-income individuals that promote well-being and improved quality of life through projects and activities that support children and families, people experiencing or at-risk of homelessness, victims of domestic violence, or other non-homeless special needs groups. |
| Infrastructure and Public Facility Improvements | Increase resident prosperity by supporting neighborhood revitalization through site development to facilitate access to affordable housing, improvements to or development of public infrastructure, or improvements to existing or development of new public facilities owned by the City of Fresno or partner agencies. |
| Community Engagement, Planning, and Administration | Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement and providing activities for residents and housing providers that promote the advancement of fair housing. |

PROJECTS

AP-35 Projects – 91.220(d)

Introduction

The City of Fresno expects to implement activities under 16 different projects over the 2025 program year toward addressing priority needs. These projects include rehabilitation and development of affordable housing; the delivery of services to residents, particularly to students and seniors; assistance to people experiencing homelessness; support to households in danger of becoming homeless; improvements to parks, sidewalks, and other public facilities; and funding for fair housing activities. These projects are identified in the table below, with additional detail provided in AP-38.

Projects

TABLE 60 – PROJECT INFORMATION

| # | Project Name |
|----|---|
| 1 | Non-Profit Housing Rehabilitation |
| 2 | Housing Rehabilitation Program Delivery |
| 3 | Senior Exterior Repair Program |
| 4 | Affordable Housing Development or Rehabilitation |
| 5 | Community Housing Development Organization (CHDO) Set-Aside |
| 6 | Tenant -Based Rental Assistance |
| 7 | Emergency Solutions Grant (ESG) |
| 8 | Housing Opportunities for People with AIDS/HIV (HOPWA) |
| 9 | Non-Profit Public Services |
| 10 | Park Improvements |
| 11 | Non-Profit Facility Improvements |
| 12 | Public Infrastructure & Facilities Improvements |
| 13 | CDBG Program Administration and Planning |
| 14 | Fair Housing |
| 15 | HOME Program Administration |
| 16 | HOPWA Program Administration |

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

During PY 2025, the City of Fresno plans to focus on the provision of affordable housing, including improving access to both affordable rental and for-sale housing. A combination of data and community input gathered during development of the 2025-2029 Five-Year Consolidated Plan emphasized the need for additional affordable housing in Fresno, where more than 70% of households with incomes under 80% AMI have a housing cost burden (i.e., spend more than 30% of their income on housing). Participants in the community survey selected construction of new affordable rental units, energy efficiency improvements to housing, and family housing as the top three affordable housing needs in Fresno.

During PY 2025, the City anticipates spending about 29% of its CDBG funds (not including program administration) on housing activities, including homeowner rehabilitation and exterior repair. PY 2025 HOME-funded activities will include a mix of rental and for-sale housing activities, including rental assistance and development/redevelopment of affordable for-sale units.

Community input also emphasized the need for investment in public facilities and infrastructure, particularly in southwest and central Fresno. Participants in the community survey selected street, road, or sidewalk improvements; homeless and domestic violence shelters; and community parks, gyms, and recreational fields as the top three public facilities and infrastructure needs in Fresno. In PY 2025, the City anticipates spending more than 50% of its CDBG funding on public facilities and infrastructure improvements, including the Maxie L. Parks Community Center in southwest Fresno; critical repairs for Helping Others Pursue Excellence (HOPE), a non-profit vocational training and entrepreneurship program; and a to-be-determined public facility improvement.

Other priorities for PY 2025 include services for families, children, and people at-risk of or experiencing homelessness. These allocation priorities align with needs expressed by the community during development of the Consolidated Plan. In the community survey, homelessness prevention and permanent housing were selected as high priorities by more than three-fourths of participants, and all other homelessness activities were selected as high priorities by more than two-thirds of participants. Additionally, food banks/ community meals, after school services, and housing counseling were among the top five public service needs selected as priorities by survey participants.

Potential obstacles to addressing underserved needs include:

- Reduction of funding at the state and federal levels, which will limit the resources available to meet the needs of low- and moderate-income residents. For example, while Fresno's CDBG and ESG awards increased from 2023 to 2024, Fresno's HOME funding for PY 2024 was significantly lower than its PY 2023 award (22.3%

less). With limited and declining resources, the City and its non-profit partners may be unable to serve all persons in need of services.

- Continued population growth in Fresno, generating continued demand for housing, including affordable housing, in the city.
- Elevated rental rates, home sales prices, and interest rates, making it harder for low- and moderate-income households to find affordable, unsubsidized rental housing or to purchase homes.

AP-38 Project Summary

Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | Non Profit Housing Rehabilitation |
| | | Citywide |
| | Goals Supported | Improve Housing Access and Quality |
| | Needs Addressed | Expanded Access to Affordable Housing |
| | Funding | \$400,000 |
| | Description | <p>The primary focus of the program is to address critical health and safety issues, property aging, maintenance concerns, and code violations within existing units to significantly improve living conditions for Fresno's most vulnerable residents.</p> <ul style="list-style-type: none"> Self-Help Enterprises – Housing Rehabilitation Program: \$400,000 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeowner housing rehabilitations: 12 household housing units |
| | Location Description | Citywide |
| | Planned Activities | 14A: Single-Unit Residential Rehabilitation (24 CFR 570.202) |
| | | |
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|---|--|---|
| 2 | Project Name | Housing Rehabilitation Program Delivery |
| | Target Area | Citywide |
| | Goals Supported | Improve Housing Access and Quality |
| | Needs Addressed | Expanded Access to Affordable Housing |
| | Funding | \$365,000 |
| | Description | CDBG funds will pay for the delivery costs associated with housing rehabilitation targeted to income-eligible households. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | 2600 Fresno Street, Room 3065, Fresno, CA 93721 |
| | Planned Activities | 14H: Rehabilitation Administration (24 CFR 570.202) |
| | | |
| | | |

| | | |
|---|--|--|
| 3 | Project Name | Senior Exterior Repair Program |
| | Target Area | Citywide |
| | Goals Supported | Improve Housing Access and Quality |
| | Needs Addressed | Expanded Access to Affordable Housing |
| | Funding | \$915,000 |
| | Description | CDBG funds (including program income to be received) to provide additional funding for exterior home repair program for low-moderate-income owner-occupied senior households. The repairs may include but are not limited to: health & safety, paint, windows, screens, water heaters, roofs, doors, minor electrical, accessibility, fencing, and lead hazards. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeowner housing rehabilitated: 25 household housing units |
| | Location Description | Citywide |
| | Planned Activities | 14A - Rehab; Single-Unit Residential (24 CFR 570.202(a)) |
| | | |

| | | |
|---|--|--|
| 4 | Project Name | Affordable Housing Development or Rehabilitation |
| | Target Area | Citywide |
| | Goals Supported | Improve Housing Access and Quality |
| | Needs Addressed | Expanded Access to Affordable Housing |
| | Funding | HOME: \$2,398,833 (includes program income) |
| | Description | HOME funds will be loaned to local affordable housing developers to finance the development or rehabilitation of single- or multi-family housing projects affordable to low-income households. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Units constructed: 22 household housing units |
| | Location Description | To Be Determined |
| | Planned Activities | Development/Rehabilitation of Affordable Housing |
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|---|--|--|
| 5 | Project Name | Community Housing Development Organization (CHDO) Set-Aside |
| | Target Area | Citywide |
| | Goals Supported | Improve Housing Access and Quality |
| | Needs Addressed | Expanded Access to Affordable Housing |
| | Funding | HOME (CHDO): \$431,235 |
| | Description | HOME funds will be loaned to a qualified CHDO to finance the development of housing affordable to low-income households. Developments may be either rental or homebuyer. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeowner housing added: 2 household housing units |
| | Location Description | To Be Determined |
| | Planned Activities | Rental housing development or homebuyer housing development |
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|----------|--|---|
| 6 | Project Name | Tenant -Based Rental Assistance |
| | Target Area | Citywide |
| | Goals Supported | Improve Housing Access and Quality |
| | Needs Addressed | Expanded Access to Affordable Housing |
| | Funding | HOME: \$321,240 |
| | Description | HOME funds will be used to subsidize private market units for homeless and low-income households to increase affordability. <ul style="list-style-type: none"> • Housing Authority City of Fresno: \$321,240 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 20 low-income households |
| | Location Description | Citywide |
| | Planned Activities | Tenant-Based Rental Assistance |

| | | |
|---|--|---|
| 7 | Project Name | Emergency Solutions Grant (ESG) |
| | Target Area | Citywide |
| | Goals Supported | Homeless and Homelessness Prevention |
| | Needs Addressed | Homelessness |
| | Funding | ESG: \$616,438 |
| | Description | <p>ESG funds will be used to provide homeless prevention services, shelter assistance, street outreach, and rapid rehousing services for homeless people and people at risk of homelessness; and to provide Homeless Management Information Systems and Administration support for the grant program.</p> <ul style="list-style-type: none"> • Street Outreach/Emergency Shelter – 34% <ul style="list-style-type: none"> ○ Poverello House – The HOPE Team: \$209,589 • Rapid Rehousing – 40% <ul style="list-style-type: none"> ○ WestCare California, Inc. – Project Unite: \$246,586 • Homeless Prevention – 15.5% <ul style="list-style-type: none"> ○ WestCare California, Inc. – Project Unite: \$95,548 • Homeless Management Information System (HMIS) – 3% <ul style="list-style-type: none"> ○ Fresno Housing Authority: \$18,483 • Administration – 7.5%: \$46,232 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | <p>Street Outreach/Emergency Shelter: 750 people assisted Rapid rehousing: 30 households assisted Homelessness Prevention: 48 people assisted</p> |
| | Location Description | Citywide |
| | Planned Activities | Street Outreach, Homeless Prevention, Rapid Rehousing, Grant Administration and Oversight |

| | | |
|---|--|---|
| 8 | Project Name | Housing Opportunities for People with AIDS/HIV (HOPWA) |
| | Target Area | Citywide |
| | Goals Supported | Homeless and Homelessness Prevention |
| | Needs Addressed | Homelessness |
| | Funding | HOPWA: \$1,629,616 (including prior year reprogram funds) |
| | Description | <p>HOPWA funds will be used to provide housing assistance and housing-related supportive services for people living with AIDS/HIV and their families. HOPWA funds will be used for supportive services, housing information and referral services, tenant-based rental assistance, short-term rent, mortgage, and utility assistance.</p> <ul style="list-style-type: none"> • Community Medical Center – HOPWA: \$669,129 • WestCare California, Inc. – The Living Room: \$960,487 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | <p>Tenant-Based Rental Assistance: 13 people assisted Short-Term Rental, Mortgage, and Utility Assistance: 126 people assisted Transitional or Short-Term Housing: 22 people assisted Supportive Services: 330 Housing Information Services: 330 Permanent Housing Placement: 76</p> |
| | Location Description | Citywide |
| | Planned Activities | Supportive services, HIV/AIDS Housing Operations, Housing Information/Referral, Tenant-Based Rental Assistance, Short-Term Rent, Mortgage, and Utility Assistance |

| | | |
|---|--|--|
| 9 | Project Name | Non Profit Public Services |
| | Target Area | Citywide |
| | Goals Supported | Community Services |
| | Needs Addressed | Community Services |
| | Funding | CDBG: \$975,138 |
| | Description | <p>CDBG funds will be provided to local non-profits to support programs that serve predominantly low- and moderate-income clientele.</p> <ul style="list-style-type: none"> • Boys and Girls Clubs of Fresno County - Boys & Girls Clubs Educate and Inspire Fresno Youth – 2025: \$199,942 • Central Valley Justice Coalition - Youth Advocacy and Mentorship Program: \$162,139 • Chinatown Fresno - Chinatown Open for Business: \$40,000 • Highway City Community Development Corporation - Continuing Paths to Good Health: \$23,057 • TBD: \$200,000 • Poverello House - Culinary Workforce Development Program: \$350,000 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Public service activities: 2,400 people assisted |
| | Location Description | Citywide |
| | Planned Activities | 05: Public Services (24 CFR 570.201(e)) |

| | | |
|----|--|---|
| 10 | Project Name | Park Improvements |
| | Target Area | Low/Mod Income Areas |
| | Goals Supported | Public Infrastructure and Facilities |
| | Needs Addressed | Public Infrastructure and Facilities |
| | Funding | CDBG: \$1,337,000 |
| | Description | <p>The proposed project would replace the community center’s existing swamp cooler with an HVAC system, providing reliable heating and cooling year-round and creating a climate-controlled space for low-income and unhoused community members to seek refuge.</p> <ul style="list-style-type: none"> • PARCS - Investing in Southwest Fresno: Maxie L. Parks Community Center HVAC System: \$1,337,000 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1,000 persons residing in residential service area |
| | Location Description | 1802 E California Ave, Fresno, CA 93706 |
| | Planned Activities | 03: Parks and Recreational Facilities – 24 CFR 570.201(c); LMA: Low Moderate Income Area – 24 CFR 570.208(a)(1) |

| | | |
|----|--|--|
| 11 | Project Name | Non Profit Facility Improvements |
| | Target Area | Citywide |
| | Goals Supported | Public Infrastructure and Facilities |
| | Needs Addressed | Public Infrastructure and Facilities |
| | Funding | CDBG: \$350,000 |
| | Description | <p>Funds will be used for urgent roof repairs and new roofing on two buildings to address immediate health and safety concerns.</p> <ul style="list-style-type: none"> • Helping Others Pursue Excellence (HOPE) - Critical Repairs to Keep Programs and Services Thriving: \$350,000 |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 800 people served |
| | Location Description | Citywide |
| | Planned Activities | 03: Public Facilities – 24 CFR 570.201(c) LMC: Limited Clientele – 24 CFR 570.208(a)(2) or LMA: Low Moderate Income Area – 24 CFR 570.208(a)(1) |

| | | |
|-----------|--|---|
| 12 | Project Name | Public Infrastructure & Facilities Improvement |
| | Target Area | Citywide |
| | Goals Supported | Public Infrastructure and Facilities |
| | Needs Addressed | Public Infrastructure and City-Owned Facilities |
| | Funding | CDBG: \$1,582,611 (includes program income) |
| | Description | Funds will be used for the development of a Senior Activity Center. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 900 persons residing in selected residential service area. |
| | Location Description | 4343 N. Blackstone Avenue |
| | Planned Activities | 03A: Acquisition, construction, or rehabilitation of facilities for seniors – 24 CFR 570.201(c) |

| | | |
|-----------|--|---|
| 13 | Project Name | CDBG Program Administration |
| | Target Area | Citywide |
| | Goals Supported | Community Engagement, Planning, and Administration |
| | Needs Addressed | Community Engagement, Planning, and Administration |
| | Funding | CDBG: \$1,369,787 |
| | Description | Grant monitoring and administration, planning, historic preservation, and environmental assessments. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Stated goal: Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement. |
| | Location Description | 2600 Fresno Street, Fresno CA 93721 |
| | Planned Activities | 21A: General Administration (24 CFR 570.206) |

| | | |
|-----------|--|--|
| 14 | Project Name | Fair Housing |
| | Target Area | Citywide |
| | Goals Supported | Community Engagement, Planning, and Administration |
| | Needs Addressed | Community Engagement, Planning, and Administration |
| | Funding | CDBG: \$50,000 |
| | Description | CDBG administration funds will be used to support fair housing outreach, education, and referral services consistent with the recommended activities of the 2025 Analysis of Impediments to Fair Housing Choice. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Stated goal: Provide activities for residents and housing providers that promote the advancement of fair housing. |
| | Location Description | 2600 Fresno Street, Fresno CA 93721 |
| | Planned Activities | 21D: Fair Housing Activities (24 CFR 570.206(c)) |

| | | |
|-----------|--|---|
| 15 | Project Name | HOME Program Administration |
| | Target Area | Citywide |
| | Goals Supported | Community Engagement, Planning, and Administration |
| | Needs Addressed | Community Engagement, Planning, and Administration |
| | Funding | HOME: \$287,488.70 |
| | Description | Grant administration and oversight of the program and HOME-funded projects. |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Stated goal: Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement. |
| | Location Description | 2600 Fresno Street, Fresno CA 93721 |
| | Planned Activities | Grant monitoring and administration |

| | | |
|-----------|--|---|
| 16 | Project Name | HOPWA Program Administration |
| | Target Area | Citywide |
| | Goals Supported | Community Engagement, Planning, and Administration |
| | Needs Addressed | Community Engagement, Planning, and Administration |
| | Funding | HOPWA: \$32,243.41 |
| | Description | HOPWA funds will be used for administrative and compliance oversight activities associated with HOPWA-funded projects |
| | Target Date | 6/30/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | Stated goal: Improve the administration of funds for community development, housing, and homelessness activities by enhancing community engagement. |
| | Location Description | 2600 Fresno Street, Fresno CA 93721 |
| | Planned Activities | Grant monitoring and administration |

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDBG, HOME, and ESG funds are available for use throughout Fresno, both in areas where the majority of residents have low- or moderate-incomes, or to serve low- or moderate-income residents living in any area of the city. HOPWA funds are received and administered by the City for the entirety of Fresno County, known as its “Eligible Metropolitan Statistical Area” or EMSA. With its HOPWA funds, the City is required to serve eligible persons living anywhere within the EMSA and not just within city limits.

Geographic Distribution

The City has not designated any target areas for the use of CDBG, HOME, ESG, or HOPWA funds but will locate any projects that qualify based on Area Benefit criteria (i.e., benefit all residents of an area where at least 51 percent of the residents are low- or moderate-income) in eligible LMI tracts or block groups. In PY 2025, the City will fund public facility improvements that will take place in low- and moderate-income areas including the Maxie L. Parks Community Center HVAC system and critical repairs for Helping Others Pursue Excellence vocational training and entrepreneurship program facility.

Several of the City’s PY 2025 activities will be available to low- and moderate-income households citywide, including Self-Help Enterprises Housing Rehabilitation Program, the City’s Exterior Repair Program, and tenant-based rental assistance.

Several activities will provide services that are limited to low- and moderate-income clientele. These include public service activities by Boys and Girls Club of Fresno County, Central Valley Justice Coalition, Chinatown Fresno, Highway City Community Development Corporation, Pearl Transit Corp., and Poverello House.

Additionally, the City is making HOME funds available for affordable housing development for low- or moderate-income individuals.

TABLE 61 - GEOGRAPHIC DISTRIBUTION

| Target Area | Percentage of Funds |
|-------------|---------------------|
| Citywide | 100% |

Rationale for the priorities for allocating investments geographically

Input received during development of the 2025-2029 Five-Year Consolidated Plan emphasized the need to reduce affordable housing burdens and maintain the housing stock for low- and moderate-income families. Because families with needs, including needs related to homeowner housing repair/rehab, rental assistance, and first-time homeownership, may reside anywhere within Fresno, the City makes these programs available citywide. Public service activities designed to assist low- and moderate-income families, people who are homeless, and non-homeless special needs groups are

generally located in areas most accessible to the clientele being served, which often overlap with low- and moderate-income (LMI) census tracts.

During the 2025 program year, the City estimates that a minimum of 100% of grant funds will be dedicated to projects assisting low- and moderate-income residents, surpassing HUD's requirement that a minimum of 70% of CDBG funds is used to benefit persons of low or moderate income.

AFFORDABLE HOUSING

AP-55 Affordable Housing – 91.220(g)

Introduction

Access to decent affordable housing will continue to be a priority for the City of Fresno during the 2025 program year. The City maintains a strong commitment to preserving and maintaining the existing supply of affordable housing through owner-occupied rehabilitation and repair programs and funding for the development of affordable single-family and multi-family housing for rent and homeownership. Through collaboration with local CHDOs and other affordable housing developers, the City facilitates access to homeownership for low- and moderate-income households. Additionally, HOPWA funds are allocated for tenant-based rental assistance through non-profit partners.

TABLE 62 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

| One Year Goals for the Number of Households to be Supported | |
|---|-----------|
| Homeless | 13 |
| Non-Homeless | 79 |
| Special-Needs | 0 |
| Total | 92 |

TABLE 63 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

| One Year Goals for the Number of Households Supported Through | |
|---|-----------|
| Rental Assistance | 33 |
| The Production of New Units | 22 |
| Rehab of Existing Units | 37 |
| Acquisition of Existing Units | 0 |
| Total | 92 |

Discussion

Over the 2025 program year, the City of Fresno anticipates assisting 92 households through short-term rental assistance, construction of new units, or rehabilitation of existing units. Table 60 and Table 61 reflect one-year affordable housing goals for the following PY 2025 CDBG, HOME, and HOPWA projects:

- Self-Help Enterprises Housing Rehabilitation Program
- City Senior Exterior Repair Program

- HOME CHDO Set-Aside
- HOME Housing Development
- Tenant-Based Rental Assistance (HOME and HOPWA)

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Fresno and the Housing Authority of Fresno County (combined known as “Fresno Housing”), are responsible for the administration of publicly supported housing in the city and county to house families, the elderly, and people with disabilities.

Actions planned during the next year to address the needs to public housing

Fresno Housing (FH) is continually planning for and working toward improvements to its housing and communities in order to provide its residents with quality housing options. In its 2020 Annual Plan, FH contemplates several mixed-finance developments that would potentially draw upon a variety of financing options, including Public Housing Capital Funds, rental subsidy, Project Based Vouchers, Project Based Rental Assistance Vouchers, and/or Public Housing Operating reserves. In some cases, FH has planned for the demolition of housing that is obsolete; where public housing units are demolished, FH will replace them with housing of better quality elsewhere within the city. FH 2024 Annual Plan states that three of the city’s public housing sites are being considered for disposition and conversion to a different low-income housing type or community facility. Potential applications for disposition and potential demolition in 2024 are:

The Housing Authority of the City of Fresno

- Sequoia Courts (60 Units)
- Sequoia Courts Terrace (78 Units)
- Sierra Plaza (70 Units)
- Fairview Heights Terrace (64 Units)
- Sierra Terrace (26 Units)
- Desoto Gardens (28 Units)

The Housing Authority of the County of Fresno

- Pinedale Apartments I & II (57 Units)
- Desoto Gardens (40 Units)
- Marcelli Terrace (24 Units)
- Del Rey Complex (30 Units)
- Laton Apartments (20 Units)
- Sunset Terrace I (20 Units)

- Mendoza Terrace (50 Units)
- Mendoza Terrace II (40 Units)
- Firebaugh Elderly (30 Units)
- Cardella Courts (32 Units)
- Cazares Terrace I (24 Units)
- Taylor Terrace (28 Units)
- San Joaquin Apartments (20 Units)
- Granada Commons (8 Units)

Actions to encourage public housing residents to become more involved in management and participate in homeownership

From the 2024 Annual Plan, FH has been actively working to increase resident engagement and expand the use of its educational and Family Self-Sufficiency (FSS) programs, as well as access to services through collaboration with existing organizations across the region. This will help increase access to opportunities for its residents and the city’s low-to-moderate income populations. Upcoming actions FH will take to address existing challenges include employing resident ambassadors to help with resident participation, improving internal communication, and providing additional training for professional growth. Furthermore, FH is exploring partnerships in employment, funding for childcare and transportation, Section 8 homeownership, and affordable housing to eliminate barriers for residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Fresno is covered by the Fresno Madera Continuum of Care, a network of service providers covering Fresno and Madera counties. The Fresno Madera Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

During PY25, the City of Fresno plans to dedicate approximately \$204,367 in ESG funding towards the Poverello House’s Homeless Outreach Progressive Engagement (HOPE) Team in order to further homeless outreach within the jurisdiction.

Addressing the emergency shelter and transitional housing needs of homeless persons

During FY25, the City of Fresno plans to dedicate approximately \$240,432 in ESG funding to WestCare's rapid rehousing program in order to address emergency and transitional shelter needs.

Additionally, the City will continue to use its HHAP allocations to fund beds at various shelters within the city.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

During PY25, the City of Fresno plans to dedicate approximately \$321,240 in HOME funding towards tenant based rental assistance to help homeless and those at-risk of homelessness transition into stable living. Funding will be used to provide housing for elderly, families with children, and unhoused transitional aged youth (18-24) to make the transition to stable living.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

During FY25, the City of Fresno plans to dedicate approximately \$444,799 in combined ESG funding towards the Poverello House's HOPE Team and WestCare's rapid rehousing program in order to assist in homelessness prevention. Additionally, the City plans to dedicate approximately \$321,240 in HOME-TBRA funding which includes homelessness prevention targeting at-risk youth aged 18-24.

AP-75 Barriers to affordable housing – 91.220(j)

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Fresno will continue to work to increase affordable housing stock in Fresno by addressing the barriers to fair housing detailed in the City's 2025-2029 Analysis of Impediments to Fair Housing Choice, including supporting the development of affordable housing and increasing access to homeownership.

To address the limited development of new affordable housing, the City of Fresno should implement strategies contained in the Analysis of Impediments to Fair Housing Choice including but not limited to continuing to use the Local Housing Trust Fund, CDBG, and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and housing for homeownership through new construction and rehabilitation; considering affordable housing bonds, development fees, or other options to provide increased funding for the Local Housing Trust Fund to support affordable housing development; and considering and adopting zoning code amendments that could increase possibilities for development of affordable housing, such as upzoning single-family-only zones to allow for development of 'missing middle' housing.

To improve access to homeownership among protected classes, the City of Fresno should fund educational opportunities focused on building and maintaining credit, personal finances, and the homeownership process; continue City efforts to promote credit-building and personal finance education among high school students; continue funding development of affordable housing for homeownership through CHDOs and other affordable housing providers using HOME funds; and continue requiring subrecipients to affirmatively market available homeownership opportunities to households throughout Fresno, including low-income households, people of color, immigrants, and people with limited English proficiency, among other recommendations contained in the City's Analysis of Impediments to Fair Housing Choice.

In addition to implementing recommendations from its Analysis of Impediments to Fair Housing Choice, the City will continue to increase housing affordability by funding a wide range of housing programs, including housing rehabilitation, rental assistance, and construction of affordable housing units for homeownership or rent.

The report Evicted in Fresno: Facts for Housing Advocates identified "the inadequate supply of decent quality affordable housing" as a causal factor in evictions, explaining that the smaller supply leads to greater demand for affordable units, and that the impact to evicted tenants is much more severe than the impact to landlords who can quickly fill a vacant unit. Policy solutions proposed in the report include the creation of anti-displacement ordinances and the implementation of initiatives identified in the 2015-2023 Housing Element which now continue into the 2023-2031 Housing Element. Additional anti-displacement ordinances in Fresno would fill important gaps left by the state's Tenant

Protection Act, which provides a cap on rent increases to 5% plus inflation, up to twice per year, for residents in a unit longer than 12 months.

Another crucial strategy in removing barriers to affordable housing lies in encouraging more landlords to accept Housing Choice Vouchers. Efforts to this end may include education, both on the State of California's source of income protections and on the logistics of participation in the HCV program, as well as incentives such as tax breaks and/or City-backed security deposits.

AP-85 Other Actions – 91.220(k)

Introduction:

This section details the City of Fresno's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs

Fresno supports the continued development of the FMCoC, a comprehensive coordinated homeless housing and services delivery system that assists people experiencing homelessness in making the transition from homelessness to independent or supportive permanent housing, and in accessing education, health and mental health services, employment training, and life skills development. The City will provide funding for the following to address underserved needs:

- Homelessness prevention
- Outreach/ emergency shelter
- Rapid Rehousing
- Housing Opportunities for Persons with AIDS/HIV

The program year includes plans to allocate approximately \$600,000 in ESG funding to street outreach, emergency shelter, rapid rehousing, and homeless prevention activities.

Actions planned to foster and maintain affordable housing

The City of Fresno will fund multiple programs to foster housing affordability, including continuing to use HOME funds to support development of affordable housing by a local CHDO or other affordable housing developer. In addition to specific programs designed to foster and maintain affordable housing, the City will review its zoning ordinances for prospective barriers to affordable housing development and make amendments as needed. The City is also currently in the process of developing an updated Analysis of Impediments to Fair Housing Choice. As a result of this study, the City will undertake additional approaches to fostering fair and affordable housing.

Actions planned to reduce lead-based paint hazards

Over the next year, the City of Fresno will continue to conduct lead-based paint

inspections and, if a hazard is found, remediation. These actions will both reduce lead exposure risk and help to maintain the city's older, lower and moderately priced housing. Any housing rehabilitation activities conducted using HOME and CDBG funds will continue to monitor closely for any potential lead exposure. This program year's funding includes approximately \$900,000 in CDBG funds for senior exterior home repair, which includes lead hazard remediation.

Actions planned to reduce the number of poverty-level families

Over the 2025 program year, the City of Fresno will continue to collaborate with the FMCoC through the ESG program to coordinate with homeless, housing, and service providers. Homeless service providers will continue to offer job search and resume assistance and connections to workforce development opportunities, as well as emergency shelter, transitional housing, and services such as food, clothing, and childcare. A focus on the development of affordable housing and permanent housing that is located near public transit will also help low-income families access more employment opportunities, while lowering transportation and housing costs. The projects listed in this Annual Action Plan include City actions that will support increased access to housing through rental assistance, the development of additional affordable housing, and the rehabilitation of existing housing.

Actions planned to develop institutional structure

The City of Fresno has developed a robust administrative structure to manage its CDBG, HOME, ESG, and HOPWA funds. The City's Community Development Division offers webinars for potential subrecipients to learn more about funding opportunities through the annual Notice of Funding Availability. Additionally, all subrecipients selected or funding will be required to participate in mandatory technical assistance provided by the City's Community Development Division before the start of the program year. Furthermore, Community Development Division staff will continue to participate in applicable trainings and technical assistance provided by HUD and other appropriate providers.

In addition to training of internal staff and subrecipients, the City's citizen participation process is designed to make engaged and informed citizens another vital part of the institutional structure. City plans focused on affordable housing, homelessness, and workforce development provide overarching goals and frameworks for collaboration among agencies and the use of federal, state, local, and other funding.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will work to enhance coordination between public and private housing and social service agencies by working to implement the strategies detailed in the Analysis of

Impediments to Fair Housing Choice, including addressing the gaps in the institutional and service delivery systems discussed in section SP-40 of this plan.

Public housing in Fresno is managed by FH which will continue to partner with area agencies and organizations to offer opportunities for residents including:

- Housing counseling for first-time homebuyers
- Family Self-Sufficiency (FSS) program
- Services and housing for people experiencing homelessness, through programs such as the Fresno Housing Homeless Pilot Program and rapid rehousing programs
- Homelessness prevention

PROGRAM SPECIFIC REQUIREMENTS

AP-90 Program Specific Requirements – 91.220(I) (1,2,4)

Introduction:

Projects planned with CDBG funds expected to be available during the year are identified in the Projects Table (see AP-35). The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | \$245,600 |
|---|------------------|
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan | \$0 |
| 3. The amount of surplus funds from urban renewal settlements | \$0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. | \$0 |
| 5. The amount of income from float-funded activities | \$0 |
| Total Program Income | \$245,600 |

Other CDBG Requirements

| 1. The amount of urgent need activities | \$0 |
|--|------|
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100% |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not employ other forms of investment beyond those identified in Section 92.205

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City will use the recapture provisions in all cases where a homebuyer subsidy exists. For HOME-funded homebuyer assistance loans, the Promissory Note, Deed of Trust, Declaration of Restrictions, and the Homebuyer Agreement are the enforcement mechanisms for the City's recapture provisions. The City will enforce minimum periods of affordability based on the amount of homebuyer subsidy provided to the buyer of not less than:

- Five years for less than \$15,000,
- Ten years for between \$15,000-\$40,000, and
- Fifteen years for more than \$40,000.

Recapture provisions are based on 24 CFR 92.254 (a) (5) (ii), which stipulates the conditions for recapture of the HOME investment used to assist low-income families in purchasing a home. Homebuyer recapture provisions are included in, or as a deed restriction rider, to the recorded deed of trust that secures a HOME loan Note, and requires recapture of funds if the home does not continue to be the borrower's principal residence or if all or any part of the property or any interest in it is sold, rented, conveyed or transferred during the duration of the period of affordability. Recapture provisions also stipulate that only the direct subsidy to the homebuyer is subject to recapture, which includes down payment assistance, closing cost, other home assistance provided directly to homebuyer, and the difference between fair market value and the sales price.

The net proceeds are the sale price minus the senior loan repayment (other than HOME funds) and any closing costs. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since the purchase, the City may share the net proceeds. The net proceeds may be divided proportionally between the City and the homeowner as set forth in the following mathematical formulas:

$$\frac{(HOME\ subsidy \times Net\ proceeds)}{(HOME\ subsidy + Homeowner\ investment)} = HOME\ amount\ to\ be\ recaptured$$

$$\frac{(Homeowner\ investment \times Net\ proceeds)}{(HOME\ subsidy + Homeowner\ investment)} = Amount\ to\ homeowner$$

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City does not use its HOME Program funds to refinance existing debt for multifamily housing projects.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not refinance existing debt for multifamily housing projects.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

Include written standards for providing ESG assistance (may include as attachment)

The City will continue to work cooperatively with Fresno County and the Fresno Madera Continuum of Care (FMCoC) to update the ESG Policies and Procedures. A copy of the current document is included in the Appendix. In addition, the City, County and FMCoC are also continuing to update and document written standards.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Homeless Management Information System (HMIS) is used by all local homeless providers participating in the FMCoC. HMIS is a database used to track performance and outcomes for the agencies. As the HMIS Lead of the FMCoC, the Fresno Housing Authority plays a critical role in coordinating the annual Point-in-Time Count (PITC), collecting data, and distributing results from the annual count. The work of the Housing Authority in this regard meets and exceeds HUD requirements for the implementation and compliance of Homeless Management Information System Standards.

The FMCoC's Coordinated Entry System utilizes a common assessment tool – the Vulnerability Index (VI). The VI gave the community a way to identify and triage individuals most at risk. The VI was enhanced to the Vulnerability Index Service Prioritization Decision Assistance Tool (VISPDAT), which further triaged individual's priority for housing and other services.

All member agencies of the FMCoC have committed to using both the assessment tool and the Coordinated Entry System managed in partnership by FMCoC members. The assessment system is a client-centered process that streamlines access to the most appropriate housing interventions for individuals or families experiencing homelessness.

The Multi-Agency Access Program (MAP) Point at the Poverello House (Pov) was the first coordinated physical entry point collectively developed by the Community Conversations stakeholder group. The MAP Point at the Pov serves as a physical location of the Coordinated Entry System. The program has proved successful in its first two years and has begun expansion. Main components of this process include:

1. Assessment,
2. Navigation and Case Conferencing,
3. Housing Referral with Choice, and
4. Data Collection and Communication.

Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City issued a Notice of Funding Availability (NOFA) to request applications for the 2025- 2026 program year. Prior to its release, the City consulted with the FMCoC on the needs of homeless in the community and the best use of ESG funds per category. For PY 2025, the following Homeless Housing and Services objectives were prioritized in the NOFA:

- Provide eligible recipients with rental assistance
- Provide eligible recipients with assistance paying utility bills
- Provide emergency shelter for senior victims of physical, financial, and other abuse
- Provide emergency shelter for families with more than four family members
- Emergency shelters with pet-friendly policies
- Outreach to encampments with behavioral health and medical services
- Programs that provide lockers or other storage for people experiencing homelessness
- Programs that prioritize reducing the client-to-case manager ratio
- Provide personalized, individual job training to people residing in emergency shelters
- Programs that provide credit repair services necessary to assist eligible participants with resolving personal credit problems (cannot include modification of payment of debt)

Proposals that addressed one or more of the priorities were given additional points in the scoring process. Proposals providing ESG services to activities outside of the identified priorities were considered for funding.

Qualified/eligible subrecipients were those agencies that are State certified non-profit entities, validly existing in California, with a tax-exempt IRS determination letter, as of the date the application was submitted, or public agencies that are qualified to receive ESG funds under applicable federal rules. Requests for applications were widely distributed to an electronic distribution list of over 500 e-mail addresses and advertised on social media.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

During the development of the Consolidated Plan, the City consulted with the FMCoC in making decisions related to ESG funds for the five year cycle. The FMCoC includes representation from the homeless community, which meet the homeless participation

requirement in 24 CFR 576.405(a).

Describe performance standards for evaluating ESG.

The following performance standards are outlined in the City’s adopted written policies, however, updates to the standards are currently under way:

1. Decrease the number of homeless youth and households with children by 10% from the FMCoC Point in Time Count of January 2016.
2. Increase the percentage of participants in transitional housing that move into permanent housing to 80% or more.
3. Increase the percentage of participants that are employed at program exit to 25% or more.