

CHAPTER TWO

HOUSING NEEDS, POPULATION, HOUSEHOLD AND UNIT CHARACTERISTICS, AND REGIONAL HOUSING NEEDS EVALUATION

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The Regional Housing Market Area and the Regional Housing Needs Plan

As indicated in Chapter One, the geographic area covered by the Housing Element generally falls within the Fresno Urban Boundary (Sphere of Influence) identified in the 2025 General Plan (reference Figure 2-1). In most instances, analysis on that scale is adequate to determine local housing needs. However, the State requires some analysis at a greater market area level. State Housing Element Law, Government Code Chapter 1143, Article 10.6, Sections 65580 and 65589, requires development of a Regional Housing Needs Allocation Plan (RHNA). The document, adopted by the Council of Fresno County Governments (COFCG) in November 2007, defines local housing market areas. Each jurisdiction within a market area is then assigned, and becomes responsible for, a proportional share of the area's non-market rate housing needs.

Housing markets are areas where local interaction has resulted in an economic and social interdependence considering the provision of housing, employment, and service opportunities. The allocations are projected by income range to June 30, 2013, and are based on a formula which reflects the proportion of households expected to reside in any one market area if adequate affordable housing was available (See Attachment A for the allocation formula). Households are redistributed by market area based upon a “same share” methodology in an effort to examine housing needs across jurisdictional boundaries and to provide a measure of each jurisdiction's responsibility for the provision of housing to meet those needs.

According to State Housing Element Law, each locality has a responsibility to facilitate improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community. Although local jurisdictions have evaluated needs for all households up to 120 percent of area median income, due to limited resources, emphasis is placed on households with incomes of 80 percent of the area median or lower.

Fresno-Clovis Metropolitan Allocation (Market) Area and the City of Fresno Component

As specified in the 2007 Fresno County RHNA Plan, the City of Fresno falls into the Fresno-Clovis Metropolitan Market Area (FCMA) and receives an allocation of units based on the City's share of the housing need within that boundary. The FCMA also includes the City of Clovis, the unincorporated communities of Easton and Friant, and several unincorporated neighborhoods such as Calwa, Fig Garden, Malaga, and Sunnyside. The geographic boundary of the FCMA generally extends from the San Joaquin River on the north, Grantland Avenue on the west, McCall Avenue on the east, and South Avenue on the south. The FCMA is the largest metropolitan area in the San Joaquin Valley. It has become a significant center for employment and residential development opportunities including regional shopping center, office, apartment, and condominium development.

The 2007 Fresno County RHNA Plan projects up to 96,867 households in the FCMA will require housing assistance by 2013 because they have low- to extremely low-incomes.

The City's unmet subsidized housing need, based on the State criteria, can be determined by subtracting a locally derived figure of met need from the Same Share Allocation. The City's met need has been determined based on information provided in the City's U.S. Department of Housing and Urban Development, Consolidated Annual Performance Evaluation Report (CAPER). The information has been updated based on additional data gathered during the Housing Element preparation process.

According to the Housing Authority of the City and County of Fresno (Housing Authority), over 20,000 households received some form of governmental assistance. This total includes, but is not limited to, those operated by the Fresno Housing Authority and Housing Voucher (i.e., Section 8) subsidized housing. As of March 2007, there were 5,587 Section 8 assisted public housing units, and 965 public housing units within the City and County.

In summary, the Housing Element includes housing need statements based on several different State and federal formulas, as well as need estimates considering available U.S. Census and local survey information. Some of the need statements are applicable only to the City, while others are applicable to the entire FCMA or to the County.

The RHNA Plan will be used for program evaluation at the State level and during the City's review of the Consolidated Plan and annual Action Plan. The type of analysis presented in each section of the Housing Element should be carefully noted.

Overview of Significant Housing Needs Within the Fresno City Sphere of Influence

Applying percentages that are available from the 2000 U.S. Census, the 2007 RHNA Plan, and from other relevant sources, the following City housing need and housing condition statements are provided.

- 20,967 total dwelling units or 3,225 units per year need to be constructed during the six and one-half (6 1/2) year RHNA planning period which began in January 2007 and ends June 30, 2013;
- 17,388 housing units, or approximately 11.7 percent of the total housing stock in 2000, are in need of some form of rehabilitation;
- 214 housing units or approximately 0.14 percent of the total housing stock in 2000 are deteriorated to a point that necessitates demolition;
- As of April, 2000, at least 43,424 households (31 percent of the total City's total households) had very low- and low-incomes and were in need of housing assistance based on the City's CAPER. According to the 2006 American Community Survey, 11,950 households had

incomes classified as extremely low-income, which is 30 percent of County median income and below; and

- 19,671 households in the City, or 14.04 percent of the total, experienced overcrowded conditions.

The housing needs and overview facts are further described in subsections of this chapter. These subsections provide more detailed analysis of housing needs and problems, particularly as they relate to special needs groups within the population. Geographical distribution is also discussed. The 2006-2010 Consolidated Plan and the 2007 RHNA Plan provide additional needs statements and should be referenced when addressing geographic concentrations and the distribution of unmet housing need based on income and housing quality.

These reports also provide an analysis of special needs groups, which include the elderly, minorities, large families, female headed households, persons with disabilities, students, migrant farm workers and homeless individuals.

Population Characteristics and Their Relationship to Housing Need

POPULATION GROWTH

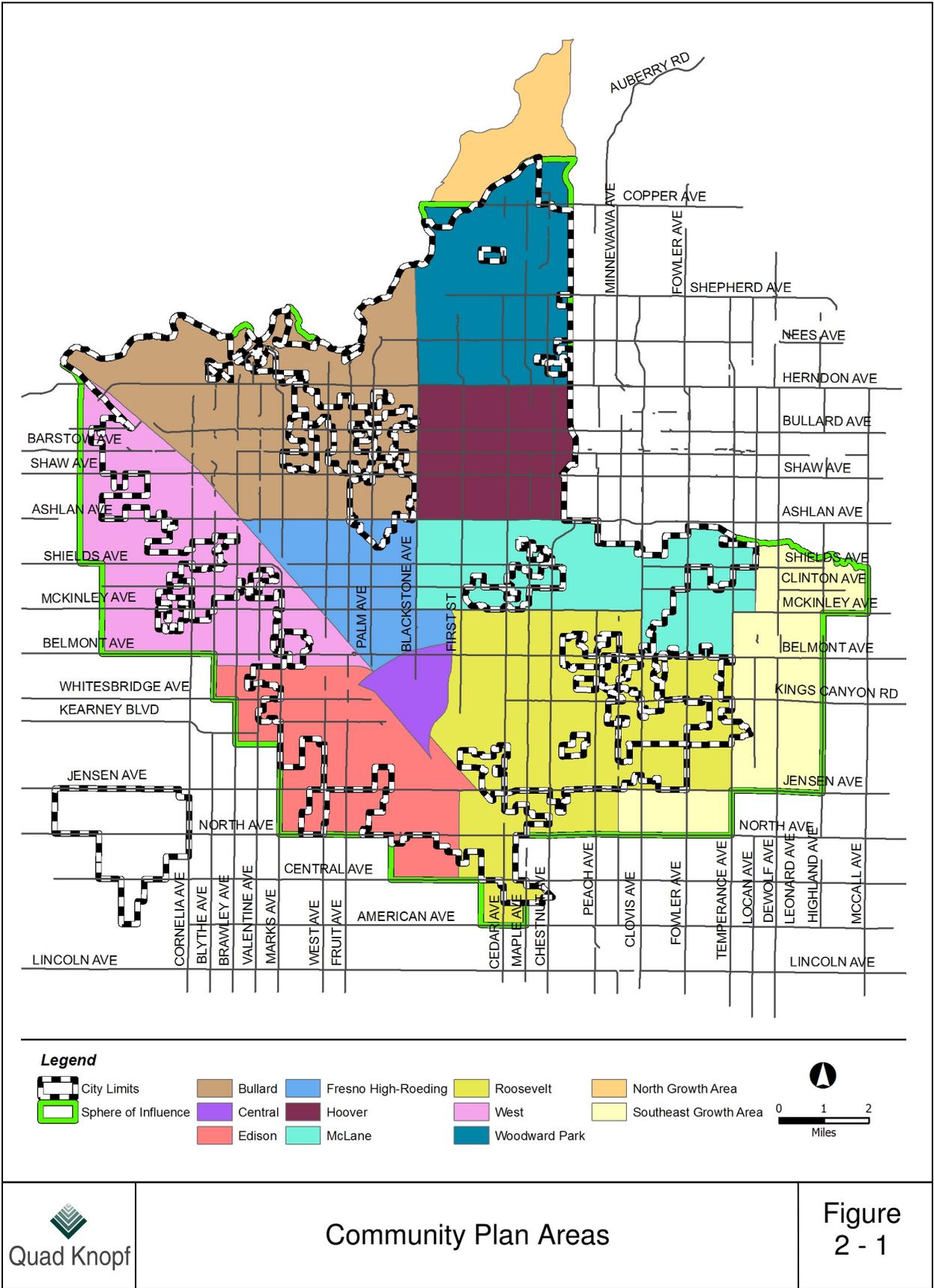
Referencing Table 2-1, between January 2000 and July 2013, the City's Community Plan Areas are projected to gain approximately 93,156 people. This is an average annual increase of approximately 7,166 residents. Population growth can be broken down into previously established community planning areas plus the proposed Copper River Ranch Area, also referred to as the North Growth Area, and the Southeast Growth Area (SEGA). Figure 2-1 illustrates the Community Plan Areas.

**Table 2-1
Projected Population Growth by Community Plan Area, 1990 to 2013**

Community Plan Areas	1990	2000	Percentage Growth	2006¹	Percentage Growth	2013*	Percentage Growth
Bullard	58,125	77,163	18%	83,318	8%	89,509	7%
Central	14,027	13,305	3%	14,782	11%	14,520	-2%
Edison	19,552	22,051	5%	30,429	38%	29,411	-3%
Fresno	47,081	51,554	12%	49,536	-4%	61,611	24%
Hoover	44,276	44,949	11%	44,965	0%	55,892	24%
McLane	38,051	41,409	10%	42,827	3%	50,673	18%
Roosevelt	92,232	103,293	24%	105,976	3%	124,794	18%
West	21,744	33,115	8%	45,557	38%	40,431	-11%
Woodward Park	19,114	39,885	9%	49,177	23%	43,194	-12%
North Growth Area ²	N/A	929	N/A	4,914	429%	5,568	13%
S.E. Growth Area ²	N/A	N/A	N/A	2,956	N/A	3,192	8%
Total	354,202	427,653		474,437		518,795	

Source: 1990, 2000 U.S. Census and Council of Fresno County Governments, Regional Housing Needs Allocation Plan, 2007

1. 2006 and 2013 projections prepared by State Department of Finance, and assume the same jurisdictional shares of population growth.
2. These areas were not in the last survey; they will be in the next survey, which will be taken in 2009. Detailed data will be available in 2012-2013.



Community Plan Areas

Figure 2 - 1

Table 2-2 identifies population by Council District as of February 6, 2007. Council District boundaries are shown in Figure 2-2.

**Table 2-2
Population by Council District
City of Fresno, February 2007**

Council District	Population
1	68,656
2	65,839
3	66,111
4	68,887
5	67,072
6	65,795
7	69,119
Total*	471,479

Source: 2000 U.S. Census and Fresno Planning & Development Department, March 2007.

*Variation in population numbers is expected with projection estimates; variation is within 0.5%.

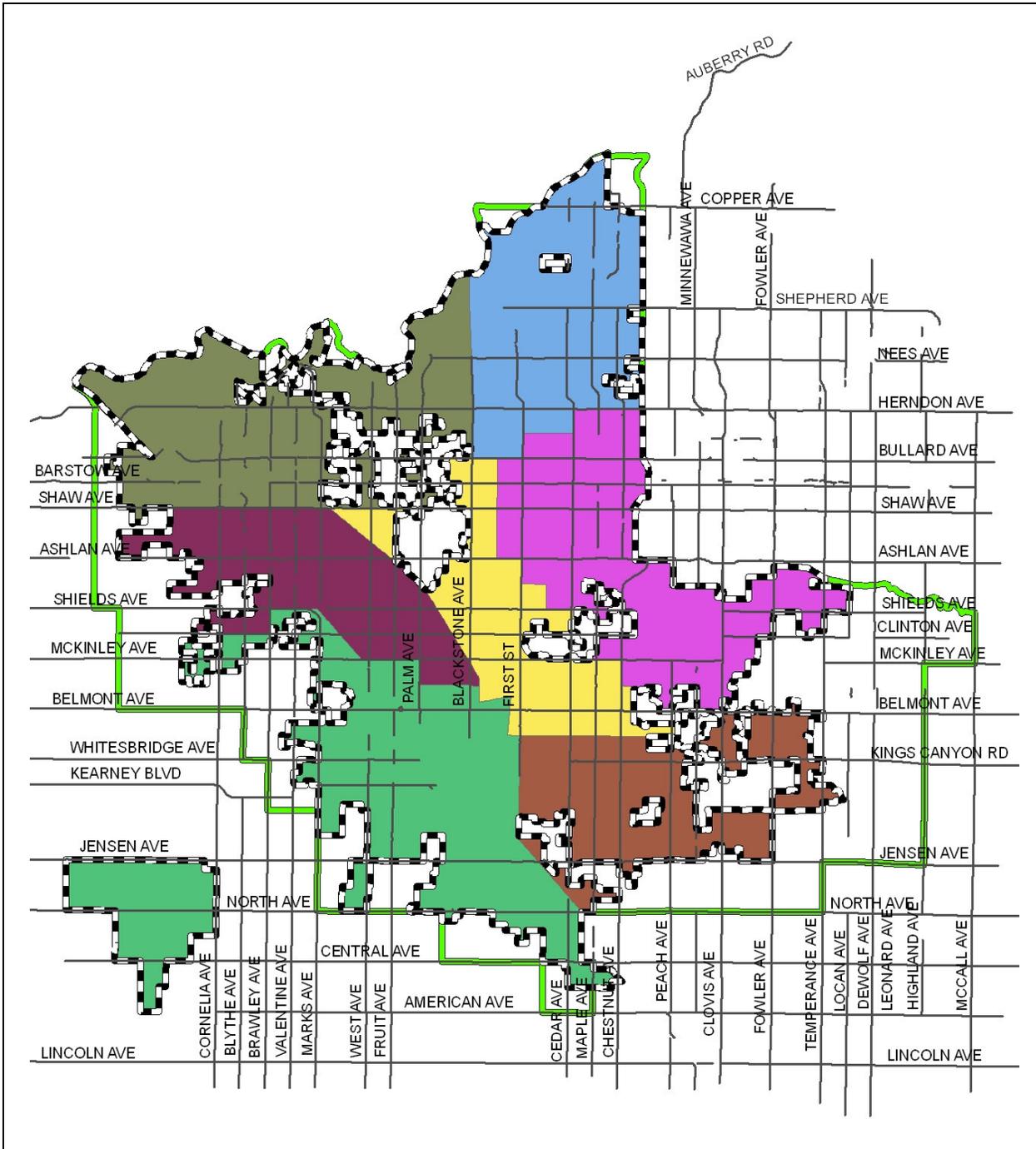
AGE GROUP CHANGES

Analysis of age group changes can provide valuable insight in determining future housing needs within the FCMA. Table 2-3 compares age group changes between 1980 and 2013 for the County, the FCMA and the City.

Trends associated with age group information are expected to change the shape of housing demand during the coming decade. The past and present growth of the 18 to 29 age group will be reflected in the 30 and above age group in the coming years. The prime age group for entrance into the rental market is 20 to 29 and the primary age group for purchasing homes is 30 to 45. Therefore, the demand for both renter- and owner-occupied housing is expected to steadily increase through 2013.

Trends associated with the various age groups are summarized as follows:

- The Under 18 age group population ratio in the FCMA decreased 4.3 percentage points during 2000-2006; the City decreased 2.5 percentage points; and, Fresno County decreased 1.9 percentage points during 2000-2006. By 2010, this age group is expected to gain 2 percentage points.
- The 18-29 age group share of the total population increased during 2000-2006. Overall, the FCMA increased 2.3 percentage points, the City increased by 1.9 percentage points, and the County increased 1.7 percentage points. The 18-29 age category is the prime rental market group. By 2010, this group is projected to decrease by 3 percentage points.



Legend

City Limits	City Council Districts	3	6
Sphere of Influence	1	4	7
	2	5	County

Miles

<p>Quad Knopf</p>	<h2>Fresno City Council Districts</h2>	<p>Figure 2 - 2</p>
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**Table 2-3
Population Age Characteristics for Fresno County,
The FCMA and the City of Fresno, 1980 - 2010**

Fresno County	01-Apr-80		01-Apr-90		4/1/2000		4/1/2006		6/1/2010**	
	Number	%								
Under 18	153,456	29.8	209,036	31.3	256,425	32.1	269,310	30.2	316,354	32.2
18 - 29	119,462	23.2	132,776	19.9	144,899	18.1	176,567	19.8	165,770	16.8
30 - 61	178,058	34.6	242,156	36.3	304,795	38.1	340,651	38.2	367,511	37.4
62 and Over	63,645	12.4	83,522	12.5	93,287	11.7	105,227	11.8	133,843	13.6
Total	514,621	100	667,490	100	799,406	100	891,755	100	983,478	100
FCMA*										
Under 18	101,539	28.3	146,699	30.7	161,788	32.6	156,942	28.3	185,349	30.3
18 - 29	86,615	24.1	95,884	20.1	93,427	18.8	117,013	21.1	110,720	18.1
30 - 61	125,257	34.9	174,500	36.6	187,156	37.7	217,389	39.2	234,898	38.4
62 and Over	45,414	12.7	60,306	12.6	53,749	10.8	63,220	11.4	80,746	13.2
Total	358,825	100	477,389	100	496,120	100	554,564	100	611,713	100
City of Fresno										
Under 18	60,912	27.9	112,427	31.7	140,791	32.9	143,330	30.4	168,472	32.4
18 - 29	56,939	26.1	75,138	21.2	82,926	19.4	100,426	21.3	95,155	18.3
30 - 61	71,690	32.9	123,924	35.0	157,751	36.8	174,448	37.0	188,231	36.2
62 and Over	28,661	13.1	42,713	12.1	46,184	10.8	53,277	11.3	68,117	13.1
Total	218,202	100	354,202	100	427,652	100	471,481	100	519,975	100

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of Population, 1980, 1990, 2000 and 2006 estimates.

*FCMA numbers are City of Fresno data + City of Clovis data combined and averaged as needed.

** 2010 estimates based on Department of Finance projections for Fresno County data. This data has been extrapolated to FCMA and City of Fresno. The age groups differ slightly as well; 0-19, 20-29, 30-59, 60 and over, due to the methodology used by Department of Finance.

- The percentage of persons in the 30-61 age groups continue to show small but consistent increases during the 2000-2006 timeframe. Overall, this age group share increased by 1.5 percentage points within the FCMA, 0.2 percent for the City of Fresno, and a 0.1 percent increase for the County of Fresno. At the 2010 horizon, this group decreases 0.8 percentage points.
- The 62 and over age group ratio increased slightly during the 2000-2006 timeframe: 0.1 percentage point for Fresno County, 0.6 percentage point for the FCMA, and, 0.5 percentage points for the City of Fresno. At the 2010 horizon, this group gains an additional 1.8 percentage points.
- Overall the projections for 2010 show a slight decline in percentage proportion through all three comparison groups, except that the 62 and over category increases 2 percentage points, again reflecting the progression of those born between 1945 though 1960. Of note is the reduced number of 18-29 year olds whose numbers drop below the 2006 numbers and experience the largest decline in percentage points with a 3 percent loss.

The median age within the FCMA as of April 1, 2006 was 30.3 years. This compares to 30.0 years for Fresno County as a whole, 28.8 in the City of Fresno, and 31.8 years for Clovis residents. The median age of residents located in each area provides a direct correlation to the age of the housing stock. Younger persons tend to live in new housing stock while older persons tend to reside in older housing.

Certain historical factors continue to have an impact on the age of housing structures within the community. Persons born in the post World War II baby-boom between 1946 and 1955 were in the 45 to 54 year old age group at the time of the 2000 Census and continue to create a bulge in the population pattern. Data for persons born prior to 1945 continues to be impacted by the depression-era birth rate decline. There appears to be a smaller bubble in the 18-29 year old category which would complement the “baby-boomer” bulge showing when those individuals started their own families. Table 2-4 identifies population age characteristics by City, County, and FCMA.

The City of Fresno itself attracts a larger proportion of varying age groups than do suburban and rural portions of the County. The trends between 2000 and 2006 show a stable pattern with no distinct surges in any age group. The City also continues to expand on its educational and job opportunities to attract the young adult age group.

Table 2-4
Population Under 18 Years of Age and 18 Years and Over
Fresno City, Fresno County, FCMA, April 1, 2006

	Under 18 Years of Age		18 Years of Age and Older	
	Number	Percent	Number	Percent
Fresno City	142,859	30.3	328,622	69.7
City of Fresno Total	471,481		471,481	
Fresno County	269,310	30.2	662,446	69.8
Fresno County Total	891,756		891,756	
FCMA	157,496	28.4	397,068	71.6
FCMA Total	554,564		554,564	

Source: 2000 U.S. Census and 2006 American Community Survey projections

HOUSEHOLD SIZE

One of the ways to classify households, and to relate their characteristics to housing needs, is to evaluate changes in the average number of persons that they contain. These persons need not be related and the average household size is not the same as an average family size. Average household size is most commonly used to assess the number of persons per unit.

Household size continued to grow during the 2000-2006 timeframe. The average household size in the City was 2.99 in 2000 and grew to 3.05 in 2006. The County of Fresno also experienced an increase from 3.09 to 3.15 during the same time period. The FCMA average remained consistent at approximately 2.94 during this period.¹ Continued growth in household size suggests these possibilities:

- family members are remaining at home longer due to economic factors related to cost of housing and/or affordable rental market availability, or
- family members are returning home after a few years of independent living due to economic necessity, or
- family groups or other associated groups are pooling funds in order to provide a better standard of living for the group, or
- the necessity for larger sized housing units is still increasing, or
- personal, cultural, or religious preferences encourage larger households.

It is noted that household size has been increasing since 1980, when household size was at 2.68 persons per unit. Since that time it has gradually increased to 3.05. Over the 16-year time frame from 1990-2006, the greatest increase in households occurred in single-family detached units and multiple-family units in the 3-9 unit category. Housing in complexes with 3-9 units have increased since 1990 from 13.9 percent of the housing stock to 17.1 percent in 2006. Housing in the 10-19 unit range has declined from a high in 1990 (3.9%) to 2.7 percent in 2000, and further still to 2.1 percent in the 2006 estimates. Housing provided in facilities with 20 or more units gained 1.8 percent between 1990 (8%) and 2000 (9.9%) but has since declined 5.5 percent in the 2002 (4.5%) and 2006 (4.4%) estimates. Among households occupying mobile homes the percentage has declined from a high in 1990 of 5.4 percent to 4.7 percent in 2006. Single-family attached units have gone up and down with the 1990 percentage being 3.0, up to 3.7 percent in 2000, down to 2.1 percent in the 2002 estimates and 2.5 percent in the 2006 estimates. These increases may suggest that many larger families are living in apartments, and that it has become more economically difficult for these families to purchase or even rent single-family homes. The current housing market slump creates a large number of single-family housing units available to rent or purchase. Note that other factors, particularly income, affect the amount of space and type of amenities that residents want and can afford to buy.

Table 2-5 compares household size trends for Fresno County, the FCMA and the City from 1980 through 2006. Fresno County maintained the highest average household size for each year examined. The City had the lowest average, until 1990 when it surpassed the FCMA average by .01 percent, and again in 2000 by .03 percent. By 2006 the City's average was 0.1 percent more than the FCMA and 0.1 percent less than the County. Between 1990 and 2006, average household size for Fresno County ranged from 2.83 to 3.2, the City ranged from 2.59 to 3.1, and, the FCMA increased from 2.83 to 2.95 persons per dwelling unit.

¹ FCMA includes some unincorporated areas which are not captured in these snapshots. The City of Clovis plus the City of Fresno data added together provide the source of data.

Table 2-5
Average Household and Facility Sizes for Fresno County,
the FCMA and the City of Fresno, 1980-2006

Area	1980	1990	2000	2006
Fresno County				
number of households	178,624	220,933	252,940	277,256
population in households	505,161	654,970	781,740	872,538
average household size	2.83	2.96	3.09	3.2
Total number of housing units	--	235,563	270,767	299,578
Single-Family detached	--	147,166	175,380	197,910
Single-Family attached	--	7,113	10,068	7,580
2 units	--	6,810	6,766	8,513
3-9 units	--	31,013	30,986	51,271
10-19 units	--	9,199	7,352	6,435
20 or more units	--	18,888	26,859	13,183
mobile homes	--	12,678	12,737	14,298
Other	--	2,636	619	388
FCMA				
number of households	131,775	165,718	189,737	182,996
population in households	352,614	469,058	561,108	550,110
average household size	2.68	2.83	2.89	2.95
Total number of housing units	--	148,292	174,070	195,780
Single-Family detached	--	82,185	102,793	118,485
Single-Family attached	--	4,671	6,570	5,703
2 units	--	4,916	5,200	6,719
3-9 units	--	25,837	25,832	42,222
10-19 units	--	7,625	6,160	5,603
20 or more units	--	16,862	22,683	11,934
mobile homes	--	4,590	4,585	8,641
other	--	1,606	247	253
Fresno City				
number of households	81,996	121,807	140,079	153,244
population in households	212,632	346,467	419,465	467,251
average household size	2.59	2.84	2.99	3.1
Total number of housing units	--	129,404	148,931	163,704
Single-Family detached	--	71,343	86,537	98,290
Single-Family attached	--	4,186	6,024	4,725
2 units	--	4,297	4,442	6,055
3-9 units	--	18,172	22,309	34,794
10-19 units	--	6,904	5,651	4,955
20 or more units	--	14,674	20,047	10,831
mobile homes	--	3,711	3,696	3,801
other	--	1,506	225	253

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of Population, 1980, 1990, 2000 and 2006 American FactFinder projections

FAMILY SIZE

Average family size is the average number of related persons living together in one unit. This number varies with ethnicity. Table 2-6 provides an overview of the family size with respect to ethnicity for the year 2000.

Table 2-6
Average Family Size for the General Population, 2000

Race	County of Fresno	FCMA	City of Fresno
All Races	3.59	3.43	3.57
White Alone	3.19	3.14	3.13
Black or African American	3.46	3.41	3.45
American Indian	3.87	3.56	3.79
Asian Alone	4.72	4.69	4.95
Pacific Islander	4.26	4.06	4.17
Hispanic or Latino	4.14	3.79	4.01

Source: American Factfinder , 2000 Census data

Information from the Census Bureau Population Projection Program indicates that most of the population growth to 2025 is expected to be in the southern and western parts of the U.S. California is projected to grow at the fastest rate during this period at more than 55 percent for the 30 year period from 1995-2025. In general the proportion of youth (those under 20) should drop, while at the same time the proportion of the elderly should increase. Both the percentage of family households and the percentage of married couple families are expected to decline through 2010.

ETHNIC COMPOSITION

The local ethnic composition within Fresno County shows distinct changes between 1980 and 2010. These changes are illustrated on Table 2-7 which shows the ethnic breakdown for Fresno County, the FCMA and the City.

Countywide, the minority population increased 7.28 percent from 38.42 percent of the total population in 1980 to 45.7 percent in 2000. Population projections indicate that by 2010, the total minority population will increase to a 66.3 percent share. Within the FCMA, the total minority population increased by 11.6 percentage points, from 32.85 percent in 1980 to 44.48 percent in 2000. The 2010 minority population projection is 64.5 percent for the FCMA. The minority population increased 12.52 percentage points, from 37.31 percent in 1980 to 49.83 percent in 2000 for the City of Fresno. The year 2010 it is projected that the minority population will be 72.2 percent of the population in City.

**Table 2-7
Ethnic/Race Breakdown for the General Population, 1980-2010**

	1980		1990		2000		2010**	
	Number	%	Number	%	Number	%	Number	%
Fresno County								
White other than Hispanic	316,895	61.5	338,595	50.7	434,045	54.3	331,144	33.6
Total Minority	197,726	38.4	328,895	49.2	365,362	45.7	652,334	66.3
Hispanic	150,790	29.3	236,634	35.4	351,636	43.9	492,449	50.1
Black	24,557	4.7	31,311	4.6	42,337	5.3	46,797	4.8
Other*	27,029	5.2	62,720	9.4	37,812	4.7	11,775	1.2
Asian and Pacific Islander	14,777	2.8	54,110	8.1	64,362	8.1	92,901	9.5
Am. Indian, Eskimo, Aleut	2,952	0.5	5,070	0.7	12,790	1.6	8,412	0.9
Total Population	514,621	100.0	667,490	100.0	799,407	100.0	983,478	100.0
FCMA								
White other than Hispanic	240,957	67.15	263,878	55.2	316,533	55.5	209,817	34.3
Total Minority	117,858	32.85	213,511	44.7	253,636	44.4	394,554	64.5
Hispanic	79,373	22.12	130,345	27.3	184,396	32.3	224,498	36.7
Black	23,123	6.44	30,001	6.2	39,099	6.8	37,926	6.2
Other*	18,999	4.28	53,165	11.1	25,237	4.4	6,851	1.12
Asian and Pacific Islander	9,642	2.69	48,208	10.1	58,106	10.1	72,182	11.8
Am. Indian, Eskimo, Aleut	2,102	0.59	3,692	0.7	8,917	1.5	4,893	0.8
Total Population	358,823	100.0	477,389	100.0	570,169	100.0	611,713	100.0
City of Fresno								
White other than Hispanic	136,800	62.69	174,893	49.38	214,556	50.1	161,192	31.0
Total Minority	81,402	37.31	179,309	50.62	213,096	49.8	375,421	72.2
Hispanic	51,489	23.60	105,787	29.87	170,520	39.8	233,988	45.0
Black	20,106	9.21	27,653	7.81	35,763	8.3	38,998	7.5
Other*	12,250	5.61	46,971	13.26	22,061	5.1	6,759	1.3
Asian and Pacific Islander	6,111	2.80	42,211	11.92	48,611	11.3	68,532	13.1
Am. Indian, Eskimo, Aleut	1,253	0.57	2,556	0.72	6,763	1.5	4,159	0.8
Total Population	218,202	100.0	354,202	100	427,652	100.0	519,975	100.0

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of Population, 1980, 1990, 2000 and 2010 projections

*Due to changes in census methodology the "other" categories have been combined together.

**2010 numbers for Fresno County are Dept. of Finance figures: the FCMA and Fresno City have been calculated based on the County ratios.

The Hispanic population within the City increased more than any other group between 1990 and 2000. The 2010 projections continue to show strong growth, averaging about 7 percent in both the County and City. The FCMA shows a smaller increase. In 1990, the Hispanic population in the City was almost 30 percent; by 2000 it had grown to almost 40 percent, and is projected to be at or near 45 percent of the population in the City by 2010 and 50.1 percent of the Fresno County population. Over the same period, the FCMA Hispanic population increased from 22.12 percent in 1980 to 32.3 percent in 2000, and is projected to increase to 36.7 percent by 2010. By 2010, the projections indicate that the minority population will comprise a greater percentage of the population than the 'White other than Hispanic' population.

The Black population countywide has slightly increased proportionally between 1980 and 2000, growing from 4.7 percent of the total population to 5.30 percent. By 2010, the proportion will be less than in 2000, dropping back to 4.8 percent. Within the FCMA, the Black population projections indicate a slight decrease from 6.44 percent in 1980 up to 6.86 percent in 2000 and down to 6.2 percent in 2010. The Black population within the County is predominantly located

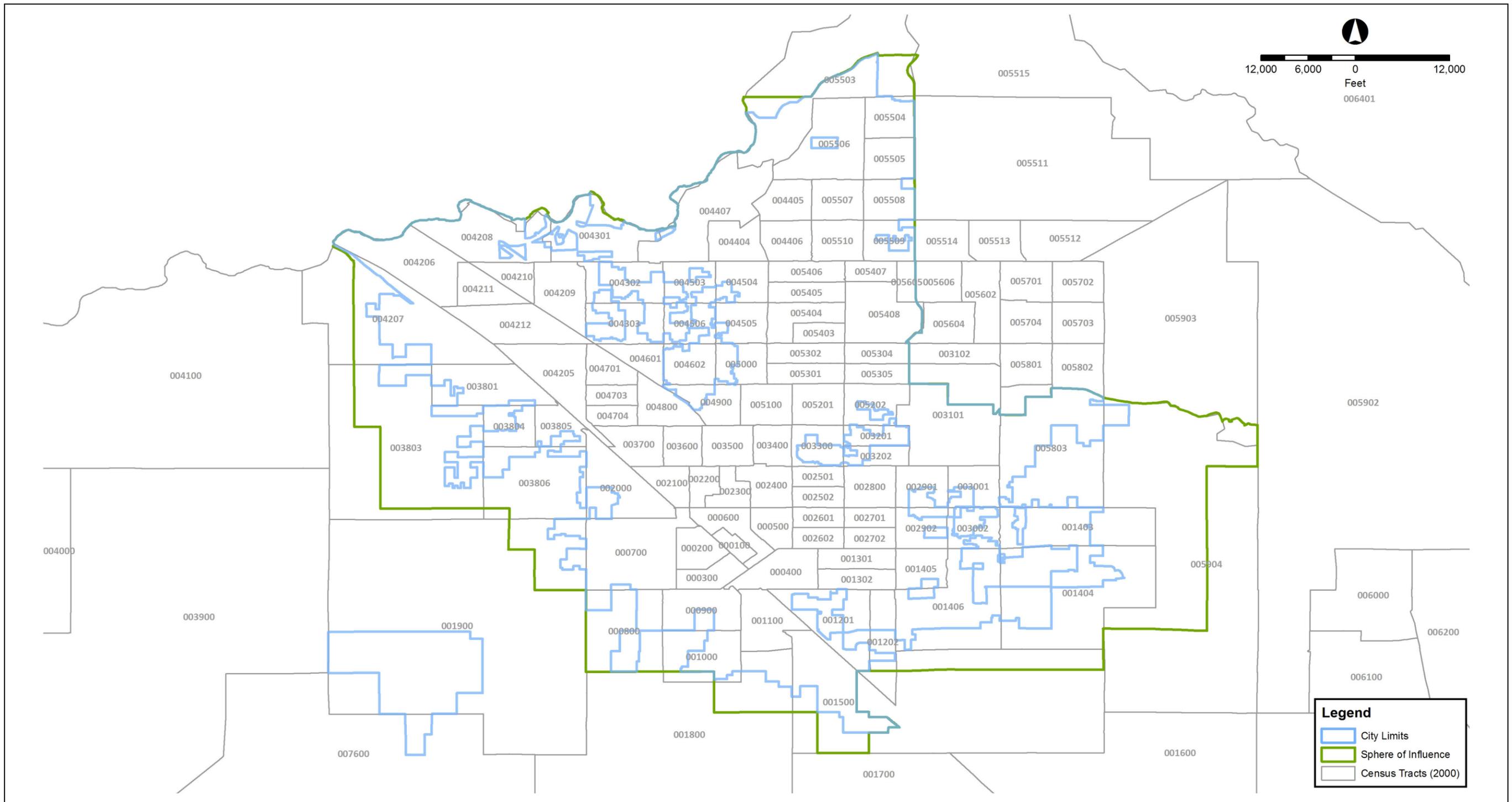
in urban areas, the largest concentration being within the City of Fresno where the proportion decreased from 9.21 percent in 1980 to 7.81 percent in 1990, then rose to 8.36 percent in 2000, then is expected to decrease again to 7.5 percent in 2010.

The Asian/Pacific Islander ethnic category continues to grow, representing 13.1 percent of the population in 2010 for the City of Fresno. Other minorities within the County include Native Americans (American Indians) and other persons of mixed racial heritage. The Native American group shows a large bump increase in 2000, ranging between 1.56-1.6 percent in all three survey areas, which drops back to a much smaller proportion by 2010, keeping in range with the percentages from 1980 and 1990. The “Other” population category varies considerably between 1980 and 2010 due largely to changes in methodology used to collect ethnic/race data. Changes are proposed for the 2010 census to further refine how ethnic data are collected, and are reflected in the very low percentages projected for 2010.

ETHNIC DISTRIBUTION BY CENSUS TRACT AND COMMUNITY PLAN AREA

Figure 2.1 (page 2-4) identifies the Community Plan areas within the City of Fresno. Figure 2-3 depicts the location of 2000 census tracts within the planning area. Table 2-8 identifies the ethnic/race distribution by Community Plan area.

The census data indicate the highest concentration of the Hispanic population is located in the Roosevelt community with 65,786, or 56.8 percent and the Fresno High community with 26,731, or 46.2 percent. Other concentrations are located in the Central community area, the southern portion of the Edison community, the western portion of McLane community, the portion of the Bullard community between the rail corridor and SR 99, and in Pinedale (FY 2005-2006 Action Plan Map 5b). Census Tracts 12 and 26 contain the highest percentage of Hispanics with 81.2 and 79.4 percent. Census Tract 4 contains 78.7 percent and Census Tract 13 contains 77.4 percent. Census Tracts 1-8, 11-13 15, 18, 21, 23-27, 29.02, and 47.04 all contain more than 50 percent Hispanics, and Census Tracts 9, 14.06, 19, 20, 22, 28, 29.01, 30, 32-34, 37, 38 42.07, 44.04, 47.03, 48, and 52.02 contain more than 40 percent. By 2010, it is expected that the Hispanic population will reach 45 percent of the City’s population and will likely begin to disperse throughout the City.



CENSUS TRACTS

Legend

- City Limits
- Sphere of Influence
- Census Tracts (2000)

Figure 2 - 3

**Table 2-8
Ethnic/Race Distribution by Community Plan Area, City of Fresno, 2000**

Plan Area	Total Population¹	White	Hispanic	Black	American Indian Alaskan Nat.	Asian	Pacific Islander	Other Race	Two or More Races
Bullard	86,538	53,732	18,716	4,476	471	6,273	93	200	2,577
		62.09%	21.63%	5.17%	0.54%	7.25%	0.11%	0.23%	2.98%
Central	14,919	2,112	8,996	1,563	168	1,777	6	17	280
		14.16%	60.30%	10.48%	1.13%	11.91%	0.04%	0.11%	1.88%
Edison	24,728	1,022	11,857	8,524	125	2,737	6	24	433
		4.13%	47.95%	34.47%	0.51%	11.07%	0.02%	0.10%	1.75%
Fresno	57,817	21,082	26,731	3,811	581	3,981	48	82	1,501
		36.46%	46.23%	6.59%	1.00%	6.89%	0.08%	0.14%	2.60%
Hoover	50,412	25,577	14,014	3,261	449	5,351	72	106	1,582
		50.74%	27.80%	6.47%	0.89%	10.61%	0.14%	0.21%	3.14%
McLane	46,440	17,711	19,257	2,668	422	4,850	72	65	1,395
		38.14%	41.47%	5.75%	0.91%	10.44%	0.16%	0.14%	3.00%
Roosevelt	115,846	20,914	65,786	7,804	835	17,354	108	160	2,885
		18.05%	56.79%	6.74%	0.72%	14.98%	0.09%	0.14%	2.49%
West	37,134	13,458	15,436	2,753	320	4,080	47	38	1,002
		36.24%	41.57%	7.41%	0.86%	10.99%	0.13%	0.10%	2.70%
Woodward Park	44,730	31,675	5,957	1,087	214	4,344	32	103	1,318
		70.81%	13.32%	2.43%	0.48%	9.71%	0.07%	0.23%	2.95%
SE Growth Area ²	55,060	26,724	12,674	1,589	649	4,391	69	7,203	1,743
		48.57%	23.02%	2.89%	1.18%	7.97%	0.13%	13.08%	3.17%
North Growth Area ²	5,540	4,355	508	56	29	249	3	201	139
		78.61%	9.17%	1.01%	0.52%	4.49%	0.05%	3.63	2.51%

Source: U.S. Census Bureau

Notes: 1. Population derived from whole census blocks

Data from last Survey not available. Detailed data will be available after the next survey, 2012-2013

SPECIAL NEEDS PERSONS WITH DISABILITIES POPULATIONS

U.S. Census data for 1990 indicates that for the City, approximately 9.6 percent of the work population, ages 16 to 64, have some form of disability which may hamper their ability to earn an adequate income. This figure increased to 16.1 percent by 2006. Based on this information, it is likely that many of the heads of households in this group may be in need of housing assistance.

Households that include disabled persons may also need housing with special features to allow better physical mobility for occupants. The 2006-2010 Consolidated Plan estimates that 1,820 units would adequately accommodate those individuals in the community with special needs.

Table 2-9 identifies the number and percent of persons with disabilities by disability types.

**Table 2-9
Persons with Disabilities by Disability Type**

	Number	Percent of Total Disabilities
Total Disabilities Tallied	160,430	100
Total Disabilities for Ages 5-64	120,466	75
Sensory Disability	8,224	5.1
Physical Disability	21,258	13.3
Mental Disability	19,508	12.2
Self-Care Disability	8,321	5.2
Go-Outside-Home Disability	25,089	15.6
Employment Disability	38,066	23.7
Total Disabilities for Ages 65 and Over	39,964	24.9
Sensory Disability	6,484	4
Physical Disability	12,841	8
Mental Disability	5,943	3.7
Self-Care Disability	5,071	3.2
Go-Outside-Home Disability	9,625	5.9

Source: United States Census of the Population 2000

According to the 2000 Census, there are 34,099 persons with physical disabilities in the City of Fresno (21.3% of the total disabled population). A total of 32% of disabled seniors have a physical disability while a disproportionately lower percentage (17.6%) of disabled persons ages 5-64 have a physical disability.

The 2000 Census identifies a total of 25,451 disabled persons as having a mental disability (15.9% of the total disabled population). The total also includes homeless individuals who also suffer from a mental illness. Persons with mental disabilities are severely under-served with respect to housing. To help address this need the County of Fresno's Behavioral Health Department has engaged local stakeholders to develop a housing plan for submittal to the State of California to obtain housing funds through the Mental Health Services Act (MHSA), Proposition 63. The Housing Authority of the City and County of Fresno is currently assisting

the County in developing the MHSA Plan, and expects the document to be available by September 2008. The programs and policies identified in this Housing Element are designed to complement the needs to be identified under the MHSA Plan.

The City of Fresno's Department of Public Works has a long history of seeking input from persons with disabilities. Since the early 1990's, citizen advisory groups made up of persons with disabilities have met regularly to consult on City transit, paratransit, infrastructure and compliance with the Americans with Disabilities Act. In 2008, the City decided to formalize and expand these efforts through the formation of the City of Fresno Disability Advisory Commission. This Commission is a seven-member body selected by the Mayor and confirmed by City Council, designed to bring community leaders together to advise on issues affecting people with disabilities. Of the seven voting members, sixty percent will be persons with disabilities, and every effort will be made to include members with expertise in a broad range of disability issues. It is expected that the first Commission members will be seated in summer of 2008.

Additionally, the City's Community Development Block Grant and Home Investment Partnerships (HOME) Programs require that all multi-family residential construction projects of more than 5 units conform to certain accessibility guidelines. Special features may include: appropriate ramps, doorways, bathrooms, kitchen facilities, etc., to meet the needs of persons with physical, mobility and hearing related disabilities. The City of Fresno has provided HOME Program funding for 6 new multi-family complexes. Of these, a total of 42 accessible units have been constructed.

It is important to consider the increasing size of this population, their status as head of household, and their income levels in determining the most appropriate programs and policies that may address housing needs for this population. One approach in meeting their needs arose from initiatives of the City's 10 x 10 Blue Ribbon Committee on Affordable Housing. The 10 x 10 Committee initiated a program to adopt universal design guidelines for all City subsidized housing projects. The program is currently being drafted by staff and is expected to include the following 4 items: 1) one "no step" entry, 2) accessible interior routes, 3) accessible kitchen counter space, and 4) ground floor facilities for units over 750 square feet in size. The Fresno City Council will review this program for approval within the next Housing Element planning period.

In 2007, the City's Housing and Community Development Division initiated the Disabled Accessibility Grant Program. The program is available to individuals with physical disabilities to make accessible improvements to their homes. Funds for the grant program are made available through the U.S. Department of Housing and Urban Development (HUD), Home Investment Partnerships (HOME) Program. Grant amounts vary from \$4,000.00 to \$10,000.00.

Additionally, the Center for Independent Living Fresno (CIL Fresno) provides peer counseling, information and referral, independent living skills training, individual advocacy for a particular individual and systems advocacy for the community. CIL Fresno is also a vital link between disabled persons and service providers; providing linkages for Central Valley Regional Center, ARC Fresno, United Cerebral Palsy of Central California, colleges, Valley Center for the Blind and the Talking Book Library for the Blind, among other services. CIL Fresno is also partnering

with CSU Fresno Rehabilitation Counseling Program and the San Joaquin District DOR office to implement the Central Valley Institute for Disability and Rehabilitation. The Institute will be a totally unique organization that will combine research in best practices for services for people with disabilities, the education of graduate level students in Rehabilitation Counseling and university students in other disability-related fields, and direct services to people with disabilities through CIL Fresno, job placement services, and counseling services.

EMPLOYMENT

Fresno has an expanding economy. During the last two decades, total wage and salary employment in the County nearly doubled, with each industrial sector sharing in the growth. Economic forecasts show a continuation of rising employment levels and diversification of the economy.

The entire trend data in this section of the Housing Element is for Fresno County because the entire County is the most commonly identified labor market area. Any smaller geographic area would ignore the labor force flow between the City of Fresno and Fresno County and downgrade the importance of agriculture, which is the prime industrial sector of the region. In addition, more detailed employment data are available for the County of Fresno than for smaller planning areas such as the Fresno-Clovis Metropolitan Area and the City of Fresno.

Employment Projections

The employment sector trends for the City of Fresno are closely linked to countywide trends. For more than 30 years, Fresno County has had the highest gross value of agricultural crops produced annually in the United States. Between 1980 and 2000, agricultural production in the County has increased dramatically, with the gross value of crops increasing by more than 40 percent. Since 1975, agricultural production has exceeded one billion each year, reaching the three billion mark in 1993. Steady growth in the value of agricultural products has been sustained since 1993, reaching a record high of over \$4.8 billion in 2006. The value of agricultural production is a significant indicator of the local economy, as many other sectors of the economy serve the needs of the agricultural community.

Table 2-10 shows the trends in employment growth in Fresno County for all sectors of employment from 2000-2006. Continued steady economic expansion is expected to affect almost all employment sectors.

**Table 2-10
Employment by Industry, Fresno County, 2000-2014**

	2000		2006		2014	
	Number	Percent	Number	Percent	Number	Percent
Agricultural Wage and Salary Employment	44,700	13.1	46,192	13.2	41,200	11.0
Non-Agricultural Wage and Salary Employment	297,600	86.9	301,808	86.1	333,100	89.0
Construction/Mining	16,900	4.9	23,400	6.1	26,600	7.1
Manufacturing	31,300	9.1	27,433	7.2	29,900	8.0
Transportation & Utilities	14,100	4.1	62,325	17.9	64,800	17.3
Trade	70,500	20.6	combined w/ Transportation in 2006	--	combined w/ Transportation	--
Finance, Insurance, Real Estate	14,500	4.2	15,342	4.0	20,100	5.4
Professional, Business, Educational, Health, Leisure and Hospitality	not separate in 2000	--	94,959	24.9	106,900	28.5
Other Services	77,900	22.8	10,900	2.8	11,400	3.0
Government	72,300	21.1	67,550	17.7	78,100	20.8
Total Employed	342,200	100	348,000	100	374,300	100

Source: California Department of Finance, February 2001, 2006 and projections 2004-2014

The Economy and the City as Provider of Urban Services

Although the City of Fresno is dependent on the larger County market area, agriculture being the base industry, there are some minor differences in the employment patterns of the two populations. This may be attributed to the fact that the City is the major provider of urban services. Proportionally, the City has less of its population directly employed in agriculture than does the County as a whole, four percent compared to 20 percent.

Changes in employment patterns have evolved gradually over time. For the most part, the local economy is not expected to create any unanticipated pattern of housing demand. The City's population projections are based on an established and stable agricultural economy and employment patterns. However, the absorption rates for the unemployed or underemployed immigrant groups are of some concern, particularly as special government subsidies expire. Housing demand is expected to change consistent with population trends. Although employment levels are expected to increase, the 2025 General Plan has designated adequate vacant residential land near emerging employment centers. As a result, growth can be easily accommodated.

Environmental Implications of Economic Development

Economic development, especially if unregulated, could adversely affect the environment socially, as well as physically. Socially, economic growth will generate more employment and population, thereby challenging the adequacy of Fresno's housing, schools, circulation system, police and fire protection, and public utilities (water, sewer, gas and electricity).

Economic expansion can have positive social benefits such as raising personal income levels, increasing job opportunities to help relieve high unemployment, offering a wider variety of career choices, increasing the tax base, resulting in more revenue to local government and diversifying the economic structure to create stability.

As economic expansion occurs, location criteria for industrial development should be established to provide environmental mitigation including: adequate buffering and containment of industrial areas from adjacent residential development, reducing commuter distance to mitigate the adverse effects of traffic and locating industries that generate offensive downwind odor away from other types of development.

Household Characteristics and Their Relationship to Housing Need

In 1990, there were 121,807 households in the City of Fresno. By 2000, the number had grown to 140,079. By 2006, the number of households had increased to 153,244. Those households can be divided into several types, each of which has unique housing needs. Several classifications will be discussed in the following paragraphs, including family and primary households, households falling into various age groups, households with various ethnic and income characteristics, migrants, refugees, households with emergency needs, etc.

Some of these groups were previously discussed in terms of the total population but are discussed again in terms of their household structure. That is because within the separate contexts, the data takes on different significance. For example, the elderly make up a larger percentage of households than of the population. Hispanics and Southeast Asians make up a smaller percentage of households than of the population.

FAMILY AND PRIMARY HOUSEHOLDS

Primary households are those which are headed by a person living alone or with unrelated persons, as opposed to family households which are composed of at least two related persons.

As a percentage of all households, families within the City have increased over the years 1990 to 2000. Within the City, the increase was 1.2 percentage points from 68.7 to 69.9 percent. Conversely, the percentage of primary households decreased 1.2 percentage points from 31.3 percent to 30.1 percent.

In 1990, 47.9 percent of all City households were headed by married couples, 18 percent by single males and 33 percent by single females. Approximately 69 percent were family households and 31 percent were primary households. Female-headed households comprised of 33.4 percent and female-headed households with children under the age of 18 comprised of 12.3 percent.

According to Tables 2-11 and 2-12, in 2000, 46.1 percent of all City households were headed by married couples, and 29.1 percent by single females. According to 2000 Census data, approximately 70 percent of the total were family households and 30 percent were primary

households. Female-headed households with children under 18 years of age comprised of 11.5 percent of the total.

These household characteristics have required gradual changes in the local housing stock, slightly increasing the need for family housing and slightly decreasing the need for single-person housing. As of the 2000 Census, the City contained 24,652 female-headed households; over 65% of these had children. In 2000 approximately 38 percent of all female-headed households were below the extremely low-income group, and 46 percent of all female-headed households with children fell into that income range. Female-headed households still have some of the greatest income deficiencies and housing needs of any group.

**Table 2-11
Female Heads of Household, 2000**

Area	Total Households	Female Headed Households	Percent of all Households	Female Households with Children Under 18	Percent of all Households
Fresno	140,079	47,242	33.7	16,150	11.5
FCMA	164,426	54,356	33.1	18,224	11.1
Fresno County	252,940	74,165	29.3	24,351	9.6

Source: 2000 U.S. Census

**Table 2-12
Male Heads of Household, 2000**

Area	Total Households	Male Headed Households, No Wife Present	Percent of all Households	Male Headed Households with children under 18, No Wife Present	Percent of all Households
Fresno	140,079	28,215	20.1	4,904	3.5
FCMA	164,426	32,197	19.6	5,672	3.4
Fresno County	252,940	45,901	18.1	8,512	3.4

Source: 2000 U.S. Census

LARGE FAMILIES AND LARGE HOUSEHOLDS

Large families or large households are defined as those families or groups of people containing five or more persons in a household. Table 2-13 provides 1980, 1990 and 2000 comparative information on the number and percentage of large families within Fresno County, the FCMA, and the City of Fresno.

Table 2-13
Large Households within Fresno County, the FCMA and the City of Fresno
1980-2000

Area	1980		1990		2000	
	Number of Large Households	Percent of Total Households	Number of Large Households	Percent of Total Households	Number of Large Households	Percent of Total Households
County of Fresno	25,661	14.4	36,852	22.8	49,921	26.7
FCMA	15,530	11.8	23,769	20.3	33,043	24.5
City of Fresno	8,976	10.9	18,358	21.9	25,853	26.4

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of the Population, 1980, 1990, and 2000

Within the FCMA and the City of Fresno, the trend is toward larger families. In 1980, 15,530 FCMA families or 11.8 percent had five or more persons, by 1990, 23,769 families or 20.3 percent were so classified. In 2000, 33,043 families or 24.5 percent had five or more persons, showing a 4.2 percent increase over the ten-year period. The number of large families in the City of Fresno in 1980 totaled 8,976 or 10.9 percent. By 2000, the City of Fresno had 25,853 or 26.4 percent, an increase of 15.5 percentage points from 1980 to 2000.

Analysis of changes in the number of large families/groups is essential because of their distinctive demand on local housing resources. Large families would be considered living in overcrowded conditions when living in units having less than five bedrooms. Currently roughly half (57%) of all households live in 5+ bedroom units (Table 2-14). Yet most of these units (73%) are owner-occupied households.

Most large low income families are renters (2000 CHAS – Extrapolation of Tables 2-15 and 2-16). Of the total large families that earn 50% or below area median income, 7,400 of them (81%) are renter households. Of the total large families that earn 51% to 80% of area median income, 3,448 of them (61% are owner households. Total for all low-income families is as follows: 10,848 (73%) are rental households and 3,928 (27%) are owner households.

Low-income families have a great housing need due to the hardships faced in obtaining decent and low-cost housing opportunities. While the City may have a large stock of rental housing (Table 2-14), experience has shown that most affordable facilities do not include sufficient 5+ bedroom units to accommodate large families. Additionally a large amount of affordable housing units (specifically un-subsidized units) can be found to be unsafe, unsanitary and/or structurally deficient.

The City of Fresno encourages the development of subsidized and private multi-family rental units citywide that incorporates services and facilities to assist large families with housing and other related services. Most City-subsidized housing facilities include child-care facilities, media centers, tot lots and community rooms. The City's Planning and Development Department seeks to encourage similar facilities in private multi-family projects.

Additionally, the City has provided for addressing the housing needs of large low-income and very low-income families through Programs 1.1.3, 2.1.3, 2.1.4, 2.1.5, 2.1.8, 2.1.14, 2.1.16, 2.1.18, 3.2.4, 4.1.1 as identified in Chapter 6 of this Housing Element.

**Table 2-14
Existing Housing Stock: Number of Bedrooms by Tenure**

Bedroom Type	Owner Households		Renter Households		All Households	
	Number	Percent	Number	Percent	Number	Percent
1 BR	169	<0	4,180	6	4,439	3
2 BR	1,668	2	11,614	17	13,282	9
3 BR	5,873	8	12,904	19	18,777	13
4 BR	5,378	8	18,951	27	24,329	17
5+ BR	57,827	82	21,387	31	79,214	57
TOTAL	70,915	100	69,036	100	139,951	100

Source: Census 2000

**Table 2-15
Household Size by Income**

	1-4 Persons		5+ Persons		Total	
	Number	Percent	Number	Percent	Number	Percent
Below 50% AMI	31,273	27	9,163	34	40,436	29
51-80%	18,885	17	5,613	22	24,498	18
81% and above	64,157	56	10,760	42	74,917	54
TOTAL	114,315	100	25,536	100	139,951	100

Source: CHAS Databook 2000

**Table 2-16
Household Size by Tenure**

	1-4 Persons		5+ Persons		Total	
	Number	Percent	Number	Percent	Number	Percent
Owner	59,325	52	11,590	45	70,915	51
Renter	54,779	48	14,257	55	69,036	49
TOTAL	114,104	100	25,847	100	139,951	100

Source: CHAS Databook 2000

HOUSEHOLD AGE CHARACTERISTICS

When age group information is not analyzed considering the characteristics of the heads of households, then housing needs of some groups will be underestimated. The U.S. Census for 2000 divides heads of households into two age categories: those 15 to 64 years of age and those 65 years of age or older.

In 2000, 82.5 percent of heads of household fell into the group compared to 63.0 percent of the general population. The elderly (those 65 years and older) were 9.3 percent of the population and 17.5 percent of all heads of households. The percentage of heads of households 64 years of age and younger was considerably more than the percentage of persons in the total population.

HOUSEHOLDS AND ETHNICITY

The percentage of minority non-white households to total households has been less than the percentage of minority non-white persons to total persons. The reason for this difference is that minority family size has tended to be larger than the family size for the remainder of the population. Although this tendency still exists, the degree of difference between minority households and the general population is decreasing over time. Within the City of Fresno in 2000, 49.8 percent of the general population was classified as minority (non-white), while 40.0 percent of households were minority.

Within the FCMA in 2000, 44.5 percent of the population and 35.2 percent of households fell into this minority classification. These calculations do not include that portion of Hispanic residents who are classified as white. The entire FCMA Hispanic population is 36.4 percent of all persons and 28.3 percent of all households. Within the City of Fresno in 2000, the Hispanic origin population was 39.9 percent of all persons and 31.4 percent of all households.

HOUSEHOLD INCOME CHARACTERISTICS

Household income level is probably the most significant factor limiting housing choice. Therefore, income patterns have been examined to assess the extent of housing need. Certain population groups fall disproportionately into low-income groups, so they have been given special attention.

Four different income measures are relevant to the analysis. They include median income and the HUD-designated low-, very low-, and extremely low-income levels. The data referenced and used in the following analysis are from the 2000 U.S. Census which is based on 1999 income data. New HUD income designations are based on American Community Survey (ACS) data from 2005.

Median Income

Median income is the amount which divides the income distribution into two equal groups: one group having incomes above the median and the other having incomes below. Median family income is different than median household income. Median family income indicates income for those households with two or more related individuals, i.e. families, while median household income indicates the income of all individuals in a household, including persons living alone or with unrelated individuals. Median family income is, generally speaking, higher than median household income.

The median income data provide a comparison of current income levels in the County of Fresno, FCMA, City of Fresno, California and the United States. Other data, such as low-income, which is defined as 80 percent of the median income level, and extremely low-income, add insight as they relate to families and households in the bottom half of the income scale. Calculations based on these two measures are used to determine eligibility for most housing subsidy programs.

Table 2-17 identifies 1979, 1989, 1999 and estimates for 2006 median family and household income for Fresno County, the City of Fresno, and the FCMA. The California and U.S. median

incomes are also indicated for comparison. HUD and the State Department of Housing and Community Development have changed the methodology for determining income level designations, so that the figures in Table 2-17 cannot be used for comparison with 2007 estimates.

For 2008, the various household income levels for Fresno County are as follows:

Extremely Low Income	\$16,150
Very Low Income	\$26,900
Lower Income	\$43,050
Median Income	\$53,800
Moderate Income	\$64,600

Table 2-17
Median Family and Household Income, 1980-2006

	County of Fresno	FCMA	City of Fresno	California	United States
1980 (1979)					
Family	\$18,399	\$17,702	\$19,099	\$21,537	\$19,661
Household	\$15,727	\$14,426	\$15,858	\$18,243	\$16,533
1990 (1989)					
Family	\$29,970	\$31,293	\$28,336	\$40,559	\$35,225
Household	\$26,377	\$27,111	\$24,923	\$35,798	\$30,056
2000 (1999)					
Family	\$38,455	\$43,375	\$35,892	\$53,025	\$50,046
Household	\$34,725	\$37,260	\$32,236	\$47,493	\$41,994
2006 (estimate)					
Family	\$47,640	\$56,346	\$43,946	\$64,563	\$58,526
Household	\$42,732	\$47,186	\$40,328	\$56,645	\$48,451

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of the Population, 1980, 1990, 2000, and 2006 estimates

Considerable change in income has occurred since the 1980 Census. In real terms (discounting for inflation), incomes increased approximately 12.6 percent in the City. In comparison to State income growth, local growth in income has been substantially less.

According to the 2000 U.S. Census, older parts of the City and unincorporated areas generally contain the largest concentrations of persons with lower income. The age of the housing stock often correlates with income, which results in lower income persons living in older stock.

Moderate Income

Moderate income families are those who make approximately 80 percent to 120 percent of the median. In 2008, this figure is \$64,600 for a family of four. Some redevelopment housing projects reserve units for moderate income families.

Lower Income

Typically, an income less than 80 percent of the median, adjusted for family size, is classified as "lower income" by the U.S. Department of Housing and Urban Development. However, 2007, HUD revised its methodology for calculating various income levels by using income data from the American Community Survey, so it may not be accurate to always use the 80 percent figure.

Using HUD definitions, Table 2-18 identifies the number and percentage of lower income households in the City and County of Fresno from the American Community services 2006 Adjusted Estimates. It also indicates the number of lower income households needing housing assistance. The number of households needing housing assistance includes lower income homeowners living in substandard housing and lower income renters paying more than 30 percent of their income for rent.

Table 2-18
Dispersion of Household Income Levels
2006

	Fresno County		City of Fresno	
Total Households	277,256	100%	153,244	100%
Lower Income Households	32,294	12%	18,338	12%
Very Low Income Households	37,108	13%	20,480	13%
Extremely Low Income Households	45,006	16%	28,916	19%
Households Needing Housing Assistance	82,438	28%	67,734	44%

Source: American Community Survey 2006 Adjusted Estimates, U.S. Census Bureau.

The 2006-2010 City of Fresno Consolidated Plan estimates that over one third (20,171) of the 56,189 mortgaged housing units have household incomes lower than 20 percent of the median family income based on 2003 census data. Low-income households, 51-80 percent of median family income, represent a total of 20,089 households (2003 census data). The percentage of households paying more than 30 percent of income for housing is 38 percent, and the percentage paying more than 50 percent of income is 9 percent.

Extremely Low-Income (30% of Median) Level Income

Extremely low incomes are computed on a national basis as a part of the U.S. Census. An index has been developed which considers factors such as family size, number of children, farm/non-farm residences and income. The definition assumes that a family is classified as extremely low-income if its total income amounts to less than approximately 30 percent of median income. As with median income, extremely low-income is calculated for families and households.

Table 2-19 identifies the number of families and households in 1980, 1990, 2000 and 2006 with incomes below the extremely low level. Families and households experiencing the most severe income deficiencies are those with incomes that fall below this level. The FCMA is shown for comparison purposes for urban areas as the County numbers have a large rural component.

Table 2-19
Families and Households below the Extremely Low-Income Level
1980-2006

	1980		1990		2000		2006	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Families								
FCMA	10,102	10.8	19,023	16.1	21,665	18.5	20,749	16.4
City of Fresno	6,972	12.6	16,362	19.3	20,325	20.5	19,865	18.6
Households								
FCMA	16,142	12.3	22,736	13.7	25,993	19.1	9,335	16.5
City of Fresno	11,421	13.9	22,113	18.1	28,981	20.7	8,959	18.9

Sources: U.S. Department of Commerce, Bureau of the Census, United States Census of the Population, 1980, 1990 and 2000.

OVERPAYMENT

“Overpayment” is defined by the U.S. Department of Housing and Urban Development as the rent or mortgage for residential occupancy that consumes 30 percent or more of the household income. In 1990, 22.8 percent of owners were overpaying for housing and 47.7 percent of those had an annual income of less than \$20,000. The percentage of renters overpaying in 1990 was 50.2 percent and 91.4 percent of those had an income of less than \$20,000.

In 1999, 47.2 percent of renters in Fresno spent 30 percent or more of their household income on rent. The percentage of homeowners that spent 30 percent or more of their household income on gross rent was 29.7 percent. By 2006, these figures were 54.1% of renters and 39.0% of owners who spent 30 percent or more on housing. These statistics show a decline in affordability for both owners and renters.

HOUSING NEEDS ASSESSMENT – EXTREMELY LOW-INCOME AND LOW-INCOME HOUSEHOLDS

Extremely low-income is defined as households with income less than 30 percent of area median income. For the City of Fresno, the median income is \$53,800. Extremely low-income households have an income of \$16,150 or less for a family of four. Households with extremely low incomes have a variety of special needs. Many are on public assistance, such as SSI (18,192 or 17.2% of families) or SSD (disability). Of the population in the City over 15 years of age, nearly 21% have a disability. Over 25% of the population 25 and over have no high school diploma. Many, if not most, earn minimum wage. At the current state minimum wage of \$8.00 per hour, the annual wage of a worker would be \$16,640.

Tenure and Overpayment

According to the 2000 Comprehensive Housing Affordability Strategy (CHAS), there are 21,911 extremely low-income households in the City of Fresno. Of that total, 17,615 are renters, and 4,296 are owners. Of the tenant households, 14,215 were considered to be overpaying for housing costs, and 11,520 were considered to have an extreme housing burden with an estimated housing cost consuming more than 50% of their monthly income. Of the owner households, 3,286 were overpaying for housing costs, and 2,754 were considered to have an extreme housing burden of over 50%.

The 2000 CHAS identifies 64,934 low-income households in the City of Fresno. Of these, 45,598 are renters, and 19,336 are owners. Of the tenant households, 29,816 were considered to be overpaying for housing costs, and 15,807 were considered to have an extreme housing burden with an estimated housing cost consuming more than 50% of their monthly income. Of the owner households, 12,313 were overpaying for housing costs, and 6,508 were considered to have an extreme housing burden of over 50%.

Overcrowding

Overcrowding is typically defined as more than one occupant per room. According to the Census Bureau, in 2006 11.5% of all rental housing in the city of Fresno was classified as overcrowded. Owner-occupied housing had a lower incidence of overcrowding, with 4.6% of units classified as overcrowded.

Projected Needs

To calculate the projected needs, the City followed state HCD guidelines for determining its extremely low-income housing needs. The result is that approximately 2,977 extremely low-income households are projected for the planning period (see Table 3-1). Median gross rent in the city, as identified in Table 2-42, is \$748 per month. Households in the extremely low-income category can typically afford a maximum of \$404 per month in housing costs before going into an overpayment situation.

The City designed policies and programs to address the housing needs of a wide variety of the City's population. Those City residents who meet the criteria for low- to extremely low-income may need additional assistance in finding/affording housing because of large family size, age, disability, or circumstances such as loss of housing due to loss of a job. Therefore, the City has designed several programs to address those that the City and HCD have determined are most in need (e.g., extremely-low income persons, homeless persons, migrant farmworkers, large families with low- to extremely low-incomes, seniors or disabled persons with low- to extremely low-incomes). These programs are identified in Chapter 6 and include programs 1.1.3, 2.1.4 through 2.1.6, 2.1.9 through 2.1.18, 3.2.1, 3.2.2, 3.2.4, 4.1.1, 4.3.1 and 4.3.2.

SPECIAL HOUSING NEEDS OF OTHER GROUPS

Senior Population

Various portions of the Housing Element describe characteristics of the senior population, the extent of their needs for subsidized housing, housing complexes developed especially for that group, and City provisions to accommodate their need. Table 2-20 shows the 1990 households which had occupants 60 years of age and older within the City of Fresno made up about 25.9 percent of total households. In 2000, there was a change in the age groupings, and the senior age group jumped to 65 or older. The group represented approximately 24.8 percent of total households. The percentage figures for the FCMA were 27.7 and 24.6 percent, respectively, and 28.4 and 26.1 percent for the County of Fresno.

The senior age category is expected to increase significantly over the next two to three decades as those born between 1955 though 1970 continue to age.

**Table 2-20
Households with Senior Occupants, 1990 – 2000**

Area	1990		2000	
	Age 60+ Households	Age 60+ Percent	Age 65+ Households	Age 65+ Percent
Fresno	36,324	25.9	24,501	24.8
FCMA	52,486	27.7	28,701	24.6
Fresno County	71,740	28.4	49,123	26.1

Source: 2000 U.S. Census

Table 2-21 provides a breakdown of senior householders in 2000. There were approximately 17,006 owner-occupied senior householders age 65 or older within the City, approximately 69.6 percent of all householders 65 years or older. There were approximately 7,436 renter-occupied senior householders within the City of Fresno in 2000 or 30.4 percent of senior households. The percentage figures for the FCMA were 73.4 percent for owner-occupied householders and 26.6 percent for renter-occupied householders, and 74.7 and 25.3 for the County of Fresno.

**Table 2-21
Senior Households by Owner and Renter, 2000**

Area	Owner - Occupied		Renter Occupied	
	Age 65+ Households	Percentage of Age 65 + Households	Age 65+ Households	Percentage of Age 65 + Households
Fresno	17,006	69.58	7,436	30.42
FCMA	26,251	73.43	9,497	26.57
Fresno County	36,197	74.68	12,274	25.32

Source: 2000 U.S. Census

**Table 2-22
Senior Households by Tenure by Income Level**

Income Level	Elderly Owner Households	Elderly Renter Households
Below 50% AMI	4,019	4,355
51% to 80%	3,289	1,554
81% and above	9,879	2,124
TOTAL	17,187	8,033

Source: CHAS Databook

Of the elderly owner-occupied households, 43% earn a low-income or below (Table 2-22). Of the elderly renter households, 74% earn a low-income or below (Table 2-22). According to the CHAS HUD Table 1, 74.1 % of the elderly renters living alone or with one other person in Fresno have a housing cost burden greater than 30% of their Median Family Income (MFI). The same table indicates that 50.7% of the elderly renters living alone or with one other person in Fresno have a housing cost burden greater than 50% of the MFI.

Regardless of tenure, elderly housing needs are wide considering income, mobility constraints, employment unavailability and stigmatization. In an effort to meet the needs of the senior community the City of Fresno and local agencies strive to provide housing and related services to seniors of all income groups. The City of Fresno’s Housing and Community Development Division recently partnered with Southern California Presbyterian Homes to construct an 80-unit senior affordable rental housing project in northwest Fresno. Sierra Gateway Senior Residences opened its doors to low-income seniors in May 2007. The City also partnered with Ashwood Construction Inc. to build a 64-unit senior affordable rental housing project in southeast Fresno. Oak Park Senior Villas opened its doors to low-income seniors in May 2008.

There are a number of complexes specifically developed for seniors within the FCMA. However, affordability is still an issue and seniors comprise approximately 20 percent of those waiting for Section 8 rent subsidies. Subsidized senior rental housing is identified in Table 2-23 below.

Table 2-23
Subsidized Senior Rental Housing

Apartment Name	Tenants	Units
Californian Hotel -The	62+, Disabled	217
California League Fresno/Senior	62+	720
Citizens Village		
Delno Terrace	62+, Disabled	60
Fig Garden Villa	55+	93
Glen Agnes Apts.	62+, Disabled	149
Kings View Manor	55+	222
Las Casitas Village	55+, Disabled	74
Lula Hayes Plaza Apts.	62+	46
Masten Towers	62+, Mobility Impaired	206
Mono Hilltop Manor	62+, Disabled	59
Sierra Gateway Senior Residence	62+	80
Silvercrest Residence	62+, Disabled	158
Sunnyside Glen Apts.	62+, Disabled	74
Oak Park Senior Villas	55+	65

May 2008

The local agency Fresno Madera Area Agency on Aging (FMAAA) seeks to provide leadership in addressing issues that relate to older Californians; to develop community-based systems of care that provide services which support independence within California's interdependent society, and which protect the quality of life of older persons and persons with functional

impairments; and to promote citizen involvement in the planning and delivery of service. The FMAAA's role is to establish and coordinate an integrated comprehensive community based system of care for seniors by targeting services towards low-income minority, rural, and functionally impaired seniors, provide nutrition and supportive services to assure maximum independence and dignity at home for the elderly in order to prevent premature institutionalization; educate the community on the issue of elder abuse and how it might be prevented; and provide opportunities for our seniors to demonstrate their commitment to improving their communities.

The FMAAA provides a Senior Information & Assistance Program to provide a link to community services, both public and private, for older adults. This service is available to seniors, their families, and others who need to become aware of the available resources in Fresno and Madera counties. Resource links include (but are not limited to) the following: adult day care, alzheimer's long term care, care management, disability services, education, eldercare services, financial aid, hospice, housing, insurance, law enforcement, medical referrals, recreation, veteran's services and support groups.

Female Headed Households

Single parent households, and in particular female headed households, face significant challenges in meeting the daily needs of their families. These households are typically low-income families as they count on only one paycheck to cover housing and living costs. Female headed households are met with difficult decisions such as paying rent, or buying food or prescription medicines. Additionally, these families face undo hardship in obtaining childcare, securing medical insurance, finding well paying jobs and locating decent affordable housing.

As identified in Table 2-11 above, in 2000, of the 140,079 total households in the City of Fresno, a total of 47,242 were female headed households. Of these, 34.2% include children under 18 years of age. Of the total families with incomes below the poverty level in 1999, 44.8% (9,102) were headed by a female (Table 2-24).

**Table 2-24
Female Headed Households - Characteristics**

Householder Type	Number	Percent
Total Households	140,079	100
Total Female Headed Householders	47,242	33.7
Female Heads with Children under 18	16,150	N/A
Female Heads without Children under 18	8,199	N/A
Female Heads Employed or in Armed Forces	13,108	N/A
Total Families Under the Poverty Level	20,325	100
Female Headed Households Under the Poverty Level	9,102	44.8

Source: 2000 U.S. Census

In 1990 the percentage of female headed households compared to total households was 33.4%. This number shows insignificant change with the 2000 data which shows female headed households at 33.7% of all households. Based on the 1990 Census, 50.5% of female headed households were living below the poverty level, this compares to 44.8 % in 2000.

The median 1999 family income for female headed households with children under the age of 18 was \$15,516. The 30% housing cost burden for a family earning this amount is \$388. The fair market rent in the City of Fresno for a 2 bedroom unit is \$805 (HUD rents).

One important housing resource for female headed households is the Housing Choice Voucher Program. The City of Fresno Housing Authority is extremely oversubscribed for the Voucher Program and currently is not accepting new applicants. The Program is opened for applicants typically once a year and closes within 1-2 days with an overwhelming amount of callers requesting assistance.

To assist in meeting the needs of female headed households, the City has identified Programs 2.1.4, 2.1.6, 2.1.14, 3.2.1 in Chapter 6 of this Housing Element, to assist in the development of affordable multi-family housing. City sponsored multi-family housing is encouraged to provide childcare facilities on-site, recreation rooms, tot-lots and media rooms which are expected to provide direct assistance to female headed households.

Farmworkers

The number of farmworkers in the City and County of Fresno is difficult to count and track. Unfortunately, there is a serious deficiency of data about the farmworker population. Due to the mobility of this population it is generally undercounted by the U.S. Census. According to Census Bureau estimates for 2006, the number of people employed in "agriculture, forestry, fishing, hunting, and mining" totals 3.1 percent of the population, but the margin of error for this estimate exceeds 30 percent. Part of the problem stems from the fact that a number of farmworkers live in unofficial dwellings, which are often missed or not counted by the Census Bureau. A Federal Government Accounting Office study completed in the City of Parlier, shortly after the 2000 Census, indicated that about 28 percent of farmworkers were not counted by the U.S. Census because they lived in unofficial dwellings.

Other characteristics of migrant and seasonal farmworkers also make it difficult to collect data. They often do not have a fixed address and work intermittently in various agricultural and non-agricultural occupations during a single year, with only casual employer-employee links. Many live in rural, often remote areas. Many have limited English-speaking abilities and are unfamiliar with government agencies and agents, including those who work for the Census Bureau. Inaccurate data make it difficult to determine the seriousness of housing and other needs and the types of services required by this population in the City of Fresno.

While current information of farmworkers is limited, data from the census, including the March 1997 Current Population Survey, reveal that approximately 55 percent of the state's agricultural workers were employed in the San Joaquin Valley, which includes Fresno County, in 1996. The Migrant Health Program periodically seeks to obtain updated information about migrant and

seasonal farmworkers, including where they are working and living and what crops are being harvested, in order to more appropriately target limited resources to areas of greatest migrant and seasonal farmworker need. The Migrant and Seasonal Farmworker Enumeration Profiles Final Study for California dated September, 2000, indicated that in Fresno County there are an estimated 113,741 migrant and seasonal farmworkers. Of this number, 52,662 are migrant farmworkers and 61,079 are seasonal farmworkers. The Study further estimates there are 19,353 non-farmworkers in migrant households and 69,309 non-farmworkers in seasonal households, for a total figure of 202,404 migrant and seasonal farmworkers and non-farmworkers in Fresno County. Farmworkers have the lowest family income and highest poverty rate of any occupation surveyed by the Census Bureau. Farmworkers have the lowest educational attainment and are second from the lowest (after the private housekeeper occupation) in home ownership. Farmworkers have one of the lowest rates of health insurance coverage and are overwhelmingly non-citizens (including legal residents, workers with a permit, or undocumented residents). The 2000 U.S. Census indicates that there were 5,690 (3.6 percent of total) persons employed in the "agriculture, forestry, fishing, hunting, and mining" industries in the City of Fresno in 2000. The 2006 estimate is 5,982.

Two main factors are behind the increasing housing shortage for farmworkers: there are more farmworkers than in past years and many farmers have ceased to provide housing for their workers. A shrinking supply with an increasing demand has led to higher prices in rural areas, resulting in housing costs that are high relative to farmworker income. This has led to significant overpaying and overcrowding for housing. The farm workforce is changing to include more solo male and undocumented migrants. Most aim to maximize their savings and are unable or unwilling to pay market rents for temporary housing. Since most farmers do not provide housing, and many publicly owned or managed facilities are restricted to families, the newest and neediest workers usually seek housing in regular rental markets, where several share a housing unit, a motel room, and some sleep in cars and other unconventional places. Furthermore, during the 1990s, many farmworkers brought their families to the U.S. Providing housing for these often-large family households is difficult. These families usually rent housing; however, affordable rental units tend to be small even for the average size family.

The amount of farmworker housing registered with the State has declined dramatically in the last two decades. In 1955, growers registered more than 9,000 facilities to house migrant and seasonal workers. By 1982, only 1,414 employer-owned camps were registered. In 1994, only 900 camps were registered, with a capacity of 21,310 workers. In 1998, according to the Department of Housing and Community Development (HCD), there were only 500 farm labor camps registered. Not surprisingly, a 1995 study by the University of California at Davis estimated that 250,000 farm workers and their family members had inadequate housing, including 90,000 migrant workers and over 160,000 non-migrant seasonal farmworkers. The housing shortage was so severe that many workers were found living in trailers with 10 to 12 other individuals, and sleeping in garages, tool sheds, caves, fields and parking lots. Consequently, the major farmworker housing policy issue has shifted from regulating employer-provided housing to direct provision and/or management of farmworker housing.

Migrant farmworkers face a number of challenges related to housing such as the following:

- A majority of migrant farmworkers who do not live in government-sponsored labor camps live in seriously substandard conditions.
- Substandard housing conditions exist in areas with significant seasonal agricultural production.
- Housing conditions are a major problem for both single migrant workers and migrant families.
- Poor housing hurts migrant children's health, education, and general welfare.

Employment on California farms has been increasing, as noted above, and shifting from farmers hiring workers themselves to having farm services firms such as farm labor contractors bring workers to farms. This suggests that farm services firms, not just farm operators, should be involved in farm worker housing programs.

One indicator of housing cost and affordability is the 40th percentile rent for an area, by which HUD's Fair Market Rent for the Section 8 Housing Assistance Payments Program is established. Fair market rate rental for a two-bedroom apartment for 2008 is \$805, as determined by HUD. This would require a monthly income of more than \$2,685 in order to spend less than 30 percent on housing.

The Housing Authorities of the City and County of Fresno manage a 40 unit housing facility for farmworkers in the City Fresno, a 130-unit facility in Parlier and a 64-unit complex in Firebaugh. The cost of managing and maintaining the complexes is subsidized by the State of California, Office of Migrant Services. The housing availability for farmworker housing is greatly below the perceived need as compared to the number of farmworkers estimated to live in the City of Fresno.

The housing needs of farmworkers (migrant and non-migrant) can be met in any residential zone within the City of Fresno. Special housing for farmworkers/farm labor camps is more appropriate for County areas near employment. The City continues to work with the Housing Authority of the City and County of Fresno to provide farmworker housing in the community. The City also supports applications for new farmworker housing within the City. The City's Zoning Ordinance does not prohibit farmworker housing in the City, nor the types of units that serve the farmworker population, including units for single males, or typical multi-family units.

HCD administers more than 20 programs that award loans and grants to local public agencies, private non-profit and for-profit housing developers, and service providers every year. This money supports the construction, acquisition, rehabilitation and preservation of affordable rental and ownership housing, childcare facilities, homeless shelters and transitional housing, public facilities and infrastructure, and the development of jobs for low-income workers. Many of these programs and funding sources can be utilized to provide housing for farmworkers.

Households with Emergency Needs

Emergency housing is that housing or shelter which exists for the use of individuals and families in the community who, in addition to lacking adequate financial resources, are without shelter due to a crisis from a legal, personal or natural disaster. This type of housing is intended as temporary refuge until a permanent solution can be developed. Therefore, emergency housing does not include seasonal employees such as migrant farm workers who traditionally follow their jobs to various locations.

According to the 1990 Census, at least 3,200 homeless persons reside in the City. In 1999, the Fresno Unified School District reported that 1,200 schoolchildren are homeless; assuming that there are 0.85 school-age children per household and 3.25 persons per household, this would place the estimate at 4,615 persons. Most of these are the children of resident or migrant farm workers. Others are from families suffering from spousal abuse or are runaways. In 2002, the Fresno-Madera Continuum of Care estimated that 16,478 persons within Fresno County are homeless. Within the City of Fresno, 8,824 persons are homeless.

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

The Fresno City Municipal Code Chapter 12, Article 3 states that homeless emergency shelters are included in the category of group homes for the purposes of appropriately zoned areas for siting. Group homes of 6 or fewer residents are allowed by-right. For larger facilities providing shelter for 7 or more, a Conditional Use Permit is required. Group homes are allowable uses in the following zone districts: R-2, R-2-A, R-1-A, R-1-B, R-1-C, R-1, R-P, RP-L, C-P, and C-4.

Another important method of making housing available is through subsidies. Housing Authority, through a variety of programs, provides approximately 2,186 subsidized housing units. Of these, 195 have recently been lost to conversion to market-rate housing, and an additional 804 units are considered to be “at-risk” for conversion. The loss of these units would represent a nearly 50 percent reduction in subsidized housing in the City of Fresno.

Currently, accessible emergency beds are available through the Housing Authority's Plaza Emergency facility. Some nonprofit organizations, such as the Central Valley AIDS team and Center for Independent Living, locate suitable housing for the physically disabled. The Miller Project also has accessible units. If units are not available, individuals may be placed in accessible motel rooms.

The following are some of the local service and housing providers for homeless individuals.

Maroa Home (Potter's Wheel) - Provides funds for shelter and other assistance for homeless persons, including those with HIV/AIDS.

Poverello House - Designed for poor and needy homeless men and women including those with AIDS/HIV. It provides free medical care, as well as social and residential services to homeless and destitute persons. This program serves as many as 25,000 individuals per year.

Turning Point of Central California, Inc. - Provides comprehensive transitional housing coupled with long-term comprehensive social, economic and rehabilitative services. The goal is to aid dually-diagnosed homeless clients including those affected by AIDS or HIV through rehabilitation and until they can live independently.

Fresno Rescue Mission - Provides food, shelter, and clothing to homeless men, as well an 18-month rehabilitation program for men recovering from alcohol and/or drug abuse. In addition, the Mission is the only shelter in Fresno for family units in need of transitional or emergency housing. The Mission also operates, in partnership with Fresno County Department of Children and Family Services, an emergency shelter for abandoned, abused, or neglected children for a period up to 30 days. The Mission operates a food bank, taking in food and donations for its own operations, and providing food to 50 other agencies offering emergency shelter and food.

Marjaree Mason Center (MMC) Transitional Emergency Program - Provides food and shelter, intensive counseling, education, mental health assistance, addiction recovery, and other basic needs. The MMC provides a safe environment to women and children who are victims of domestic violence. This program includes 24-hour crisis intervention, community education, legal assistance, and counseling services.

Fresno County Economic Opportunities Commission Sanctuary - Provides shelter and assistance for homeless persons, with an emphasis on youth.

Spirit of Woman of California, Inc. - Provides residential long-term treatment (more than 30 days) for persons with co-occurring mental and substance abuse disorders, including persons with HIV/AIDS, and pregnant and post-partum women.

The Housing Authorities of the City and County of Fresno - Plaza Emergency Housing Center - Provides temporary or emergency housing for CalWORKS eligible families. Clients can refer themselves, or be referred by other agencies in the community. The Housing Authority contracts with the County of Fresno Human Services System to determine the eligibility of families for emergency housing and provide supportive services.

Other service providers who were contacted during the Plan consultation process include, but are not limited to:

WestCare
Central Valley Assoc. for Comm. Svcs.
The Evangel Home
The Way Ministries
World Impact
Victory Life Fellowship
L.I.F.E. Recovery Home
Naomi's House
Catholic Charities
Light Line United Mission
Community Food Bank
Fresno Cty. Office/Adult Services (OAS)
Frances X. Singleton
VA Medical Center
LOVE, Inc.

Emergency Housing Center
Holy Cross Center for Women
Fresno County Emergency
Housing Assistance Corporation
Hmong Youth Foundation
The Ark
Fresno/Calwa Community Outreach
Institute for Veteran Transition
Habitat for Humanity
Consumer Credit Counseling Services
Genesis, Inc.
Salvation Army
Holy Cross Shelter for Women
Fresno County Human Services Agency
Fresno Unified School District

Needs for homeless persons and persons with AIDS and HIV statistics are summarized as follows:

Fresno County tracks AIDS and HIV cases separately, and uses different methods for each disease. According to Fresno County Department of Community Health, the number of persons diagnosed with HIV in Fresno County is 81. In April of 2006, the method of reporting HIV cases was changed to reporting by name, which resulted in a significantly lower number of cases. The last figure using the old method of reporting, March of 2006, was 703 cases, dating back to July 2002. The Department is also reporting that the cumulative number of AIDS cases in the County is 1,507. This number includes all cases from February 1983 to June 30, 2007.

The approximate ethnic makeup of AIDS persons is 43 percent White, 35 percent Hispanic, 20 percent African American, two percent Asian, and .4 percent Native American (6 cases). The Center for Disease Control (CDC) estimates that 50 percent of those infected with HIV will develop AIDS in ten years. The exact number of homeless persons and families infected or affected by HIV or AIDS is unknown.

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

The facility and service needs of the homeless population are many and varied. Most persons and families are homeless because of poverty, poor credit, expected or unexpected decreases in income or earning power, mental disabilities, alcohol and drug abuse, criminal records, and/or domestic violence. There is a need for emergency shelter, accessible shelters, transitional housing, life skills' mentors, child care during rehabilitation programs, insurance coverage,

places to use as addresses or receive mail, and programs to stimulate and foster family and other support networks.

There is a need to address shelter restrictions that separate families, pets, and caregivers thus undermining support networks, family structures, and removing emotional support and comfort. There is a need for credit counseling and a network to assist homeless persons and families with obtaining personal paperwork, such as birth certificates, military information, and social security information, and a need for education and counseling. Transitional housing and persons transitioning from homelessness need to be integrated into residential neighborhoods where job and affordable housing opportunities exist.

The City and County of Fresno, along with civic leaders, service providers, business leaders, and advocates for homeless issues are partnering to craft a 10-year plan to end chronic homelessness throughout Fresno County. The newly formed Planning Council to end chronic homelessness is actively working to discover and define viable, community-based solutions to address the needs of Fresno's estimated 13,000 homeless people. The 10-year plan will represent a goal-oriented, systematic, collaborative, and accountable approach for providing services and housing to Fresno's homeless.

The Planning Council plans to gather data on Fresno's homeless population and needs, provide a cost benefit analysis to reveal Fresno's hidden costs of chronic homelessness, create a business plan based upon best practices that have been successful in other cities, and implement programs through disciplined thoughts, actions, and people, all working together based upon benchmarks established by the Planning Council. The 10-year plan is scheduled to be formulated by summer 2008, with approvals and implementation to begin immediately thereafter.

Persons in Group Quarters

A portion (7.8 percent) of the Fresno City population lives in group quarters. Group quarters, by definition, are housing units that do not have direct access from the outside or through a common hall, and which do not have a kitchen where there is cooking equipment for the exclusive use of individual occupants. These people reside in group quarters such as boarding schools, institutions for the mentally and physically disabled persons, and nursing and convalescent homes, etc. Based upon Department of Finance E-5 population information, there were 7,735 people living in group quarters in 1990 within the City, increasing to 8,546 people by 2000, or a 10.5 percent increase over the ten-year time period.

HOUSEHOLD MOBILITY

The 2000 U.S. Census indicated that within both the City and County, approximately one-third of all households move every two years. Thus, a considerable portion of the housing stock becomes available to other households within that time span. The majority (62.8 percent) of City households, however, have lived in the same residence for fewer than six years. Approximately 15 percent of the residents have lived in the same house for 17 years or more.

CONCLUSIONS

Households of various types may only find a limited supply of housing that is both affordable and meets their unique needs. Some may not be able to own their own homes because of income limitations. Households of Hispanic origin and Hmong refugees have larger families than the population as a whole. Such families may need housing with special design features, such as large dining areas or with more bedrooms than the average housing unit. Unmarried, widowed, or separated family heads of households may require low maintenance types of housing with room for children and which are near to child-related services such as nursery schools. Multiple family housing zoned and developed for family uses may meet their needs.

Female-headed families and female-headed primary households, as well as households headed by the elderly, may prefer housing located where extra security and protection are available. Other groups enumerated need special consideration. Data provided indicate the general extent of their need.

Housing Unit Characteristics and Their Relationship to Housing Need

Table 2-25 identifies the total housing units for Fresno County and sub-areas in 1990, 2000, and 2006. The growth rate of housing units in the City of Clovis has been higher than in the remainder of Fresno County, while the City of Fresno has seen the second highest growth rate of housing units in the County. In 2006, the number of housing units in Fresno had risen to 163,704, an increase of 14,679. One-fifth (21 percent) of the housing stock in the City is less than 20 years old. By contrast, 59.6 percent of the housing stock is 30 or more years old, and 27.6 percent was built before 1960.

**Table 2-25
Total Housing Units in Fresno County and Sub-Areas
1990 - 2006**

Jurisdiction	1990		2000		2006	
	Housing Units	Percent Change From 1980	Housing Units	Percent Change From 1990	Housing Units	Percent Change From 2000
Fresno County	235,563	21.6	270,767	14.9	299,578	10.6%
FCMA	174,769	23.5	200,551	14.8	214,359	6.9%
City of Fresno	129,404	45.8	149,025	15.2	163,704	9.9%
City of Clovis	18,888	41.4	25,250	33.7	32,076	27.0%
Unincorporated FCMA	26,477	-32.8	26,276	-0.8	18,579	-29.3%

Sources: U.S. Department of Commerce, Bureau of the Census, United States Census of the Population, 1980, 1990, 2000, 2006 Estimate.

OCCUPIED HOUSING UNITS

Table 2-26 shows the breakdown of owner-occupied versus rental units from the 2000 Census. Estimates for 2006 indicate the proportion of rental units now exceeds owner-occupied units for Fresno City, 76,290 for owner occupied, as opposed to 76,954 rental units.

The vacancy rate for rental units remains higher (5.8 percent) than for owner-occupied units (1.9 percent) in the 2006 estimates.

Table 2-26
Occupied Housing Units by Jurisdiction, 2000

Jurisdiction	Total Occupied Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units
City of Fresno	140,079	70,884	69,195
FCMA	189,737	104,970	84,767
County of Fresno	252,940	142,795	110,145

Source: 2000 U.S. Census

SINGLE/MULTIPLE FAMILY HOUSING UNITS

The Department of Finance (DOF) estimates for Fresno County in 1990 and 2000 indicated an increase in housing of 13.7 percent. Single-family homes had increased 16.3 percent from 1990 to 2000. Multiple-family homes increased only 12.1 percent during the same period. Correspondingly, the proportion of owner-occupied housing units increased significantly, and the proportion of renter-occupied units decreased.

VACANCY RATES

When the overall vacancy rate decreases, population mobility within an area becomes limited. Table 2-27 shows that the total vacancy rate in 2000 was 5.39 percent for the FCMA, and 6.58 percent for Fresno County. However, this vacancy rate included dilapidated units, seasonal units, units rented or sold and waiting for occupancy, units held for occasional use and units held off the market for other reasons. When these vacant units are subtracted from total vacant units, the vacancy rate for the FCMA and for Fresno County is reduced to 1.18 percent and 1.50 percent, respectively.

Table 2-27
Number of Housing Units, Occupied and Vacant, 2000

Area	Total Housing Units	Occupied Housing Units	Total Vacant	For Rent	For Sale Only	Vacant Housing Units			
						Rented or Sold, Not Occupied	Seasonal, Recreational or Occasional	Migrant Workers	Other Vacant
FCMA	200,551	189,737	10,814	5,411	1,801	727	489	13	2,373
Fresno County	270,767	252,940	17,827	6,352	2,355	1,051	3,643	350	4,076
City of Fresno	149,025	140,079	8,946	4,769	1,385	532	363	6	1,891
City of Clovis	25,250	24,347	903	397	229	54	42	0	181

Source: 2000 U.S. Census

Table 2-28 includes vacancy data provided by the State Department of Finance, and vacancy information contained in the 2000 U.S. Census. Note that the total includes all vacant units, rather than only those available for sale or rent. The percent of vacant units in the FCMA and in the City of Fresno decreased between 1980 and 1990, and increased between 1990 and 2000. The most recent data indicates that the overall vacancy rate was 6.00 percent on April 1, 2000. The 2006 vacancy rate estimate for Fresno City was 6.4 percent.

Table 2-28
Total Vacant Housing Units for the FCMA and City of Fresno
1980-2000

Year	FCMA		City of Fresno	
	Total Vacant Units	Percent of Total Housing Units	Total Vacant Units	Percent of Total Housing Units
1980	9,799	6.90	6,624	7.50
1990	9,051	5.20	7,597	5.87
2000	10,814	5.39	8,946	6.00

Source: U.S. Department of Commerce, Bureau of the Census, United States Census Population, 2000

As shown on Tables 2-29 and 2-30, over the 20-year period from 1980 to 2000, of all the vacant units available for rent and sale within the FCMA and the City of Fresno, units for rent accounted for a larger percentage of the total. Further, multi-family housing units traditionally have a higher vacancy rate than single-family units.

**Table 2-29
Vacant Housing Units for Rent in the FCMA and the City of Fresno
1980-2000**

	1980		1990		2000	
	Vacant Units For Rent	Percent of Total Housing Units	Vacant Units For Rent	Percent of Total Housing Units	Vacant Units For Rent	Percent of Total Housing Units
FCMA	5,212	3.7	4,944	2.8	5,411	2.7
City of Fresno	3,668	4.1	4,408	3.4	4,769	3.2

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of Population, 1980, 1990, and 2000

**Table 2-30
Vacant Housing Units for Sale in the FCMA and the City of Fresno
1980-2000**

	1980		1990		2000	
	Vacant Units For Sale	Percent of Total Housing Units	Vacant Units For Sale	Percent of Total Housing Units	Vacant Units For Sale	Percent of Total Housing Units
FCMA	2,521	1.8	1,227	0.7	1,801	0.9
City of Fresno	1,626	1.8	951	0.7	1,385	0.9

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of Population, 1980, 1990, and 2000

The 2000 Housing Report prepared by California State University, Fresno, contains vacancy and rental information related to non-subsidized urban area apartment complexes containing 20 or more units (Table 2-31). The sample size was 27,397 units. It should be noted that the study areas identified in the Report are not congruent with Community Plan area boundaries indicated on Figure 2-1. The Annual Housing Report disaggregates the FCMA into 18 study areas comprised of groups of Census Tracts. Although the Housing Report does not consistently follow jurisdictional boundaries, it does maintain some consistency with Census Tract boundaries.

**Table 2-31
CSUF Housing Study
Apartment Units and Apartment Vacancy
1994 – 2000**

Survey Year	Number Surveyed	Total Units	Physically Vacant Units	Vacancy Rate
1994	240	25,003	2,195	8.8%
1995	357	34,365	3,234	9.4%
1996	237	23,907	1,846	7.7%
1997	208	21,704	1,733	7.7%
1998	217	22,029	1,105	5.8%
1999	276	27,397	1,405	5.1%

Source: Annual Housing Report Fresno-Clovis, 2000; School of Business, California State University Fresno

RESIDENTIAL BUILDING PERMITS

This section presents information relative to residential building permit activity for the local housing market area. Building permit data is collected annually. It can be used to identify and analyze market trends and to project future building activity.

CITY OF FRESNO

Referencing Table 2-32, since 1997, the Fresno area housing market activity continues at a brisk pace, with record building activity. The City's existing Housing Element reported 1989 as the year with record building activity, as 3,199 single-family building permits were issued. During the most recent planning period, 2005-2006 was the most active, with 2,889 single-family permits issued. Multi-family building also escalated to 1,274 in the 2004-2005 fiscal year.

Table 2-32
City of Fresno
Finalized Building Permits by Housing Type
1997 – 2007

Fiscal Year	Total Dwellings	Single-Family Dwellings	Multiple Family	
			Dwellings (Plexes & Apts)	Hotels/Motels Dormitories
1997-08	1,513	1,308	201	4
1998-09	1,672	1,573	98	1
1999-00	1,745	1,459	286	0
2000-01	1,729	1,474	255	0
2001-02	1,316	1,274	42	0
2002-03	1,887	1,412	475	0
2003-04	2,827	1,962	865	0
2004-05	3,323	2,049	1,274	0
2005-06	3,258	2,889	369	0
2006-07	2,419	1,887	532	0

Source: City of Fresno, Planning and Development Department (Permit Center), 2007
 Permit Statistics by Internal Report Category – “Permits” category used to calculate number of single-family dwellings.
 “Number of Units” category for duplex, four-plex, and apartments used to calculate number of multi-family dwelling units.

It has been noted during Citizens Advisory Committee meetings that approved permits do not necessarily result in units being constructed. It is recommended that the City consider adding an additional entry into their permit database to be checked following the final inspection/Certificate of Occupancy to ensure the accuracy of new units counted.

Table 2-33 shows building activity details for a 20-year period. Note that in 2000, the City went from a calendar year accounting system, to a fiscal year system. Particular attention was paid to ensure that there was no double counting of units during the change-over.

Building activity has seen a significant increase during the last six-year period. Between 2001 and 2007, 15,030 residential units were permitted. This figure exceeds the total for the previous 8 years (14,674 units), but falls short of the 1987-1992 interval, when 19,295 units were permitted.

**Table 2-33
Number of Building Permits and Total Valuation of Housing Units
by Housing Type Within the City of Fresno Over a 20-Year Period
1987 - 2007**

Year	Single Family Number of Permits Issued	Total Valuation	Multiple Family Number of Permits Issued	Number of Units	Total Valuation	Total Number of Permits Issued	Total Units Number of Units	Total Valuation
1987	1,680	\$119,150,224	229	1,442	\$33,329,273	1,909	3,122	\$152,479,497
1988	1,921	\$152,129,322	117	767	\$26,506,700	2,038	2,688	\$178,636,022
1989	3,199	\$250,376,995	267	1,708	\$58,675,162	3,466	4,907	\$309,052,157
1990	2,031	\$174,103,766	256	1,297	\$49,931,189	2,287	3,328	\$224,034,955
1991	1,875	\$164,761,210	91	535	\$19,970,128	1,966	2,410	\$184,731,338
1992	2,271	\$202,470,909	88	569	\$20,498,242	2,359	2,840	\$222,969,151
1993	1,718	\$156,048,383	60	234	\$13,433,302	1,778	1,952	\$169,481,685
1994	1,763	\$157,279,367	82	456	\$22,318,439	1,845	2,219	\$179,597,806
1995	1,459	\$136,172,288	76	551	\$30,581,973	1,535	2,010	\$166,754,261
1996	1,600	\$159,363,448	47	239	\$11,762,040	1,647	1,839	\$171,125,488
1997	1,308	\$155,758,002	35	201	\$13,428,025	1,343	1,509	\$169,186,027
1998	1,573	\$187,006,781	22	98	\$6,425,764	1,595	1,671	\$193,432,545
1999	1,459	\$187,484,108	63	286	\$9,675,018	1,522	1,745	\$197,159,126
2000-01	1,474	\$207,766,290	48	255	\$13,974,518	1,522	1,729	\$221,740,808
2001-02	1,274	\$172,060,064	17	42	\$2,340,503	1,291	1,316	\$174,400,567
2002-03	1,412	\$203,352,676	74	475	\$34,930,766	1,486	1,887	\$238,283,442
2003-04	1,962	\$309,163,390	204	865	\$68,589,806	2,166	2,827	\$377,753,196
2004-05	2,049	\$347,038,975	205	1,274	\$91,286,765	2,254	3,323	\$438,325,740
2005-06	2,889	\$479,080,174	84	369	\$27,557,127	2,973	3,258	\$506,637,301
2006-07	1,887	\$299,389,319	87	532	\$42,321,970	1,974	2,419	\$341,711,289

Source: City of Fresno Planning and Development Department (Permit Center), 2007
 Permit Statistics By Internal Report Category
 1987-1999 reported by calendar year
 2000-2007 reported by fiscal year (7/1/XX-6/30/XX)

ALTERNATIVES TO TRADITIONAL SINGLE-FAMILY HOUSING

New housing alternatives often evolve into the market when the traditional housing supply cannot meet the needs of segments of the population. Until the late 1970s, high-valued, single-family housing had been in demand across the country as an investment, a hedge against inflation, and as a preferable place to raise a family. However, with the changing economy, including high interest rates, moderate and lower income groups and first-time homebuyers were priced out of the traditional single-family housing market between 1981 and 1982. The interplay of these factors led to a search for alternatives to traditional single-family housing. Condominiums are one of these alternatives and mobile homes are another.

Condominiums

Condominiums have been offered as a moderately priced, low-maintenance housing alternative for single, retired persons, empty nesters, and urban professionals. However, monthly association fees for exterior maintenance, tort liability, have negated some of the advantages of condominiums as alternative housing.

Condominium Stock and Conversion Activity

Condominiums became a measurable part of the local housing stock sometime during the early 1970s. By 2000, the estimated number of condominium units was 5,607. Of the units tallied in the 1990 U.S. Census, 60 percent were renter-occupied.

Since 2005, there have been several condominium conversions in the City of Fresno, covering approximately 471 units. The accelerated rise in housing prices between 2003 and 2006 made condominiums more attractive to first-time and moderate-income buyers. However, at least one conversion removed 200 units of subsidized housing from the City's supply of housing stock, forcing many tenants to find affordable housing elsewhere.

Mobile Homes

Mobile homes are a less expensive housing alternative. Since mobile homes are prefabricated, they require less labor than construction of a conventional house. Buyers of mobile homes include the elderly, working families and individuals who have been priced out of the traditional housing market. Table 2-34 indicates as of 2006, the total number of mobile home parks in the City was 28. The total number of spaces occupied by permanent residents was 3,132, and the total number of spaces in mobile home parks was 4,005. The vacancy rate was 21.8 percent.

Table 2-34
Mobile Home Parks in the City of Fresno,
1985-2006

	1985	1990	2000	2006
Total Number of Mobile home Parks	30	29	28	28
Total Number of Mobile home Spaces in Parks	3,555	3,491	3,713	4,005
Spaces Occupied By Permanent Residents	3,504	3,401	2,840	3,132
Number of Permanent City Residents	7,043	6,632	N/A	N/A
Average Household Size	2.01	1.95	N/A	N/A

Source: Planning and Development Department, City of Fresno, 2007

It should be noted that between 1980 and 1985, 19 mobile home parks were annexed to the City of Fresno, increasing the number of parks from 11 to 30. In 1988, one park (Ventura Trailer Park) closed, and Yosemite Trailer Park and Westfall Mobile Home Park reduced in size to accommodate freeway development. In 2001, two mobile home parks were bought out by non-profit groups.

Although mobile home owners have been able to purchase rather than rent mobile housing units, most are renting the property on which the homes are located. The associated rental-charge is an additional factor which must be considered as a part of total monthly housing costs.

Since most mobile home owners rent the site, control over escalating space rental cost is of major concern, particularly for persons on a fixed income.

Due to a great deal of pressure from occupants of existing mobile home parks within the City of Fresno, the City adopted the Mobile Home Rent Control Ordinance in 1987. The Ordinance required a formal hearing review of applications submitted by owners of mobile home parks to increase monthly space rent. It should be noted that since the 1987 Ordinance was adopted, no new mobile home parks have been developed. The City's Planning and Development Department is drafting a new Ordinance to address reoccurring mobile home issues. The Ordinance is expected to be completed within one year.

The City of Fresno has code provisions which will allow not only mobile home subdivisions, but also condominium-type ownership and the placement of mobile homes on single-family residential lots. These can be in the form of a stand-alone manufactured unit, a second unit, in addition to a regular residence, or an actual mobile home park, if the property is large enough. Change over costs may prevent some from taking advantage of these options, but others may prefer the extra services provided within a mobile home park setting.

MANUFACTURED HOUSING

Manufactured homes are another alternative to the typically more expensive single-family home. Manufactured homes are constructed to comply with the National Manufactured Home Construction and Safety Standards, a uniform building standard administered and enforced by HUD. Approximately 97 percent of all factory homes constructed in California each year meet this code.

Increased reliance on factory production has resulted in major changes in the efficiency of housing construction. Today, builders routinely use prefabricated wall panels, pre-hung doors, windows, pre-assembled stairs, cabinets and roof trusses. Advantages of factory construction include better control of building and financing costs, more efficient control of inventory and the ability to better control the quality and performance of products. Almost all California homes today include some factory-produced components.

Manufactured homes range in size from 700 to over 3,000 square feet and the cost of a new 1,500 square foot manufactured home at the time of this report is approximately \$85,000, not inclusive of land cost and service fees.

Many manufactured homes are indistinguishable from conventional site-built counterparts in construction and appearance. In California, over 60 percent of new manufactured homes sold are sited on lots in urban, suburban, or rural neighborhoods. Facilitating this opportunity are State laws which allow manufactured homes to be sited on any residential lot, provided the home meets local development standards. Also, covenants, conditions and restrictions adopted on or after January 1, 1998, cannot forbid the siting of a manufactured home on a residential lot.

Manufactured homes are beginning to grow in popularity and are becoming more attractive as in-fill housing because of the cost effectiveness, can be designed to be compatible with the local neighborhood, and fit on most lots with relative ease.

To summarize the discussion of alternative housing types, dwellings built within the FCMA have changed over time to correspond to changes in population, market conditions, and housing technology. This reflects changing housing needs and preferences as well as the price which can be afforded by the consumer.

In the 1960s, single-family housing was desired and generally affordable. As urbanization accelerated in the 1970s, more multiple family rental units were built in the FCMA. Although single-family houses built in the 1970s accounted for a smaller percentage of new housing construction than they did in the 1960s, these units were generally larger and more luxurious than those built in the 1950s and 1960s.

As interest rates rose and land costs increased in the late 1970s and early 1980s, large single-family homes became less affordable to the first time buyer. Consequently, smaller single-family houses were built. In the late 1980's and throughout the 1990's, interest rates decreased and the size of a typical single-family tract home increased. The supply of rental housing was adequate and few condominiums were built. Rent control stabilized costs for mobile home park occupants, but the supply decreased slightly. Because the community contained large numbers of lower income households, there was some lack of effective demand.

HOUSING QUALITY

As a part of the development of the 2008-2013 Housing Element, a citywide housing quality survey was completed in October 2007. A representative sampling was completed for every

Census Tract of significant residential use. The sample size was based on sampling requirements contained in State of California HCD Program Guidelines. The survey and sampling methodologies were confirmed with HCD and are described in Appendix B. The completed tabulation appears in Table 2-35 through 2-37, with a summary of the estimated housing quality shown in Table 2-38.

SURVEY CRITERIA

The HCD recognizes a housing quality survey point system which adequately reflects and rates serious health and safety issues such as roof and foundation structural integrity and adequate protection from the elements provided by secure windows and sound framing, stucco and other siding. For the purposes of estimating the extent of housing quality or degradation, HCD's guidelines require a minimum number of housing units be surveyed dependent on the quantity of housing units within the area of study.

The ratings are defined by HCD and reflected in Table 2-39 as:

SOUND - a unit that appears new or well maintained and structurally intact. The foundation appears structurally undamaged and straight rooflines. Siding, windows, and doors are in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category. A sound unit will reflect 9 or fewer points on survey.

MINOR – a unit that shows signs of deferred maintenance, or which needs only one major component such as a roof. Minor conditions will rate between 10 to 15 points on survey.

MODERATE – a unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.

SUBSTANTIAL – a unit that requires replacement of several major systems and possible other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement.)

DILAPIDATED – a unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, may be considered for demolition or at minimum, major rehabilitation will be required.

**Table 2-35
Sample Survey Housing Quality Tabulation**

Planning Area	Census Tract	Total Units in Census Tract	Total Units in Survey	Sound	% Sound	Minor	% Minor	Moderate	% Moderate	Substantial	% Substantial	Dilapidated	% Dilapidated	Total Units Needing Work	% Needing Work
Bullard	42.05	1,716	209	172	82%	37	18%	0	0%	0	0%	0	0%	37	18%
Bullard	42.06	1,600	239	225	94%	4	2%	7	3%	1	0%	2	1%	14	6%
Bullard	42.08	1,796	632	631	100%	1	0%	0	0%	0	0%	0	0%	1	0%
Bullard	42.09	3,196	259	257	99%	2	1%	0	0%	0	0%	0	0%	2	1%
Bullard	42.10	1,156	102	102	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Bullard	42.11	1,461	329	306	93%	23	7%	0	0%	0	0%	0	0%	23	7%
Bullard	42.12	2,990	181	120	66%	61	34%	0	0%	0	0%	0	0%	61	34%
Bullard	43.01	1,464	139	138	99%	1	1%	0	0%	0	0%	0	0%	1	1%
Bullard	43.03	1,938	73	69	95%	4	5%	0	0%	0	0%	0	0%	4	5%
Bullard	44.04	1,200	231	169	73%	24	10%	32	14%	4	2%	2	1%	62	27%
Bullard	44.07	3,234	196	194	99%	1	1%	1	1%	0	0%	0	0%	2	1%
Bullard	45.03	2,130	135	134	99%	1	1%	0	0%	0	0%	0	0%	1	1%
Bullard	45.04	1,232	81	72	89%	6	7%	3	4%	0	0%	0	0%	9	11%
Bullard	45.05	776	87	86	99%	1	1%	0	0%	0	0%	0	0%	1	1%
Bullard	46.01	1,170	63	63	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Bullard	47.01	2,482	133	130	98%	3	2%	0	0%	0	0%	0	0%	3	2%
Central	4	181	43	16	37%	22	51%	3	7%	1	2%	1	2%	27	63%
Central	5	1,313	723	616	85%	93	13%	11	2%	2	0%	1	0%	107	15%
Central	6	2,150	1224	997	81%	204	17%	16	1%	6	0%	1	0%	227	19%
Central	11	776	15	7	47%	6	40%	2	13%	0	0%	0	0%	8	53%
Central	23	54	13	11	85%	2	15%	0	0%	0	0%	0	0%	2	15%
Central	24	201	206	180	87%	24	12%	1	0%	1	0%	0	0%	26	13%
Edison	2	746	313	296	95%	17	5%	0	0%	0	0%	0	0%	17	5%
Edison	3	1,117	304	279	92%	25	8%	0	0%	0	0%	0	0%	25	8%
Edison	4	104	1	1	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Edison	7	1,221	742	671	90%	63	8%	2	0%	3	0%	3	0%	71	10%
Edison	8	252	10	10	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Edison	9	1,633	562	500	89%	60	11%	0	0%	2	0%	0	0%	62	11%
Edison	10	993	516	473	92%	41	8%	2	0%	0	0%	0	0%	43	8%
Edison	11	776	281	239	85%	40	14%	1	0%	1	0%	0	0%	42	15%
Edison	19	851	57	37	65%	18	32%	0	0%	2	4%	0	0%	20	35%
Fresno High	21	2,199	725	668	92%	48	7%	9	1%	0	0%	0	0%	57	8%
Fresno High	22	1,667	200	188	94%	9	5%	2	1%	0	0%	1	1%	12	6%
Fresno High	23	1,334	153	148	97%	5	3%	0	0%	0	0%	0	0%	5	3%
Fresno High	24	933	253	227	90%	22	9%	4	2%	0	0%	0	0%	26	10%
Fresno High	36	1,773	559	536	96%	21	4%	2	0%	0	0%	0	0%	23	4%
Fresno High	37	2,785	353	326	92%	25	7%	1	0%	0	0%	1	0%	27	8%
Fresno High	42.05	512	252	247	98%	5	2%	0	0%	0	0%	0	0%	5	2%
Fresno High	47.03	1,326	509	486	95%	23	5%	0	0%	0	0%	0	0%	23	5%
Fresno High	47.04	1,652	83	82	99%	1	1%	0	0%	0	0%	0	0%	1	1%
Fresno High	48	3,256	343	305	89%	38	11%	0	0%	0	0%	0	0%	38	11%
Fresno High	49	2,265	348	338	97%	9	3%	1	0%	0	0%	0	0%	10	3%

**Table 2-36
Sample Survey Housing Quality Tabulation (Continued)**

Planning Area	Census Tract	Total Units in Census Tract	Total Units in Survey	Sound	% Sound	Minor	% Minor	Moderate	% Moderate	Substantial	% Substantial	Dilapidated	% Dilapidated	Total Units Needing Work	% Needing Work
Hoover	45.04	1,050	127	115	91%	8	6%	4	3%	0	0%	0	0%	12	9%
Hoover	45.05	1,117	2	2	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hoover	50	830	171	169	99%	2	1%	0	0%	0	0%	0	0%	2	1%
Hoover	53.01	1,933	349	344	99%	5	1%	0	0%	0	0%	0	0%	5	1%
Hoover	53.02	2,113	60	58	97%	2	3%	0	0%	0	0%	0	0%	2	3%
Hoover	53.04	2,288	262	262	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hoover	53.05	1,181	141	141	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hoover	54.03	1,666	250	245	98%	5	2%	0	0%	0	0%	0	0%	5	2%
Hoover	54.04	2,737	1043	937	90%	105	10%	1	0%	0	0%	0	0%	106	10%
Hoover	54.05	1,616	371	371	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hoover	54.06	1,484	313	313	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hoover	54.07	1,259	448	443	99%	3	1%	2	0%	0	0%	0	0%	5	1%
McLane	32.01	1,476	9	9	100%	0	0%	0	0%	0	0%	0	0%	0	0%
McLane	32.02	1,723	250	249	100%	0	0%	1	0%	0	0%	0	0%	1	0%
McLane	33	2,768	114	110	96%	4	4%	0	0%	0	0%	0	0%	4	4%
McLane	34	1,700	322	286	89%	36	11%	0	0%	0	0%	0	0%	36	11%
McLane	35	2,213	74	73	99%	1	1%	0	0%	0	0%	0	0%	1	1%
McLane	50	2	2	2	100%	0	0%	0	0%	0	0%	0	0%	0	0%
McLane	51	2,213	527	506	96%	20	4%	0	0%	1	0%	0	0%	21	4%
McLane	52.01	3,105	389	369	95%	20	5%	0	0%	0	0%	0	0%	20	5%
McLane	52.02	1,253	24	23	96%	1	4%	0	0%	0	0%	0	0%	1	4%
McLane	58.03	2,387	955	950	99%	5	1%	0	0%	0	0%	0	0%	5	1%
McLane	59.04	861	377	377	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	4	1,009	178	169	95%	6	3%	3	2%	0	0%	0	0%	9	5%
Roosevelt	5	804	47	47	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	12.01	1,363	26	21	81%	3	12%	2	8%	0	0%	0	0%	5	19%
Roosevelt	12.02	1,071	139	137	99%	2	1%	0	0%	0	0%	0	0%	2	1%
Roosevelt	13.01	1,484	146	146	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	13.02	2,020	158	158	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	14.03	2,008	290	290	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	14.04	1,772	171	171	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	14.05	2,750	121	121	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	14.06	1,930	593	573	97%	13	2%	7	1%	0	0%	0	0%	20	3%
Roosevelt	25.01	1,414	71	12	17%	39	55%	20	28%	0	0%	0	0%	59	83%
Roosevelt	25.02	1,302	271	109	40%	64	24%	91	34%	7	3%	0	0%	162	60%
Roosevelt	26.01	1,449	135	127	94%	8	6%	0	0%	0	0%	0	0%	8	6%
Roosevelt	26.02	1,032	66	64	97%	2	3%	0	0%	0	0%	0	0%	2	3%
Roosevelt	27.01	1,233	192	190	99%	1	1%	1	1%	0	0%	0	0%	2	1%
Roosevelt	27.02	1,486	104	103	99%	0	0%	0	0%	1	1%	0	0%	1	1%
Roosevelt	28	1,308	53	47	89%	3	6%	3	6%	0	0%	0	0%	6	11%
Roosevelt	29.01	2,577	211	211	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	29.02	2,221	168	167	99%	1	1%	0	0%	0	0%	0	0%	1	1%
Roosevelt	30.01	877	45	45	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Roosevelt	30.02	2,094	64	64	100%	0	0%	0	0%	0	0%	0	0%	0	0%

**Table 2-37
Sample Survey Housing Quality Tabulation (Continued)**

Planning Area	Census Tract	Total Units in Census Tract	Total Units in Survey	Sound	% Sound	Minor	% Minor	Moderate	% Moderate	Substantial	% Substantial	Dilapidated	% Dilapidated	Total Units Needing Work	% Needing Work
West	20	2,030	197	160	81%	20	10%	17	9%	0	0%	0	0%	37	19%
West	38.01	2,209	527	524	99%	3	1%	0	0%	0	0%	0	0%	3	1%
West	38.03	1,248	459	459	100%	0	0%	0	0%	0	0%	0	0%	0	0%
West	38.04	1,268	438	438	100%	0	0%	0	0%	0	0%	0	0%	0	0%
West	38.05	1,957	254	253	100%	0	0%	1	0%	0	0%	0	0%	1	0%
West	38.06	2,236	296	296	100%	0	0%	0	0%	0	0%	0	0%	0	0%
West	42.07	1,184	700	610	87%	5	1%	85	12%	0	0%	0	0%	90	13%
Woodward	44.05	1,463	247	247	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	44.06	2,440	106	104	98%	0	0%	2	2%	0	0%	0	0%	2	2%
Woodward	55.03	1,414	110	110	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.04	615	195	195	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.05	1,010	351	351	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.06	3,972	773	773	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.07	2,158	312	312	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.08	958	324	324	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.09	1,215	183	183	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Woodward	55.10	2,131	175	175	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Survey Totals		163,298	27,353	25,592	94%	1,377	5%	340	1%	32	0%	12	0%	1,761	6%
Estimated Totals Based on Survey				152,784		8,221		2,030		191		72		10,513	

Source: Quad Knopf Survey 2007

**Table 2-38
Housing Quality Estimates Based on Actual Total Units**

	Units	Percentage
Sound	152,784	93.56%
Minor Rehabilitation Needed	8,221	5.03%
Moderate Rehabilitation Needed	2,030	1.24%
Substantial Rehabilitation Needed	191	0.12%
Dilapidated - Demolition Needed	72	0.04%
Total Units	163,298	100.0%

**Table 2-39
Field Survey Tabulation by Planning Area**

Planning Area	Total PA Units	Total Units Surveyed	Sound Units Surveyed	% of Units Surveyed	Minor	% of Units Surveyed	Moderate	% of Units Surveyed	Substantial	% of Units Surveyed	Dilapidated	% of Units Surveyed	Total Units Needing Work	% Needing Work
Bullard	29,541	3,089	2,868	92.85%	169	5.47%	43	1.39%	5	0.16%	4	0.13%	221	7.15%
Central	4,675	2,224	1,827	82.15%	351	15.78%	33	1.48%	10	0.45%	3	0.13%	397	17.85%
Edison	7,693	2,786	2,506	89.95%	264	9.48%	5	0.18%	8	0.29%	3	0.11%	280	10.05%
Fresno High	19,702	3,778	3,551	93.99%	206	5.45%	19	0.50%	0	0.00%	2	0.05%	227	6.01%
Hoover	19,274	3,537	3,400	96.13%	130	3.68%	7	0.20%	0	0.00%	0	0.00%	137	3.67%
McLane	19,701	3,043	2,954	97.08%	87	2.86%	1	0.03%	1	0.03%	0	0.00%	89	2.92%
Roosevelt	33,204	3,249	2,972	91.47%	142	4.37%	127	3.91%	8	0.25%	0	0.00%	277	8.53%
West	12,132	2,871	2,740	95.44%	28	0.98%	103	3.59%	0	0.00%	0	0.00%	131	4.56%
Woodward	17,376	2,776	2,774	99.93%	0	0.00%	2	0.07%	0	0.00%	0	0.00%	2	0.07%
Totals	163,298	27,353	25,592	93.56%	1,377	5.03%	340	1.24%	32	0.12%	12	0.04%	1,761	6.44%
Estimate of Total			152,784		8,221		2,030		191		72		10,513	

It is important to note that this rating is based on a sampling of exterior conditions only. The highest concentration of moderate, substantial and dilapidated housing units is located within the Central Planning Area with nearly 18 percent needing some repair.

It should also be noted that the figures represent a significant improvement over the last survey, in 2001. Within the Central Community Area, the portion of units needing work dropped from 60 percent to fewer than 20 percent. This stands as evidence that the City of Fresno has an active and effective rehabilitation program.

CONSOLIDATED PLAN

In the City of Fresno’s 2006-2010 Consolidated Plan, the highest priority is new construction of affordable housing with an emphasis on increasing housing opportunities for large families, elderly and persons with disabilities with incomes falling in the categories of low- and very low-income.

The Plan reports a total of 60,595 high priority unmet housing needs and has set multi-faceted goals totaling 11,249 units for the duration of the Plan.

OVERCROWDED HOUSING UNITS

Although there is more than one way of defining overcrowded housing units, the definition used in the Housing Element is 1.01 or more persons per room, the same definition used in the 1980 and 1990 U.S. Census. It should be noted that kitchenettes, strip or Pullman kitchens, bathrooms, porches, balconies, foyers, halls, half-rooms, utility rooms, unfinished attics, basements, or other space for storage are not defined as rooms for Census purposes.

Table 2-40 indicates the extent of overcrowding within the City and County, for Census years 1980, 1990 and 2000. Between 1990 and 2000, the number of overcrowded housing units in Fresno County increased 43.1 percent, from 30,270 to 43,309. In the City of Fresno, the increase was 47.7 percent.

**Table 2-40
Overcrowded Housing Units - 1.01 or More Persons Per Room, 1980-2000**

Area	1980		1990		2000	
	Number of Overcrowded Units	Percent of Overcrowded Units	Number of Overcrowded Units	Percent of Overcrowded Units	Number of Overcrowded Units	Percent of Overcrowded Units
Fresno County	14,852	8.3	30,271	13.7	43,309	17.1
City of Fresno	4,904	6.0	16,022	13.2	23,662	16.9

Source: U.S. Department of Commerce, Bureau of the Census, United States Census of Population, 1980, 1990, 2000

Unlike most urban areas where household size tends to be small, by 2000, the City of Fresno exhibited a percentage of overcrowded housing similar to that of the County.

Because large overcrowded households tend to fall disproportionately in low-income groups, and because their numbers are increasing, the housing needs of these families are one of the most difficult ones to alleviate. Although some rent subsidies are available, the typical Fresno apartment is not large enough to accommodate these larger families and it will be many years before most will have sufficient incomes to purchase a larger single-family home through the private market.

HOUSING COSTS

Several types of data are available which can be used to assess changing housing value and cost. They include 2000 median housing value, rental cost and rental cost in terms of available income. Other types of data include costs of housing production (including land and materials, development costs, City fees, etc.), housing sale prices for existing and new homes, the cost of financing, the effect of tight financing on housing supply and demand and the availability of financing options.

Value

MEDIAN VALUE OF OWNER-OCCUPIED HOUSING UNITS, 1980, 1990 AND 2000

Table 2-41 indicates 1980, 1990 and 2000 median housing value for owner-occupied units for the State, County, FCMA, and for the City of Fresno, as well as for the United States as a whole. Value is defined as the Census respondents' estimate of the amount for which property, including house and lot, would sell if it were on the market at the time of the survey. The data indicate that in Fresno at the time of the 2000 Census, housing value was still moderate, and therefore affordable, compared to housing statewide.

Table 2-41
Median Value for Owner-Occupied Housing, 1980-2006
(Not Including Condominiums)

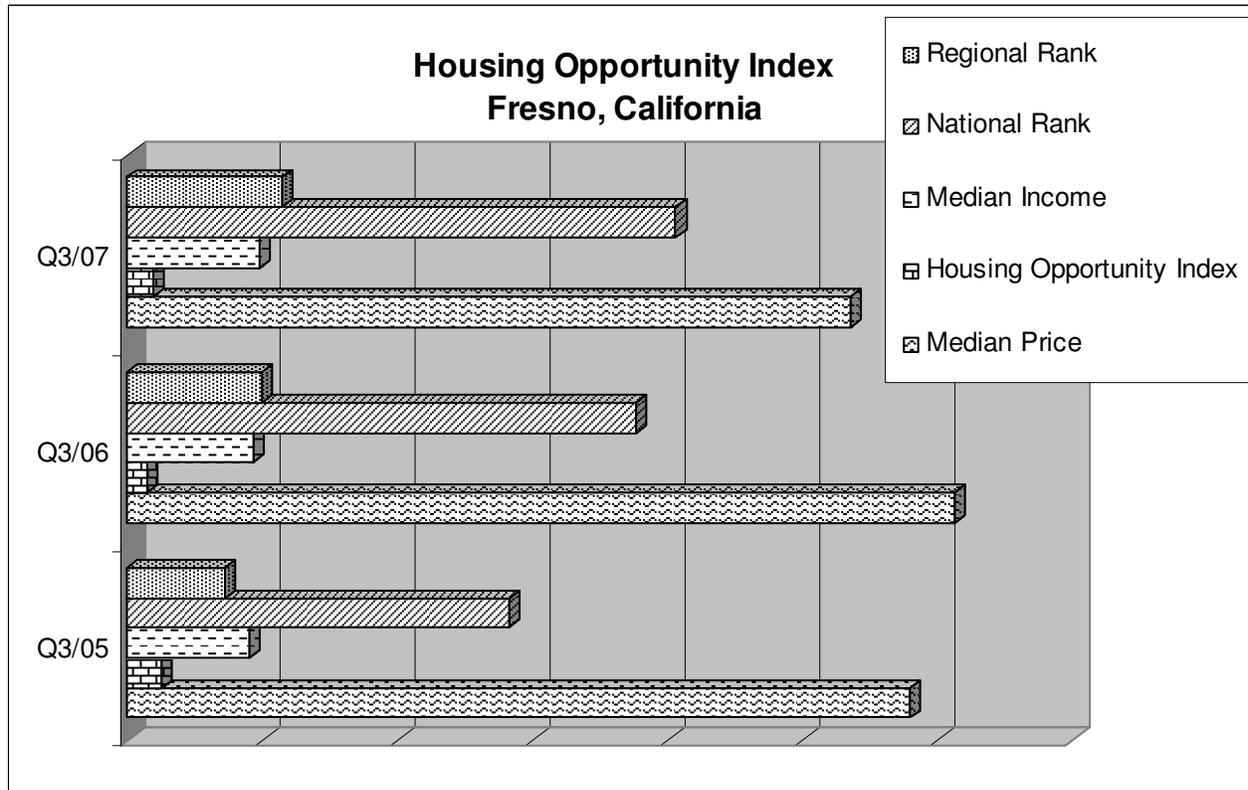
Year	U.S.	California	Fresno County	FCMA	Fresno City
1980	\$51,300	\$84,500	\$60,900	\$64,400	\$60,300
1990	N/A	\$195,500	\$83,600	\$86,400	\$80,300
2000	\$119,600	\$211,500	\$104,900	N/A	\$97,300
2006	\$185,200	\$535,700	\$301,400	N/A	\$288,800

Source: United States Census of Population, 1980, 1990, 2000, 2006 Estimate

VALUE OF OWNER-OCCUPIED UNITS BY INCOME; FRESNO CITY, 1980, 1990, AND 2000

According to the 2006 Census estimate, the median housing value in the City of Fresno was \$288,800, up 207 percent since 2000. Thus, the median valued house was less affordable in 2006 than in 2000. At \$293,000 in the 4th quarter of 2006, the Housing Opportunity Index,

according to the National Association of Homebuilders lowered to 9 percent from 55.8 percent in 2000 when measured against the median income.



Source: NAHB/Wells Fargo Housing Opportunity Index

RENT

From 1990 to 2000 gross rent in the City rose 23 percent, from \$436 to \$538 (Table 2-42). By 2006 it gained an additional 39 percent, to \$748. It is estimated from the 2006 American Community Survey that approximately 41,736 of the 76,954 renting households are paying more than 30 percent of their household income and 35,013 are paying 35 percent or more. Gross rent is defined as the summation of rent plus the estimated average monthly cost of utilities and fuels, if these items are paid for by the renter.

**Table 2-42
Median Gross Rent
1980 - 2006**

Year	Fresno City
1980	\$240
1990	\$436
2000	\$538
2006	\$748

Source: U.S. Census of Population, 1980, 1990, and 2000
2003 American Community Survey

In absolute terms, gross rents tend to be lower in local jurisdictions than in the State as a whole. For instance, the Fresno City median rent was \$281 lower than the Statewide median in 2006, \$232 dollars lower in 1990 and \$43 dollars lower in 1980. It is assumed that those differences can be attributed to lower land costs in the Central Valley than in larger urban areas of the State. These lower land costs reduced the total cost of housing units and lots.

More recent information shows that rent has risen dramatically, as with the rest of the housing market. HUD's Fiscal Year 2008 Fair Market Rent (FMR) figures are as follows:

**Table 2-43
Final FY 2008 FMRs By Unit Bedrooms**

	Efficiency	One- Bedroom	Two- Bedroom	Three- Bedroom	Four- Bedroom
Final FY 2008 FMR	\$619	\$682	\$805	\$1,171	\$1,261

COSTS IN TERMS OF INCOME

Until recent years, it was assumed that 25 percent of income or less might ordinarily be spent for gross rent, and that in most instances, the housing acquired with that amount of money would be adequate to meet family needs. But the 1990 Census indicated that 41 percent of the FCMA renter households spent 25 percent or more of their income for gross rent and that 28 percent spent more than 35 percent. This compares to 56 percent and 25 percent, respectively, in 1980. Income data from the 2000 U.S. Census showed that 47.2 percent of renters and 29.7 percent of owners were overpaying for housing. The 2006 estimates reflect a rapid rise in housing costs of the previous four years with 54.5 percent of renters and 39.1 percent of owners having paid in excess of 30 percent of their monthly income for housing.

Homeowner's incomes were largely flat from 2001 to 2006, rising just 1.9 percent. House prices rose by 36.8 percent during the same time frame. The typical after-tax monthly mortgage payments jumped by 30.6 percent, according to the State of the Nation's Housing: 2007, issued

by the Joint Center for Housing Studies at Harvard University. For home owners, housing costs as a share of income were 27.9 percent higher in 2006 than in 2001 according to the report.

Housing lenders typically recommend that a household spend less than 30 percent of monthly earnings on housing. With a median monthly mortgage of \$2,142 and \$1,029 for rent, 43 percent of California homeowners and 52 percent of its renters spend more than 30 percent of monthly earnings on shelter (2006 American Community Survey estimates).

SALES OF EXISTING HOMES

Data found on Table 2-43 indicate that the average price of homes sold in 2007 increased steadily from 1999, rising from \$118,418 to \$294,209; a 148 percent increase.

Table 2-44
Fresno Board of Realtors
Multiple Listing Service Summary
Average Sales Price 1970-2007

Year	Average Sales Price	Dollar Change	Percent Increase or Decrease
1970	\$21,419		
1980	\$74,166	\$52,747	71.1 (1970 -1980)
1990	\$104,021	\$29,855	28.7 (1980 - 1990)
1999	\$118,418	\$14,397	12.2 (1990 - 1999)
2007	\$294,209	\$175,791	148.5 (1999 - 2007)

Source: City of Fresno, Planning and Development Department, 2001 Fresno Board of Realtors, 2007

Multiple Listing Service data, published by the Fresno Board of Realtors, indicate that residential property sales (sales of existing homes not including houses sold by owners or through other marketing services) increased to \$937 million in value for 2007, easily eclipsing the \$731 million dollar sales volume of 1999. See Tables 2-44, 2-45, and 2-46.

Table 2-45
Fresno Board of Realtors Multiple Listing Service
Residential Property Sales, 2007

Zip Code	Average List Price	Average Selling Price	Median List Price	Median Selling Price	Price Per Sq. Ft.
93701	\$163,200	\$154,042	\$152,500	\$151,670	\$122.87
93702	\$183,245	\$176,230	\$183,250	\$175,250	\$148.20
93703	\$200,737	\$195,295	\$199,500	\$195,000	\$158.31
93704	\$325,017	\$311,664	\$285,000	\$279,000	\$185.24
93705	\$211,484	\$205,523	\$205,000	\$200,000	\$163.71
93706	\$203,620	\$194,128	\$180,000	\$175,000	\$149.08
93710	\$267,696	\$260,130	\$277,000	\$277,000	\$162.18
93711	\$462,414	\$442,453	\$385,000	\$370,000	\$196.80
93720	\$377,459	\$363,952	\$344,700	\$333,250	\$188.10
93721	\$154,654	\$147,163	\$119,900	\$121,500	\$159.27
93722	\$292,993	\$285,152	\$272,900	\$265,000	\$169.37
93723	\$396,740	\$384,250	\$369,000	\$355,000	\$169.42
93725	\$207,947	\$201,311	\$210,000	\$213,000	\$146.37
93726	\$225,369	\$220,181	\$227,750	\$220,000	\$154.77
93727	\$291,544	\$282,438	\$274,000	\$268,000	\$155.27
93728	\$207,228	\$201,726	\$210,000	\$207,200	\$151.12
93730	\$653,803	\$631,852	\$659,900	\$645,000	\$222.60
All	\$304,449	\$294,209	\$268,000	\$260,000	\$173.25

Source: Fresno Board of Realtors, Multiple Listing Service

Table 2-46
Multiple Listing Service Sales Activity
City of Fresno, 2007

Bedrooms	Units	Volume	Average Selling Price
2 or less	605	\$118,323,889	\$195,577
3	1,744	\$464,884,306	\$266,562
4	665	\$271,164,012	\$407,765
5 or more	170	\$82,389,828	\$484,646

Source: Fresno Association of Realtors, Multiple Listing Service

According to Multiple Listing Service, the total number of existing single-family residential units sold on an annual basis has fluctuated between 4,200 and 5,200 units for the past several years. 1999 sales were 6,176. In 2007, showing the effects of the housing slump, sales dropped to 3,184. Three bedroom homes accounted for 54.5 percent of residential units sold, and four bedroom homes accounted for 20.9 percent.

The average sales price in Fresno in 1999 was \$118,418. In 2007, this had risen to \$294,209. The median rose from \$97,500 to \$260,000. Zip codes were used to identify study areas. Zip code 93730 had the highest average sales price in the FCMA at \$631,852, and correspondingly had the highest average price per square foot at \$222.60. Zip code area 93721 had the lowest average sales price at \$154,654, with an average price per square foot of \$159.27.

NEW HOME PRICES

According to the Fresno Association of Realtors Quarterly Housing Report, the “Indicator” price of a new home in the third quarter of 2007 was \$302,259 versus \$364,231 in the third quarter of 2006. Since 2007, home sales prices have steadily decreased and inventory has increased. In the preceding years, the increasing costs of labor, land, and materials resulted in higher home prices. The biggest selling price ranges are the \$250,000 to \$300,000 (40.3 percent in the 3rd Quarter of 2007) and \$200,000 to \$250,000 (18.7 percent) respectively.

FINANCING COSTS

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of affordable financing. Effective mortgage interest rates for the years 1990 through 2007 can be found in Table 2-47.

As of January, 2006, the median-income household making \$3,360 per month could theoretically afford a monthly housing payment of \$1,120 at the three-to-one income to payment ratio, an amount which falls short of the \$1,613 payment required for the purchase of a median priced home valued at \$260,000 (2007 median sales price for existing homes) and financed at 5.5 percent interest with a ten percent down payment.

Table 2-47
Effective Interest Rate on Conventional Home
Mortgage Loans, Annual Averages
1990-2007

	Rate	Points
1990	10.13	2.1
1991	9.25	2.0
1992	8.39	1.7
1993	7.31	1.6
1994	8.38	1.8
1995	7.93	1.8
1996	7.81	1.7
1997	7.6	1.7
1998	6.94	1.1
1999	7.44	1.0
2000	8.05	1.0
2001	6.97	0.9
2002	6.54	0.6
2003	5.83	0.6
2004	5.84	0.7
2005	5.87	0.6
2006	6.41	0.5
2007	6.34	0.4

Source: Freddie Mac, Monthly Average Commitment Rate and Points on 30-Year Fixed-Rate Mortgages

MORTGAGE LENDING TRENDS IN CALIFORNIA

At a January 2008 meeting, the Federal Reserve cut the interest rate by .75 of a percent, to 3.5 percent followed less than two weeks later by another .5 percent cut. Conventional home mortgage rates have dropped below 6 percent in 2008.

LOANS FOR EXISTING HOMES, FRESNO TRENDS

Information received from the Fresno Board of Realtors indicated that a variety of loan programs and lower mortgage rates were used in the Fresno-Clovis Metropolitan Area in 2007. Conventional and FHA financing took big leaps forward, indicating a drop in interest rates. The following example was given of a typical conventional single-family loan as of February 2008.

TYPICAL LOAN

- Loan Amount - \$270,000
- Down Payment - Ten percent or more/\$30,000 on a \$300,000 purchase
- Average Interest Rate - Five and one-half percent, fixed
- Average Loan Fees - One half to one percent plus one-half point. Loan fees and points are typically paid by the buyer.