

# OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT

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# OPPORTUNITIES FOR RESIDENTIAL DEVELOPMENT



## REGIONAL HOUSING NEEDS ALLOCATION

State law (California Government Code Section 65584) requires that each city and county plan to accommodate its share of the region’s housing construction needs, called the Regional Housing Needs Allocation (RHNA). The RHNA is intended to promote an increase in the housing supply and mix of housing types, infill development, socioeconomic equity, and efficient development patterns; protect environmental and agriculture resources; and improve jobs/housing relationships.

The California Department of Housing and Community Development (HCD) is responsible for projecting the housing needs for each of the state’s regional governing bodies, or councils of governments. This demand represents the number of additional units needed to accommodate the anticipated growth in the number of households within each region. State law provides for councils of governments to prepare regional housing allocation plans that assign a share of a region’s housing construction need to each city and county.

In Fresno County, the Fresno Council of Governments (FCOG) is the entity authorized under state law to develop a methodology to distribute the future housing needs to the jurisdictions within the region. The jurisdictions and FCOG collaborated to determine how the regional need would be distributed among the jurisdictions. In October 2022, FCOG adopted its final Regional Housing Needs Allocation Plan for the June 30, 2023, through December 31, 2031, RHNA projection period. As required by state law, the Plan divides the allocation of projected housing demand into four income categories:

- Very low-income – Up to 50 percent of the area median income;
- Low-income – 51 to 80 percent of the area median income;
- Moderate-income – 81 to 120 percent of the area median income; and
- Above moderate-income – More than 120 percent of the area median income.

Adjusting the allocation by income category allows for a balanced distribution of lower-income households between jurisdictions. Based on the requirements of Assembly Bill (AB) 2634 (Statutes of 2006), each jurisdiction must also address the projected needs of extremely low-income households, defined as households earning less than 30 percent of the median income. The projected extremely low-income need can be assumed as 50 percent of total need for the very low-income households. **Table 4-1** shows the RHNA for all jurisdictions in Fresno County, adjusted to include the projected needs for extremely low-income households.

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State law also requires all jurisdictions in Fresno County, including the County of Fresno, to demonstrate that they have or will make available adequate sites with appropriate zoning and development standards to accommodate the RHNA. The following section discusses the assumptions for this analysis and Section 2 of Appendix 2 shows how each jurisdiction will meet this requirement through units built or under construction, planned or approved projects, and vacant and underutilized sites.

**Table 4-1 2023-2031 Regional Housing Needs Allocation by Jurisdiction**

Jurisdiction	Housing Units by Income Level				Total Housing Units
	Very Low <sup>1</sup>	Low	Moderate	Above Moderate	
Clovis	2,926	1,549	1,448	3,054	8,977
Coalinga	157	96	89	224	566
Firebaugh	102	46	66	229	443
Fowler	94	57	47	141	339
Fresno	9,440	5,884	5,638	15,904	36,866
Huron	45	45	55	174	319
Kerman	285	134	168	476	1,063
Kingsburg	248	161	150	323	882
Mendota	129	68	97	348	642
Orange Cove	66	49	86	268	469
Parlier	147	94	108	384	733
Reedley	403	183	211	666	1,463
San Joaquin	39	193	245	644	1,121
Sanger	412	28	36	97	573
Selma	393	165	233	701	1,492
Unincorporated County	706	391	370	883	2,350
<b>Total County</b>	<b>15,592</b>	<b>9,143</b>	<b>9,047</b>	<b>24,516</b>	<b>58,298</b>

<sup>1</sup>Adjusted to include extremely low-income units

Source: FCOG Regional Housing Needs Allocation Plan, October 2022.

## ASSEMBLY BILL 1233 RHNA “CARRY-OVER” ANALYSIS

AB 1233, passed in 2005, amended State Housing Element law (Government Code Section 65584.09) to promote the effective and timely implementation of local housing elements. This bill applies to jurisdictions that included programs in their previous housing elements to rezone sites as a means of meeting their previous RHNA, as well as jurisdictions who failed to adopt a State-certified housing element in the previous housing element cycle. Key provisions of Government Code Section 65584.09 state that where a local government failed to identify or make adequate sites available in the prior planning period, the jurisdiction must zone or rezone adequate sites to address the unaccommodated housing need within the first year of the new planning period. In addition to demonstrating adequate sites for the new planning period, the updated housing element must identify the unaccommodated housing need from the previous planning period.

These jurisdictions must identify their unaccommodated housing need from January 1, 2013, through December 31, 2023, RHNA projection period. Where applicable, an analysis has been included in the local jurisdictions section in Appendix 1.

The methodology used to calculate the unaccommodated need starts with the 2006-2013 RHNA and subtracts:

- The number of units approved or constructed (by income category) since the beginning of the previous RHNA projection period start date (i.e., January 1, 20013);
- The number of units that could be accommodated on any appropriately zoned sites available during the previous RHNA projection period;
- The number of units accommodated on sites that have been rezoned for residential development pursuant to the site identification programs in the element adopted for the previous planning period (if applicable); and
- The number of units accommodated on sites rezoned for residential development independent of the sites rezoned in conjunction with the element’s site identification programs, as described previously.

If this analysis reveals an unaccommodated need (in any income category) from the 2013-2023 RHNA, the jurisdiction must adopt a program to rezone sites within the first year of the new planning period to meet the housing need pursuant to Government Code Sections 65584.09 and 65583(c)(1).

## AVAILABILITY OF LAND AND SERVICES

The State law governing the preparation of housing elements emphasizes the importance of an adequate land supply by requiring that each housing element contain “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites” (Government Code Section 65583(a)(3)).

## **Units Built or Under Construction and Planned or Approved Projects**

Jurisdictions can credit units from approved or projects pending approval to meet a portion of the RHNA. Each jurisdiction’s Housing Element includes a list of all residential projects that are planned or approved and scheduled to be built by the end of the current RHNA projection period (December 31, 2023).

## **Accessory Dwelling Unit Potential**

California Government Code Section 65583.1(a) states that a town, city, or county may identify sites for accessory dwelling units (ADUs) based on the number of ADUs developed in the prior Housing Element planning period, whether the units are permitted by right, the need for ADUs in the community, the resources or incentives available for their development, and any other relevant factors. Based on recent changes in state law reducing the time to review and approve ADU applications, requiring ADUs that meet requirements to be allowed by right, eliminating discretionary review for most ADUs, and removing other restrictions on ADUs, it is anticipated that the production of ADUs will increase in the 6th cycle Housing Element planning period.

## **Vacant and Underutilized Land Inventory**

The residential land inventory is required “to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels” (Government Code Section 65583.2(a)). The phrase “land suitable for residential development” includes vacant and underutilized sites zoned for residential use as well as vacant and underutilized sites zoned for nonresidential use that allow residential development. All parcels (or portions of parcels) in the vacant and underutilized sites inventory were reviewed by local staff and the consultants to confirm vacancy status, ownership, adequacy of public utilities and services, possible environmental constraints (e.g., flood zones and steep slopes), and other possible constraints to development feasibility.

## ***Sites Identified in Previous Housing Element***

Pursuant to California Government Code Section 65583.2(c), a nonvacant site identified in the previous planning period and a vacant site identified in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the site is subject to an action in the Housing Element that requires rezoning within three years of the beginning of the planning period that will allow residential use by right for housing developments with at least 20 percent units affordable to lower-income households.

## ***Affordability and Density***

To identify sites that can accommodate a local government’s share of the RHNA for lower-income households, housing elements must include an analysis that demonstrates the appropriate density to encourage and facilitate the development of housing for lower-income households. The statute (Government Code Section 65583.2(c)(3)) provides two options for demonstrating appropriate densities:

- Provide a detailed market-based analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the “default density standards” that are “deemed appropriate” in state law to accommodate housing for lower-income households given the type of the jurisdiction. With the exception of the cities of Fresno and Clovis, all jurisdictions in Fresno County are considered “suburban jurisdictions” with a default density standard of 20 units per acre. HCD is required to accept sites that allow for zoning at this density as appropriate for accommodating a jurisdiction’s share of the regional housing need for lower-income households. The cities of Fresno and Clovis are considered metropolitan jurisdictions and have a default density of 30 units per acre.

Density is a critical factor in the development of affordable housing. In theory, maintaining low densities typically increases the cost of land per unit and increases the amount of subsidy needed to ensure affordability while higher-density development can lower per-unit land cost and facilitate construction in an economy scale.

*Refer to each local jurisdiction’s Appendix 1 for a full sites analysis to meet the RHNA.*

## **Adequacy of Public Facilities**

One major constraint to new housing development is the availability and adequacy of infrastructure, including water and wastewater infrastructure. The unincorporated areas of the county are particularly constrained by a lack of infrastructure. The County of Fresno generally does not provide water and sewer services in existing unincorporated communities. These services are provided by independent community services districts. Most of the existing community services districts do not have excess capacity and would require significant expansion to accommodate any additional growth. For this reason, most new growth is directed to urban areas where infrastructure systems are more developed.

However, many of the cities also face infrastructure constraints. Water and sewer infrastructure needs to be extended into new-growth areas before development can occur, and existing infrastructure systems will require upgrades. Jurisdictions rely on development impact fees to cover the cost of infrastructure improvements as they grow. These costs are added to the cost of new housing units, impacting affordability.

Water supply is one of the most critical issues for Fresno County. Jurisdictions in the county rely on a combination of groundwater and surface water. While projects in the county are served by independent wells or community facilities districts, cities typically have independent water sources either from a third party or a municipally operated system. During drought years or other mandated reductions for environmental purposes, total water supply can fluctuate from year to year. In rural areas, groundwater levels are dropping, causing domestic wells to dry up.

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Jurisdictions in Fresno County have and will continue to pursue grant funding to improve infrastructure availability and reliability. Furthermore, the jurisdictions may adopt, or work with local water providers to adopt, policies to grant priority for water and sewer service to proposed developments that include housing units affordable to lower-income households.

### **Financial and Administrative Resources**

Jurisdictions in Fresno County have access to a variety of existing and potential funding sources for affordable housing activities. These include programs from federal, state, local, and private resources. This section describes the key housing funding sources currently used in the city, which include Community Development Block Grant (CDBG) funds from the state and Section 8 rental assistance. **Table 4-2** lists a range of potential financial resources that may be used in these jurisdictions.



Table 4-2 Financial Resources

Program Name	Description	Eligible Activities
<b>Federal</b>		
Community Development Block Grant (CDBG)	Grants administered and awarded by the state on behalf of HUD to cities through an annual competitive process.	Acquisition Rehabilitation Homebuyer Assistance Economic Development Infrastructure Improvements Homeless Assistance Public Services
HOME Investment Partnership Act Funds	Flexible grant program for affordable housing activities awarded by the state on behalf of HUD to individual cities through an annual competitive process.	Acquisition Rehabilitation Homebuyer Assistance New Construction
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.	Rental Assistance
Section 203(k)	Single-family home mortgage program allowing acquisition and rehabilitation loans to be combined into a single mortgage.	Land Acquisition Rehabilitation Relocation of Unit Refinancing of Existing Indebtedness
<b>State Programs</b>		
Emergency Shelter Grant Program	Program funds to rehabilitate and operate emergency shelters and transitional shelters, provide essential social services, and prevent homelessness.	Support Services Rehabilitation Transitional Housing Supportive Housing
Rural Development Loans and Grants	Capital financing for farmworker housing. Loans are for 33 years at 1 percent interest. Housing grants may cover up to 90 percent of the development costs of housing. Funds are available under the Section 515 (Rental Housing), Section 502 (Homeownership Loan Guarantee), Section 514/516 (Farm Labor Housing), and Section 523 (Mutual Self-Help Housing) programs.	Purchase Development/Construction Improvement Rehabilitation
Multifamily Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation, acquisition, and preservation of permanent and transitional rental housing.	New Construction Rehabilitation Acquisition Preservation
California Housing Finance Agency (Cal HFA) Residential Development Loan Program	Low interest, short-term loans to local governments for affordable infill, owner-occupied housing developments. Links with CalHFA's Down Payment Assistance Program to provide subordinate loans to first-time buyers. Two funding rounds per year.	New Construction Rehabilitation Acquisition
California Housing Finance Agency (Cal HFA) Homebuyer's Down Payment Assistance Program	CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	Homebuyer Assistance

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<b>Program Name</b>	<b>Description</b>	<b>Eligible Activities</b>
California Housing Finance Agency (Cal HFA)	The Forgivable Equity Builder Loan gives first-time homebuyers a head start with immediate equity in their homes via a loan of up to 10% of the purchase price of the home. The loan is forgivable if the borrower continuously occupies the home as their primary residence for five years.	Homeowner Assistance
Low-Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	New Construction Rehabilitation
California Self-Help Housing Program	State program that provides technical assistance grants and loans as well as deferred payment conditionally forgivable mortgage assistance loans for the rehabilitation or construction of new affordable housing.	New Construction Rehabilitation
CalHOME	Grants to cities and nonprofit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment, and construction period expenses for homeownership projects	Predevelopment, Site Development, Site Acquisition Rehabilitation Acquisition/rehab Down Payment Assistance Mortgage Financing Homebuyer Counseling
Tax Exempt Housing Revenue Bond	Supports low-income housing development by issuing housing tax-exempt bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	New Construction Rehabilitation Acquisition
Affordable Housing Sustainable Communities Program	This program provides grants and/or loans, or any combination, that will achieve GHG emissions reductions and benefit Disadvantaged Communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation.	New Construction
<b>Local</b>		
First Time Homebuyer Assistance Program (HAP)	The First Time Homebuyer Assistance Program (HAP) offers no-interest loans of up to 20 percent of a home's sale price to income-qualifying first-time home buyers. The buyer must contribute at least 1.5 percent of the sale price and must purchase the house as their primary residence.	Down Payment Assistance Mortgage Financing
Housing Assistance Rehabilitation Program (HARP)	This program provides no-interest loans to income-qualifying households for moderate to substantial home reconstruction/rehabilitation projects. Code deficiencies, as well as owner-requested non-luxury improvements, are addressed. HARP loans are funded by various federal and state agencies and are specifically designed to assist low-income families make such improvements.	Rehabilitation

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<b>Program Name</b>	<b>Description</b>	<b>Eligible Activities</b>
Rental Rehabilitation Program (RRP)	This program offers zero-interest loans to repair rentals in unincorporated areas and participating cities. Loans cover the entire cost of rehabilitation and are repaid over 20 years.	Rehabilitation
Habitat for Humanity – Greater Fresno Area	Homeownership through sweat equity. Homeowners also receive counseling and training on homeownership and maintenance. Homeowners buy their completed homes from Habitat for Humanity and repay them over 30 years through an affordable mortgage	Homebuyer Assistance
<b>Private Resources/Lender/Bank Financing</b>		
Federal National Mortgage Association (Fannie Mae) Community Homebuyers Program	Fixed rate mortgages issued by private mortgage insurers.	Homebuyer Assistance
	Mortgages that fund the purchase and rehabilitation of a home.	Homebuyer Assistance Rehabilitation
	Low down payment mortgages for single-family homes in underserved low-income and minority cities.	Homebuyer Assistance
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable rental housing. Nonprofit and for-profit developers contact member banks.	New Construction Rehabilitation Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to nonprofit and for-profit developers and public agencies for affordable low-income ownership and rental projects.	New Construction
Freddie Mac	Home Works – Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% Median Family Income (MFI) qualify.	Homebuyer Assistance Combined with Rehabilitation
Bay Area Local Initiatives Support Corporation (LISC)	Provides recoverable grants and debt financing on favorable terms to support a variety of community development activities including affordable housing.	Acquisition New Construction Rehabilitation
Northern California Community Loan Fund (NCCLF)	Offers low-interest loans for the revitalization of low-income communities and affordable housing development.	Acquisition Rehabilitation New Construction
Low-Income Investment Fund (LIHF)	Provides below-market loan financing for all phases of affordable housing development and/or rehabilitation.	Acquisition Rehabilitation New Construction
<b>Administrative Resources</b>		
RH Community Builders	RH Community Builders is a nonprofit housing developer active in the region. The organization develops cost effective, high quality, permanently affordable housing throughout the Central Valley and beyond. RH Community Builders is focused on building a multi-faceted approach to ending homelessness in the Central Valley. By assisting community members in accessing needed services and increasing the inventory of affordable housing.	New Construction Rehabilitation Acquisition

### Administrative Capacity

Beyond local city and county staff that administer housing programs, there are a number of agencies and organizations that are important in the overall delivery system of housing services in the region, including new construction, acquisition and rehabilitation, and preservation of affordable housing.

#### Fresno Economic Opportunities Commission

The Fresno Economic Opportunities Commission (Fresno EOC) is a private nonprofit corporation governed by a 24-member tripartite Board of Commissioners. The Fresno EOC provides services that include energy services such as the weatherization program for both homeowners and renters in Fresno County who are income eligible.

#### Fresno Housing Authority

The Fresno Housing Authority provides affordable housing to over 50,000 residents throughout Fresno County, either through Housing Choice Vouchers (HCV) or in Housing Authority-owned complexes. Specifically, the HCV program is assisting 12,000 households. As of October 2015, there are 42,587 residents outside the City of Fresno on the waitlist for HCVs. Applicants are randomly selected through a lottery system.

Table 4-3 shows the subsidized rental units owned and/or managed by the Fresno Housing Authority throughout the county.

**Table 4-3 Fresno Housing Authority Properties**

Community/ Apartment Complex	Location	Number of Units
<b>Biola</b>		
Biola Apartments	4955 North 7th Avenue	12
<b>Del Rey</b>		
Del Rey Apartments	5662 South Oak Lane Avenue	30
<b>Firebaugh</b>		
Cardella Courts	419 P Street	32
La Joya Commons (Firebaugh Family Apartments)	1501 Clyde Fannon Road	34
Firebaugh Elderly	1662 Thomas Conboy Avenue	30
Maldonado Plaza	1779 Thomas Conboy Avenue	64
Mendoza Terrace	1613 Mendoza Drive	50
Mendoza Terrace II	1661 Allardt Drive	40
Rio Villas	1238 P Street, Firebaugh	30
<b>Fowler</b>		
Magnolia Commons (Magill Plaza)	325 East Vine Street	60

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Community/ Apartment Complex	Location	Number of Units
<i>Fresno</i>		
541 (South Tower)	541 South Tower, North Fulton Street	14
Alegre Commons	130 West Barstow Avenue	42
Bridges at Florence	649 East Florence Avenue	34
Brierwood	4402 West Avalon Avenue	74
Cedar Courts	4430 East Hamilton Avenue	119
Cedar Courts II	4430 East Hamilton Avenue	30
City View at Van Ness	802 Van Ness Avenue	45
Dayton Square	3050 East Dayton Avenue	66
DeSoto Gardens	640 East California Avenue	40
DeSoto Gardens II	640 East California Avenue	28
El Cortez Apartments	4949 North Gearhart Avenue	48
Fairview Heights Terrace	2195 South Maud	74
Fenix at Calaveras	250 North Calaveras Street	22
Fenix at Glenn	172 North Glenn Avenue	8
Garland Gardens	3726 North Pleasant Avenue	51
Golden State Triage Center	1415 West Olive Avenue, Fresno	48
Inyo Terrace	510 South Peach Avenue	44
Marcelli Terrace	4887 North Barcus Avenue	24
Mariposa Meadows	1011 West Atchison Avenue	40
Monte Vista Terrace	North 1st Street and East Tyler Avenue	44
Pacific Gardens	5161 East Kings Canyon Road	56
Parc Grove Commons South	2674 East Clinton Avenue	363
Pinedale Apartments	160 West Minarets Avenue	50
Renaissance at Alta Monte	205 North Blackstone Avenue	30
Renaissance at Santa Clara*	t 1555 Santa Clara Street	70
Renaissance at Trinity	524 South Trinity Street	21
San Ramon	1328 East San Ramon Avenue	32
Sequoia Courts	515 South Modoc Street	60
Sequoia Courts Terrace	549 S. Thorne Avenue	78
Sierra Plaza	838 Tulare Street	70
Sierra Pointe**	1233 West Atchison Avenue	53
Sierra Terrace	937 Klette Avenue	72
Step Up 99	1240 North Crystal Avenue	99

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<b>Community/ Apartment Complex</b>	<b>Location</b>	<b>Number of Units</b>
Sun Lodge	1101 North Parkway Drive	98
The Arthur at Blackstone	3039 North Blackstone Avenue	41
The Monarch at Chinatown	1101 F Street	57
The Villages at Broadway	1828 Broadway Street	26
The Villages at Paragon	4041 Plaza Dr E	28
Viking Village	4250 North Chestnut Avenue	40
Villa del Mar	3950 North Del Mar Avenue	48
Woodside Apartments	3212 East Ashcroft Avenue	76
Yosemite Village	709 West California Avenue	69
<b><i>Huron</i></b>		
Cazares Terrace	36487 O Street	24
Cazares Terrace II	36333 Mouren Street	20
Corazon Del Valle Commons	17053 12th Street	61
Parkside Apartments	36200 North Giffen Avenue	50
<b><i>Kerman</i></b>		
Granada Commons	14570 California Avenue	16
Helsem Terrace	938 South 9th Street	40
<b><i>Kingsburg</i></b>		
Linnaea Villas	2530 Sierra Street	47
Marion Villas	1600 Marion Street	48
<b><i>Laton</i></b>		
Laton Apartments	6701 East Latonia Street	20
<b><i>Mendota</i></b>		
Mendota RAD Apartments	778 Quince Street	60
Esperanza Commons	241 Tuft Street	60
Rios Terrace	424 Derrick Avenue	24
Rios Terrace II	111 Straw Street	40
<b><i>Orange Cove</i></b>		
Citrus Gardens	201 Citrus Avenue and 452 10th Street	30
Kuffel Terrace	791 I Street	60
Mountain View Apartments	1270 South Avenue	30
<b><i>Parlier</i></b>		
Oak Grove	595 Bigger Street	50
Orchard Commons*	295 South Newmark Avenue	41
Parlier Migrant Center*	8800 South Academy Avenue	131

Community/ Apartment Complex	Location	Number of Units
<b><i>Reedley</i></b>		
Sunset Terrace	629 East Springfield Avenue	20
Sunset Terrace II	806 Lingo Avenue	20
Kings River Commons	2020 E. Dinuba Avenue	60
<b><i>Sanger</i></b>		
Blossom Trail Commons	285 J Street	48
Elderberry at Bethel	2505 5th Street	74
Wedgewood Villas	2415 5th Street	64
<b><i>San Joaquin</i></b>		
San Joaquin Apartments	8610 South Pine Avenue	20
Taylor Terrace	8410 5th Street	28
<b><i>Selma</i></b>		
Cueva De Oso (William Shockley Plaza)	1445 Peach Street	48
<b>TOTAL</b>		<b>4,048</b>

Source: Fresno Housing Authority, 2022.

Notes:

\* Including one manager's unit

\*\* Single-family homes

### ***Nonprofit Housing Providers***

There are numerous nonprofit organizations that are active in constructing, managing, and preserving affordable housing in the region. According to Affordable Housing Online, there are 12,585 units of affordable housing in 138 properties throughout the county, including those operated by the Housing Authority. More than half of these affordable units are in the City of Fresno; however, every city and several unincorporated communities also contain affordable housing units. Within the smaller cities and unincorporated areas, one of the more active nonprofit housing providers has been Self-Help Enterprises. Self-Help Enterprises focuses on providing self-help housing, sewer and water development, housing rehabilitation, multifamily housing, and homebuyer programs in the San Joaquin Valley of California. They currently assist the City of Coalinga to oversee their housing rehabilitation and down payment assistance programs.

## **OPPORTUNITIES FOR ENERGY CONSERVATION**

State law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing since higher energy bills result in less money available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserved to absorb cost increases and many times must choose between basic needs, such as shelter, food, and energy.

## California Building Code, Title 24

California Title 24 regulations require higher energy-efficiency standards for residential and nonresidential buildings. The building code provides a great deal of flexibility for individual builders to achieve a minimum “energy budget” through the use of various performance standards. These requirements apply to all new residential construction, as well as all remodeling and rehabilitation construction.

## Utility Programs

Pacific Gas and Electric Company (PG&E), which provides electricity service in Fresno County, provides a variety of energy conservation services for residents as well as a wealth of financial and energy-related assistance programs for low-income customers:

- **The Budget Billing Program (BPP).** Designed to eliminate big swings in customer monthly payments by averaging energy costs over the year.
- **CARE (California Alternate Rates for Energy).** PG&E provides a 20 percent discount on monthly gas and energy bills for low-income households.
- **Energy Savings Assistance Program:** Provides low-income customers with energy-efficiency upgrades such as attic insulation, caulking, weather stripping, water-saving devices, and energy-efficient lighting.
- **Multifamily Energy Savings Program:** Offers cash incentives on the installation of new, energy-efficient equipment or systems.
- **The Family Electric Rate Assistance (FERA) Program.** PG&E provides a rate reduction program for low-income households of three or more people.
- **REACH (Relief for Energy Assistance through Community Help).** The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH program, qualified low-income customers who have experienced unforeseen hardships that prohibit them from paying their utility bills may receive an energy credit up to \$200.

The Fresno Economic Opportunities Commission (FEOC) operates over 35 human service programs designed to reduce poverty, increase self-sufficiency, and build stronger communities. The agency budget is approximately \$100 million annually with funding from private, local, regional, state, and federal sources. One of the programs includes energy services such as free solar panel installation and weatherization programs:

- **Free Home Solar Program:** The Transform Fresno Project provides up to a 6,000 Watts solar system for homes in the designated project area. The solar system and installation are 100 percent free. Homeowners will own the system free and clear. A limited number of systems are available.
- **Low-Income Home Energy Assistance Program (LIHEAP):** Provides financial assistance to help offset an eligible Fresno County household’s home energy cost.



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- Weatherization services: Homeowners and renters in Fresno County who are income-eligible can qualify for weatherization services with qualified mobile homes, apartments, houses, and condos. Weatherization measures include:
  - Weather-stripping doors and caulking windows or gaps around home
  - Testing, repairing, or replacement of refrigerators, water heaters, heating and/or cooling systems, and cooking appliances
  - Insulating exterior walls, ceilings, and floors
  - Installing low-flow shower heads
  - Upgrading interior and exterior lighting services to LED
  - Duct repair and replacement

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