

CITY OF CLOVIS

DEPARTMENT OF PLANNING AND DEVELOPMENT SERVICES
AND CLOVIS COMMUNITY DEVELOPMENT AGENCY

GENERAL PLAN
HOUSING ELEMENT

City of Clovis

General Plan Housing Element

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Appendix 1 -

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Available Land Inventory

Appendix 3 -

Fresno County Local Agency Formation Commission Policies, Standards, and Procedures Manual

Appendix 4-

City Council Resolution 08-XX adopting the 2008 Housing Element update
City Council Resolution 10-93 adopting GPA 2010-03 amending the 2008
Housing Element

Section 1 Introduction

This Housing Element is a comprehensive statement by the City of Clovis to facilitate development of housing that meets the needs of existing and future residents. These commitments are an expression of the statewide housing goal of "attaining decent housing and a suitable living environment for every California family," as well as an expression of the concern of Clovis residents for the attainment of a suitable living environment for every Clovis family.

1.1 Consistency with State Planning Law

The Housing Element is one of the seven General Plan elements mandated by the State of California. Sections 65580 to 65589 of the California Government Code contain the legislative mandate for the housing element of the General Plan. Article 10.6 was added to the Government Code in 1980, and incorporates into law Housing Element Guidelines established by the California Department of Housing and Community Development (HCD). In addition, this section changed HCD's role from "review and approval" to one of "review and comment" on local housing elements. Article 10.6 also requires an update of the housing element every five years.

Government Code Section 65583 states that "the Housing Element shall consist of an identification and analysis of existing and projected housing needs... and programs for the preservation, improvement and development of housing" The residential character of the City is, to a large extent, determined by the variety of its housing and the location and maintenance of the housing. The Housing Element is an official municipal response to the need to provide housing for all economic segments of the community. It establishes policies that will guide City decision-making and sets forth an action program to implement housing goals through 2013.

1.2 General Plan Consistency

The Housing Element of the General Plan is only one facet of Clovis' planning program. The California Government Code requires that general plans contain an integrated, internally consistent set of goals and policies. The Housing Element is, therefore, affected by development policies contained in the Land Use Element, which establishes the location, type, intensity, and distribution of land uses throughout the City. In designating total acreage and density of residential development, the Land Use Element places an upper limit on the number and types of housing units constructed in the City. The acreage designated for industrial, commercial, and office, as well as the mixed-use designation, creates employment opportunities at various salary levels. The presence and potential for these jobs affects the current and future demand for housing at various income groups in the City. With regard to assumptions, the General Plan uses uniform existing and projected population, employment, and dwelling unit figures. This data has been generated from City land use data, Council of Fresno County Governments data, and U. S. Census data.

The Circulation Element also affects the implementation of the Housing Element. The Circulation Element establishes policies for providing essential streets and roadways to all

housing that is developed. The policies that are contained in the other elements of the General Plan affect the quality of life that citizens expect, the amount and variety of open space and recreation areas, acceptable noise levels in residential areas, and programs to provide for the safety of the residents.

1.3 Scope and Content

Section 65583 of the California Government Code requires specific components to be contained in a housing element. These components are:

A housing needs assessment and an inventory of resources and constraints that are relevant to meeting those needs. The assessment and inventory must include:

- Housing Needs
- Community Profile
- Housing Profile
- Land Resource Inventory
- Governmental and Nongovernmental Constraints Analysis
- Analysis of Special Needs Housing
- Analysis of Energy Conservation Opportunities
- Identification of Assisted Units "At Risk" of Conversion

A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing.

A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of housing elements through the administration of land use controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state subsidy programs.

This Housing Element Update modifies the Housing Element adopted by the City in 2002 and ensures internal consistency with other elements of the General Plan and the Land Use Plan. The scope and content of this Housing Element Update also reflects the relationship to the City of Clovis' Sphere of Influence (SOI). The 1993 General Plan update created, in essence, two geographical areas, within which analysis of housing needs was based. The first area included the City of Clovis and its then-approved sphere of influence, which was determined to provide sufficient residential land to meet local housing needs through 1995. The second area was a much larger regional "Study Area," which contained Clovis and its SOI, and included unincorporated Fresno County lands adjacent to the community. This Study Area was included in the update analysis to catalyze discussion of Clovis' truly long-range growth issues.

In December 2000, the Local Agency Formation Commission (LAFCO) approved an expanded SOI for the City of Clovis. The approved SOI provided an additional 5,475 acres for the City's urban growth, for a total of 20,195 acres. The larger General Plan Study Area remains as a long-term standard for the growth of Clovis, though approvals for sphere changes must still be approved by the Local Agency Formation Commission of Fresno County.

1.4 Public Participation

The California Government Code requires that local government make a diligent effort to achieve public participation from all economic segments of the community in the development of the housing element. During the preparation of the Housing Element update, public input was actively encouraged.

During the preparation of the Housing Element update, a number of organizations and agencies that provide housing, or housing related services, were contacted. Responses from these groups helped guide the housing needs assessment portion of the Housing Element, as well as the five-year action plan. The Clovis Public Participation Plan for the Housing Element update included:

- The City Council appointed 10 interested citizens to a Citizens Advisory Committee. The Committee consisted of citizens from the following segments of the Community:

- Single Family Housing Development
- Lending
- Medical Services
- Realty
- Apartment Development
- Senior Citizens
- Industry/Commercial
- Clovis Unified School District
- Citizens at Large

- The committee met five times during the update process to provide input and assistance to City staff; two of the meetings were noticed and open to the public.
- In conjunction with Comcast Cable, City staff planned and produced a 30-minute broadcast production on affordable housing and the Housing Element process. The production was broadcast on the Comcast public access channel approximately 12 times over the course of the update process. In addition to being informational, the broadcast also gave contact information for most jurisdictions in the County.
- A public meeting study session was held before the Planning Commission and City Council.
- Noticed public hearings were held before the Planning Commission and City Council.
- The updated draft was available for review at City Hall and the Clovis Branch of the Fresno County Public Library.

The Draft and Final Housing Element were circulated to the Department of Housing and Community Development for review and comment.

Section 2.0 Issues and Intent

The City of Clovis General Plan sets a high standard for development and community character, and the Housing Element makes a fundamental contribution to this process. The General Plan establishes goals, policies and actions to achieve planned and orderly development in the Clovis Project Area, while maintaining the small town atmosphere representative of the community. The Housing Element complements the Land Use Element to promote balanced residential development as well as a range of housing options available to existing and future residents of the City.

Housing in Clovis is a complex issue, consisting of at least three components: housing affordability, housing quality, and number of housing units. In addition, certain segments of the population have traditionally experienced difficulty in obtaining adequate housing. The elderly, handicapped persons, female heads of household, Southeast Asian families, large families of five or more persons, and farm workers are considered to have special housing needs.

The use of zoning in general and a conditional use permit (CUP) process in particular is a valid exercise of the City's legitimate police power when evaluating housing projects. The HCD has raised state-wide concerns about local agencies' practice to use the CUP process to place conditions on unwanted housing projects with the intent to discourage such projects. Clovis is supportive of this concern, and through the exercise of its housing goals and policies, Clovis intends to continue to advocate for safe, decent, and affordable housing projects through its planning and zoning functions.

There are three factors that reduce the potential for the planning application and development process to excessively burden housing projects. Recent court cases including, but not limited to the *Nolan* and *Dolan* cases, require exactions to be roughly proportional to a project's potential impacts and demands for service. Second, the findings required for the issuance of a CUP are a recognized means of protecting the general welfare of the persons in the project and ensuring that the project functions compatibly within the project's vicinity. The findings must be defensible and based on facts, and if they are not, can be challenged in public hearing or in court. Last, the City's use of the CUP process is defined in the Clovis Municipal Code, and focuses on consistently applied analysis and conditions of use. CUPs are subject to noticed public hearings, with opportunities for appeal of decisions.

The City evaluates all development proposals-commercial to residential and open space to industrial projects-with a project-specific analysis, as permitted under state planning law Government Code section 65800 et seq., and the California Environmental Quality Act and its Guidelines, Public Resources Code sections 21000 et seq. and 15000 et seq., respectively. Under the planning law, the Legislature declared its intention to provide only a *minimum of limitations* in order that cities may exercise the *maximum degree of control* over local zoning matters. This section also states that "*no provisions of this code or any other code or statute shall restrict or limit the procedures provided in this chapter by which the legislative body of any city enacts, amends, administers, or provides for the administration of any zoning law, ordinance, rule or regulation.*"

For these reasons, Clovis' planning application process, including the CUP process, is not considered an unreasonable constraint upon the provision of housing. Further, there is no

evidence that it has hindered Clovis from meeting its share of the regional housing need. Clovis is confident that its past performance demonstrates its commitment to state and city housing goals and that it is striking an optimal balance between serving the civic values of its citizens with the state's performance and housing allocation standards.

2.1 Housing Affordability

State housing policy recognizes that cooperative participation of the public and private sectors is necessary to expand housing opportunities to all economic segments of the community. Historically, the private sector generally responds to the majority of the community's housing needs through the provision of market-rate housing. However, the percentage of population that can afford market rate housing is declining. The significant increase in the cost of market-rate housing since 2002 has exacerbated the income-to-cost disparities. It has also negatively impacted the ability of the housing industry to produce affordable housing for many segments of Clovis' population.

The high correlation between income deficiencies and housing problems (affordability and maintenance) indicates the need to develop the means to assist low- and moderate-income households with their housing needs. Although government subsidized housing programs will continue to be instrumental in improving the living conditions of those households, other actions are also essential to deal with these needs. In addition to the challenge of meeting current housing needs, the housing needs of the future must also be addressed. It is reasonable to expect that many newly-formed households will not have sufficient incomes to afford adequate housing. As in the past, these low-income families will, in many cases, be unable to satisfy their housing needs through the market-rate inventory, making government-assisted housing programs essential and supporting the need for economic development activities which produce new jobs and higher wages.

City of Clovis' adopted development analysis procedures and fee structures balance new development's demand for services and facilities with equitable impact fees and appropriate conditions of approval. Though the need and extent of these fees and conditions are well-documented and comply with state law, they are contributing to escalating City costs to provide affordable housing to its residents.

State and local governments, as well as private industry, have important roles in the provision of assisted housing. Federal funding of existing and/or new housing programs is nevertheless essential to the provision for very-low, low- and moderate-income households. Without that resource, the ability of local government to address the housing needs of these income groups is reduced. However, in recent years federal and state policies have shifted costs to local governments on the theory that they can increase or create fees to pay for public services. This has added significantly to the cost of housing and has diminished resources to assist the very low- and low-income groups.

Clovis' application fees and development exactions are evaluated annually. This permits review and comment by the public, housing interests, and the building industry. The process confirms that Clovis' fees and exactions remain reasonable and compatible with the fiduciary interests of the City and state law governing the funding of on- and off-site improvements.

The City of Clovis will need to address a number of specific concerns which may prove critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As housing costs rise, future housing needs will result in a greater demand for less costly housing types like multiple family units and creative mixed-use products. While the Land Use Element provides for a full range of residential densities, it is only one part of a matrix of public and private decisions that influence housing. Future decisions of the City regarding public improvements, zoning, and development standards will influence the development of multiple family housing and creative housing products that will be successfully used to meet anticipated housing needs. As the City of Clovis pursues annexation of unincorporated developing areas, it has an opportunity to engage in proactive efforts toward ensuring that affordable housing develops commensurate with overall residential growth in the City. The three Urban Center Specific Plan Areas identified in the General Plan are based on the concept of providing a range of housing opportunities, with higher density residential and mixed-use areas. These combine high density residential with employment-generating and service uses in proximity to employment centers and Village Centers.

2.2 Projected Housing Need

The City of Clovis has experienced significant growth over the several decades. For example, between 1980 and 1990, the population increased 49% (from 33,021 to 49,300), while the total number of housing units has grown by 41% (from 13,360 to 18,888). Between 1990 and 2000, population increased 44% (from 49,300 to 70,746), and housing units grew by 33% (from 18,888 to 25,250). From 2000 through 2006, population grew 27% (70,746 to 89,924); during that time there were 5,809 housing units constructed, a 27% increase.

Although the prices of market rate housing continue to rise, the demand still remains. For many reasons, including a long-term decrease in interest rates, construction defect litigation, and changes in the federal tax code, the prevalent residential product construction has been the single-family market rather than the multiple-family market.

The Council of Fresno County Governments' (COG) 2007-2013 Regional Housing Needs Allocation Plan (RHNA) indicates a projected need of 15,384 housing units for the City of Clovis by 2013. This number includes 203 housing units originally allocated to Fresno County's portion of the Fresno-Clovis Metropolitan Area, but accepted by the City of Clovis, conditioned on the County's agreement that Clovis would use all of the area within its current sphere of influence to comply with its manually adjusted RHNA.

Despite the increase in property values since 2000, housing prices in Clovis remain comparably low enough that the above-moderate will be able to find affordable market rate housing as purchasers or renters. Those in the moderate category and below will have a more difficult time finding affordable housing. The RHNA does not take into consideration the lower cost housing left vacant as households move up in the housing market. Many of the low- and very low-income households will find affordable rental housing through this upward mobility of other households.

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price, and include either unique physical or sociological requirements, or both. Included in this category are senior citizens and

handicapped persons who have particular physical needs as well as sociological needs unique to their group; large families who need four, five, or more bedrooms in a dwelling; farm workers who move from one location to another for all or part of a year (or only work and receive income for a part of the year); homeless persons who cannot afford permanent housing; and families with female heads of households who often represent unusually high percentages of very low- and low- income households as well as having needs related to location and size of unit.

Not all persons and households in Clovis with "special needs" are in the lower income groups, but it is assumed that where sufficient income is available, these special needs can be satisfied. Special needs groups with low or limited incomes are those targeted by the action plan.

2.3 Available Land Inventory

The General Plan establishes land planned for residential growth. General Plan policies encourage in-fill development of vacant and undeveloped lands, both presently within the City of Clovis and within a reasonable distance from existing public sewer, water and street systems.

Adopted specific plans designate land for a variety of residential densities and types. Lands proposed as Urban Centers, for which a specific plan will be required for implementation, also delineate a mix of residential land use potential. These areas outside of the current City boundary and designated for residential uses by the General Plan or a specific plan will be zoned to urban residential classifications upon annexation to Clovis. (It is important to note that present City/County policy encourages urban development to take place within cities where urban services and facilities are available. The County's Urban Referral Policy requires that all development requests within 1/2 mile of the City's fringe be referred to the City for annexation.)

2.4 Housing Opportunities

A balanced inventory of housing in terms of unit type, cost, tenure, and style promotes a range of housing options that are necessary to support an economically and socially diverse community. While the Land Use Plan promotes new growth in the City and SOI, it is not to occur at the expense of the unique quality of life and community character that the City of Clovis embodies. Improvements to existing residential neighborhoods simultaneously with new development based on the Urban Village concept emphasize the effort to integrate future areas of the City with the "small town" character of Clovis.

2.5 Housing Rehabilitation and Conservation

The assessment of current housing needs indicates that the majority of Clovis' population is adequately housed. The Housing Condition Survey performed for the 2002 Housing Element update indicated that 4,255 homes need some level of repair. It was noted that this phenomena is due in large part to the deterioration of 1970's-era wooden shake roofs that were coincidentally reaching the end of their 30-year life expectancy at the time of the survey. These roofs were showing the classic signs of deterioration – missing or misplaced shakes

and excessive splitting – on houses that would otherwise not be considered to exhibit unsatisfactory building or property conditions.

For the current Housing Element update, the City of Clovis Planning Division conducted a housing condition windshield survey of 24,297 single family homes in the city limit. The survey also included a rating of property conditions. Each residence was rated on landscape, presence of trash and rubbish, inoperable vehicles, and fences in need of repair. This survey illustrated that in some neighborhoods, which were commonly thought to need housing rehabilitation, the problem is actually related to property maintenance, not housing condition.

As discussed above, many houses scored low during the 2002 survey due to the condition of their roofs, and otherwise exhibited little defects or substandard conditions. With the current survey many of the homes that scored low during 2002 obtained higher scores. The scoring differences in the 2007 survey can be attributed to the homes having been re-roofed or otherwise repaired.

In addition, housing conservation is necessary to protect the stock of affordable housing units from being converted to other uses not benefiting lower income groups. At the present time, approximately 61 residential units exist on property that is zoned or planned for commercial or transportation uses, generally falling within four areas: the Herndon Avenue Business Corridor, the Clovis Avenue Business Corridor, the Old Town area, and the Shaw Avenue Business Corridor. Development in these areas has been influenced by the completion of Highway 168 and the implementation of the Transit Corridor associated with the Railroad Plan. Generally, these homes are substantially older, and a good deal of the useful life of these units is expended. While these units are old (50+ years) and in varying states of repair, they typically provide housing in the form of medium to larger sized single family dwellings in a rental range or purchase range that is more affordable to low-income families. The actual loss of single-family units due to mixed-use development and commercial growth is difficult to gauge in the short term.

2.6 Constraints to Affordable Housing

Many factors affect the ultimate cost and availability of housing to the consumer, be it rental or owner occupied. The factors that either prevent construction or raise the cost of construction and/or improvement of housing can be considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are nongovernmental market factors. Nongovernmental constraints are beyond the control of local government and generally cannot be impacted by the actions of a City or County. However, certain actions by the City of Clovis can mitigate some of the adverse impacts of market constraints on a very localized basis. Further, to the extent that governmental and nongovernmental constraints are interrelated and affect one another, action programs that influence governmental constraints can also have a beneficial effect on nongovernmental constraints.

2.7 Balanced Growth

It is important that residential development is responsive to the General Plan's vision and values, thus maintaining a high quality of life valued by Clovis residents. The General Plan sets forth policies to ensure that the demands placed on the community by future growth are balanced by a well-planned and financially self-supporting infrastructure of urban services. The General Plan also seeks a stable, economically diverse, and viable community, by providing housing to support the needs of its employers and employees.

2.8 Equal Housing Opportunity

Although providing an adequate number of dwelling units is essential to meeting housing needs, it will not in itself ensure that the entire population will be adequately housed. For example, households with a sufficient income to purchase quality housing may be denied a choice of housing location because appropriate housing at acceptable cost is not adequately dispersed throughout the community.

Inadequate distribution of affordable housing within a community or region is an important constraint to choice. Discrimination due to race, religion, or ethnic background is an equally significant factor affecting the renting or sale of housing. The City provides a variety of housing to meet the needs of its residents, and upholds fair employment and housing practices. In order to prohibit housing discrimination practice in accordance with fair housing laws, effective implementation of housing programs is contingent on full coordination with federal, state, and local agencies involved in the provision of housing, or housing related services.

2.9 Energy Conservation

The City has promoted energy conservation for residential uses on both educational and regulatory levels. On a regulatory level, the City enforces the State Energy Conservation Standards (Title 24, California Administrative Code). This 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. The City has not adopted additional subdivision and site plan review regulations or policies that require compliance with specific energy conservation standards.

2.10 Infill Housing

The feasibility of infill housing is influenced by many factors, most of which are outside of the City's direct influence. State housing law, the methodology and practicality of RHNA, lending practices, and construction defect litigation are a few of the external influences on infill development. On the local level, historic development patterns, the level of development fees, and the reaction of adjoining property owners' protests to infill development affect the feasibility of infill projects.

2.11 Inclusionary Housing

The practice of requiring new residential developments to provide a minimal portion of the units at costs affordable to low- and moderate-income households is one option for the provision of affordable housing. Such a program is designed to spread affordable housing units throughout the city. As an alternative to providing affordable units, developers can pay in-lieu fees, which are deposited into an appropriate housing development fund.

During the planning period of this document, the City will examine how other jurisdictions operate an inclusionary housing program. A decision will be made as to whether an inclusionary housing program will be feasible in Clovis. Complicating the local acceptance of inclusionary housing is the relatively lower cost of housing in the Fresno-Clovis Metropolitan Area (FCMA). Housing costs are much lower in the Fresno-Clovis metropolitan area relative to the Bay Area or Southern California, where inclusionary housing has been successfully implemented.

2.12 Regional Housing Needs Allocation

The state recognizes that the total housing needs identified may exceed available resources and a community's ability to satisfy these needs, and that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan. These issues are likely due to a greater involvement by the state with Bay Area and Southern California communities and a relative unfamiliarity with the issues that influence housing in the San Joaquin Valley.

2.12.1 Manual Adjustments of the RHNA

Local agencies, Clovis and the County for example, cannot claim the same land area to meet their respective RHNA. Many cities in Fresno County may be able to accommodate their respective housing needs allocation by income category within their existing jurisdictional boundaries. Other cities in the County, however, may need to annex land area within their respective sphere of influence in order to provide an inventory of adequate sites to accommodate their respective housing needs allocation by income category.

In the latter situation, a city must include within its housing element a housing program with specific actions that the City will take within the planning period to annex land area to provide for appropriate zoning, development standards, and infrastructure capacity in order to increase its total residential development capacity. Land area identified for annexation in a City's housing element program cannot be included in the County's housing element for providing adequate sites to accommodate its housing needs allocation, except for building permits issued by the County prior to the boundary change. Transfer of a jurisdiction's housing needs allocation during the planning period can only occur pursuant to Government Code Section 65584(c)(5).

Of particular interest to Clovis, and in fact to all cities in Fresno County, is the methodology used to determine housing allocation. Clovis and Fresno County both expressed their dissatisfaction with the methodology employed for the 2002 update, where the use of 1990

income data to establish housing allocation numbers contributed, in the City's opinion, to an excessive housing allocation.

By mutual agreement, Clovis and Fresno County manually adjusted their respective RHNA for the 2002 Housing Element updates. Within the FCMA market area, the manual adjustment resulted in an increase of 375 units in Clovis, an increase of 1,125 units in Fresno, and a corresponding decrease of 1,500 units in the unincorporated portion of the FCMA. These units were allocated to the income categories for each jurisdiction in the same proportion as existed prior to the manual adjustment. The City's manually adjusted 2002 RHNA was 6,410 dwelling units, allocated among respective target income groups.

Manual Adjustment to the 2007 RHNA

Fresno County's Regional Housing Need determination for the period of January 1, 2006 through June 30, 2013, was 52,142 housing units. Clovis' share of the County's Regional Housing Need was determined by HCD and COG as follows:

<u>Target Income Category</u>	<u>Number of Units</u>
Very Low	3,214
Low	2,323
Moderate	2,714
<u>Above Moderate</u>	<u>7,052</u>
Total	15,195

Staff from Fresno County, the City of Fresno, and the City of Clovis met on August 24, 2007, at the Council of Fresno County Governments to discuss to the County's request for a manual adjustment of the County's Regional Housing Needs Allocation (RHNA). Fresno County requested that Fresno and Clovis accept a portion of the County's RHNA for the FCMA and East Valley Market Areas. City staff informed County staff at the meeting that the City would have difficulty achieving its own draft 2006-2013 RHNA within Clovis' existing sphere of influence:

- Clovis' RHNA is exceptionally high due to methodology that projects the City's 2000-2005 high rate of development through 2013, in spite of the housing market's slowdown after 2005 (and which is expected by some market experts and economists to extend another two years);
- At current densities, a summary projection of potential units within Clovis' SOI already falls short of achieving the over 15,000 units in Clovis' RHNA;
- The plan amendments necessary to increase density may be desirable to accommodate Clovis' RHNA, but remain a function of the private sector and market forces which respond to customer preference, and that preference does not include the densities necessary to meet the RHNA within Clovis' SOI;
- Even with plan amendments, the land needed to approach compliance with the RHNA lies outside the current SOI within the General Plan area;
- Thus, additional lands will be needed to meet the RHNA.

After discussion on this matter, the Clovis City Manager conditionally agreed to accept a portion of the County's FCMA RHNA by the amounts shown in the table below, as allowed by CGC Section 65584.07 et seq. The amounts shown represent a proportional amount of low-income, very low-income, moderate- and above moderate-income housing as required by law. The conditions under which Clovis would accept a portion of the County's RHNA were agreed to by County representatives at this meeting, to wit:

- First, the County agrees to allow the City to use all of the area within the Clovis sphere of influence to comply with its adjusted RHNA.
- Second, in order to accommodate the adjusted RHNA by 2013, the County acknowledges that the Clovis SOI must be expanded and is likely to include the Northeast Urban Center, as depicted in the Clovis General Plan.

Fresno County Administrative Officer Bart Bohn responded by letter dated September 26, 2007, that though discussion of an expansion of the Clovis SOI is premature, the County agrees to the condition that Clovis will use all of the area within the Clovis sphere of influence to comply with its manually adjusted RHNA. Clovis City Manager Millison responded by letter dated October 17, 2007, accepting Mr. Bohn's comments and the terms of the manual adjustment. The City Manager's response reiterated staff's position that in order to accommodate the manually adjusted RHNA by 2013, Clovis' SOI must be expanded and is likely to include the Northeast Urban Center, as depicted in the Clovis General Plan.

Clovis reaffirmed its position that based upon the analysis performed for the purposes of the RHNA, staff concluded that the Clovis SOI must be expanded and is likely to include the Northeast Urban Center, as depicted in the 1993 General Plan.

After consideration of the County's request, on November 5, 2007, the City Council conditionally adjusted the RHNA as described in the following table:

2006 RHNA Manual Adjustment Worksheet Per City/County Agreement 8/24/07					
Income Category	Very Low	Low	Moderate	Above Moderate	
2006 Draft Clovis RHNA (units)	3,174	2,291	2,678	7,052	15,195
Recommended units from County FCMA RHNA to Clovis (units)	40	32	36	95	203
Total Adjustments	3,214	2,323	2,714	7,147	15,398
Clovis' % of Fresno Co.'s Total RHNA			41		
County's initial request FMCA reduction			496		
41% of 496			203		

Subsequently, HCD reviewed the 2007 Fresno County RHNA and noted that the housing needs figure determined for Fresno County (52,142 units), had been fully allocated to the jurisdictions within the County. HCD further noted, however, that the total County allocations

by income group were not consistent with the figures provided by HCD, as they must be pursuant to statute. Total County allocations were somewhat lower than HCD allocations within the very-low and low-income categories and somewhat higher within the moderate and above-moderate income categories. Consequently, minor adjustments were made to the income group calculations for each jurisdiction. COG revised the City of Clovis allocations as follows:

<u>Target Income Category</u>	<u>Number of Units</u>
Very Low	3,275
Low	2,354
Moderate	2,681
<u>Above Moderate</u>	<u>7,073</u>
Total	15,384

Section 3.0 Evaluation of the 2002 Housing Element

Pursuant to Section 65588 of the Government Code, the City of Clovis has reviewed its 2002 Housing Element and has evaluated the appropriateness of its housing goals, objectives, and policies in contributing to the attainment of the State Housing Goal. The City has also appraised the effectiveness of the Housing Element in attaining the community's housing goals and objectives, and the progress of the City's implementation of the Housing Element. The Housing Element has been revised to reflect the results of this review.

3.1 Discussion of Goals

The goals of the 2002 Housing Element support policies that advance the legislative intent of the Housing Element. On a day-to-day basis, the goals serve as the guidelines to evaluate development proposals, focus requests for assistance, facilitate funding opportunities, promote effective intergovernmental communication, and guide budgetary decisions.

The 2002 Housing Element goals are broad enough to encompass a range of policies and actions and have been found (through an examination of their policies) to serve the interests of the state and city. The goals remain appropriate for continuation in the 2006 update, and no changes to the goals are recommended.

Staff and the Citizens Advisory Committee have evaluated the 2002 Housing Element policies. Based on this evaluation, adjustment of specific policies and action items is deemed appropriate for the update. These amendments are identified in the tables that follow.

3.1.1 Discussion of Policies Relating to Goal 1

Goal 1: A diversity of housing opportunities that satisfy the physical, social, and economic needs of existing and future residents of Clovis.

The City of Clovis has provided sufficient land to accommodate residential growth for a variety of single-family homes and multiple-family units. Adopted City development standards and the City-County Memorandum of Understanding minimize noncontiguous (also known as "leapfrog") urban development. City policies establish the timely processing of development applications, and the adoption of specific plans to refine the planning process support the goals of the General Plan.

The Mixed-Use Zone Ordinance has not been adopted, but use of the Mixed-Use designation to create project-specific conditions is an active component of the City's land use approval process and has been implemented on a project-by-project basis since 1993. An update of the City's Zoning Ordinance, referred to hereafter as the Development Code update, has been initiated and is expected to be completed in 2008. A draft of the Development Code update is expected to be completed by August 2008. The completion of the Development Code update has been delayed due to limited staff resources and the large degree of inter-departmental communication needed. The Development Code update will include the creation of the Mixed-Use Ordinance envisioned in the 1993 General Plan.

Though not anticipated by the 2002 Housing Element, the Master Planned Community Overlay Zone District (MPC) adopted in April 2005 facilitates the development of housing in the spirit of Goal 1. The City typically uses the development standards of established zone districts in considering project approvals, though in several instances the conditional use permit process was used to review and approve a unique planned unit development request. The Master Planned Community Zone District can be used to modify development standards of the underlying zoning to provide a variety of housing choices within a mixed-use project.

GOAL 1		
A diversity of housing opportunities that satisfy the physical, social, and economic needs of existing and future residents of Clovis.		
ANALYSIS OF POLICIES RELATING TO GOAL 1		
2002 Policy	Results	Explanation
1.1. Maintain a sufficient inventory of developable land at varying densities to accommodate the existing and projected needed housing supply.	General and specific plans have enabled annexation and development of residential development. City-County memorandums of understanding and LAFCO requirements have an effect on the variety of annexations but boundaries remain logical and urban services are extended in an efficient and fully-funded manner.	Goal accomplished. - <i>Recommend continue policy.</i>
1.2. Support mixed-use projects that promote and enhance the adopted goals and policies of the Clovis General Plan.	Staff is supportive of innovative mixed-use projects. However, the market has not responded with projects.	Goal accomplished. - <i>Recommend continue policy.</i>
1.3. Encourage and participate in efforts designed to achieve economies and efficiencies which will facilitate the production of quality, affordable housing.	The City, through its redevelopment agency, is working with nonprofit housing providers to create more affordable housing. The City also works with the local Building Industry Association (B.I.A.) to arrive at off-site costs that result in creating a housing market that is accessible to more families.	No specific standards; however, the City is working with local nonprofit housing providers and the B.I.A. to continue promoting economic building conditions. - <i>Recommend continue policy.</i>
1.4. Promote balanced, orderly growth to minimize unnecessary development costs adding to the cost of housing.	Through the adoption of off-site improvement requirements, the City has encouraged orderly growth and minimized unnecessary developmental costs.	Goal accomplished. - <i>Recommend continue policy.</i>
1.5. Encourage residential development that provides the opportunity for local residents to live and work in the same community by balancing job opportunities with housing types.	Through the adoption of specific plans, the City has provided housing opportunities for all entry levels; multiple family housing as well as detached housing on lots as small as 6,000 sq. ft. to large expensive homes on lots in the 14,000 to 18,000 sq. ft. range.	Goal accomplished. - <i>Recommend an amended policy that is balanced between jobs and housing :</i> “Encourage development that provides the opportunity for local residents to live and work in the same community by balancing job opportunities with housing types.”

3.1.2 Discussion of Policies Relating to Goal 2

Goal 2: Balance growth between housing production, employment, and provision of services.

The City of Clovis, through the adoption of specific plans, has taken positive steps to manage neighborhood environmental factors such as traffic flow, school locations, parks, and open spaces in addition to minimizing the impacts on the area's natural resources. Specific plans, in conjunction with rigorous enforcement of building code standards, have resulted in improvement to the safety and integrity of neighborhoods. Housing Element policies support infill development. These policies balance the benefit provided by this type of housing with the costs of entitlement processing, building permits, and development impact fees.

GOAL 2		
Balance growth between housing production, employment, and provision of services.		
ANALYSIS OF POLICIES RELATING TO GOAL 2		
2002 Policy	Results	Explanation
2.1. Direct new housing development to viable communities where essential public facilities can be provided and employment opportunities, educational facilities, and commercial support are available.	The annual Capital Improvement Budget and 5-year Capital Improvement Program are designed to meet the long-term growth needs of the City as set forth in the City's plans. When the market seeks to increase residential densities from rural to urban, changes to service systems are analyzed and infrastructure costs are determined.	Goal accomplished. - <i>Recommend continue policy.</i>
2.2. Provide for adequate infrastructure and services to meet demands generated by residential development.	Funding and scheduling for improved and new urban services are included in each annual budget approved by the City Council. Individual development proposals are evaluated for sufficient urban services.	Goal accomplished. - <i>Recommend continue policy.</i>
2.3 Encourage a diversity of housing types in mixed use areas, village centers, and other areas in the City to support the Clovis community values.	Housing types are a function of market demands. Through its administrative and zoning regulations, the Planning Division remains supportive of diverse housing types.	Goal accomplished. - <i>Recommend continue policy.</i>

3.1.3 Discussion of Policies Relating to Goal 3

Goal 3: Affordable housing for all economic segments of Clovis.

The policies outlined in support of Goal 3 have largely been accomplished through the development of specific plans. The specific plans used citizen advisory committees to study and make recommendations on various aspects of housing within each specific plan area. Further, the programs of the Clovis Community Development Agency have accomplished the rehabilitation, maintenance, and development of affordable housing units.

GOAL 3		
Affordable housing for all economic segments of Clovis.		
ANALYSIS OF POLICIES RELATING TO GOAL 3		
2002 Policy	Results	Explanation
3.1. Promote a variety of housing opportunities that accommodate the needs of all income levels of the population and provide opportunities to meet the City's fair share of low- and moderate-income housing.	Through the City's specific plans and programs of the Clovis Community Development Agency (CCDA), the City has encouraged various types of housing opportunities in all residential portions of the City, as well as maintenance of the existing housing stock.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
3.2. Develop and implement regulatory actions that will advance the production of units affordable to low- and moderate- income households.	City development fees are maintained regularly and amended in compliance with state law; City plans provide for a range of housing types, densities, and lot sizes.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
3.3. Support innovative public, private, and nonprofit efforts in the development of affordable housing, particularly for the special needs groups.	Through projects such as Self-Help Enterprises, the City is supportive of these efforts. Clovis has recently entered into reimbursement agreements with builders for creation of community center development guidelines, which will facilitate mixed-use development.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
3.4. Pursue all available forms of private, local, state, and federal assistance to support development or purchase/rental of affordable housing.	City has used federal (CDBG and HOME) and state (CHAFEA) bond financing and tax increment funding. CCDA also participates with HUD Section 108 and Section 202 and BEGIN programs.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
3.5. Develop programs addressing the loss of assisted units because of conversion to market rate units or physical deterioration.	CCDA has monitoring in place. CCDA assisted in a bond-refinancing program for a low to very low-income senior housing project to preserve these units for this population.	CCDA performance measures are in compliance with this policy. - <i>Recommend continue policy.</i>

3.1.4 Discussion of Policies Relating to Goal 4

Goal 4: To maintain and improve the quality of the existing housing stock and the neighborhoods in which they are located.

The Clovis Community Development Agency has developed several home improvement programs to low-income homeowners in maintaining their existing homes. This program has benefited 580 homes since the adoption of the 1993 Housing Element through maintenance, rehabilitation, or new construction. The City of Clovis also maintains an active program to identify areas where excessive debris exists on residential property and takes appropriate action to effect the removal of the debris. The Clovis Community Development Agency has worked to develop 99 owner-occupied residential units targeted at low- and moderate-income individuals. The Agency has also been involved in the funding and development of 271 rental units affordable to low-income households.

GOAL 4

To maintain and improve the quality of the existing housing stock and the neighborhoods in which they are located.

ANALYSIS OF POLICIES RELATING TO GOAL 4

2002 Policy	Results	Explanation
4.1. Every 7 years monitor the quality of the housing stock to maintain a current inventory of all sub-standard housing units.	Housing condition survey was performed in 2006 for the Housing Element update.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
4.2. Provide for removal of all unsafe and substandard dwellings that could not be economically repaired.	City's housing program has pursued acquisition of property with demolition-quality housing. Most of the demolitions occurred as a result of complaints filed with the City of Clovis Building Division.	City is in substantial compliance with the stated policy. Removal of <u>all</u> unsafe dwellings is limited by available funding. - <i>Recommend continue policy.</i>
4.3. Encourage the development of sound new housing on vacant land within existing neighborhoods that have the necessary infrastructure.	Through programs operated by CCDA, the City has constructed homes and acquired vacant lots for future housing development affordable to low and very low-income persons.	The number of parcels that the Agency can acquire is limited by Agency low and moderate income housing funds. - <i>Recommend continue policy.</i>
4.4. Support and encourage all public and private efforts to rehabilitate and improve the existing stock, including use of federal, state, and local programs for this purpose.	CCDA provides painting and property maintenance services to approximately 90 low-income senior citizens annually. This policy is similar to policy 4.10, below and would benefit by inclusion of reference to governmental funds for this purpose.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
4.5. Promote public awareness of the need for housing and neighborhood conservation.	CCDA Housing Program staff makes presentations to civic groups about the need for affordable housing.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
4.6. Support actions that foster and maintain high levels of owner occupancy, particularly in those neighborhoods where housing quality is declining.	To date, City and CCDA have provided rehabilitation loans/grants and assistance for 580 households citywide.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
4.7. Promote development of public policies and regulations that provide incentives for property maintenance of owner occupied and rental housing.	City/CCDA has operated a housing rehabilitation program that has resulted in loans, grants or assistance for the improvement of 580 owner-occupied units.	Federal guidelines have deterred rental-housing involvement to date. City-funding did not allow for extensive development of a rental-housing program. - <i>Recommend continue policy. Staff will advocate for changes to federal guidelines that have deterred rental-housing participation.</i>

4.8. Maintain essential public services and facilities in residential area of low/moderate income housing units.	The Capital Improvement Program is devoted to improvement of the physical infrastructure that supports and sustains continued community development.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
4.9. Encourage available public and private housing rehabilitation assistance programs in neighborhoods where such action is needed to ensure preservation of the living environment.	City/CCDA has used CDBG and HOME funds, CalHome funds, and local redevelopment tax increment funds to fund rehabilitation projects.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
4.10. Manage neighborhood environmental factors to focus on neighborhood preservation and stabilization.	CCDA established a Painting Program that was federally funded through a grant to assist with a home maintenance program.	Goal accomplished. - <i>Recommend continue policy.</i>

3.1.5 Discussion of Policies Relating to Goal 5

Goal 5: Equal housing opportunity for all residents of Clovis.

Clovis has endeavored to advertise all housing opportunities in areas that reach the minority community. The City of Clovis has also created and staffed an economic development function that has expanded the employment base in Clovis during the period covered by the 2002 Housing Element (2000-2006). The City has continued to make use of housing programs available through the state and federal government which includes job training grants, rehabilitation funds, and programs for first-time homebuyers.

GOAL 5		
Equal housing opportunity for all residents of Clovis.		
ANALYSIS OF POLICIES RELATING TO GOAL 5		
2002 Policy	Results	Explanation
5.1. Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing	Staff is active with Community Housing Leadership Board, serving on board for 12 years, one term as vice-president, and two terms as president and distributes fair housing information and provides referrals to people requesting this information.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
5.2. Assist in the provision of housing for residents with special needs.	The City of Clovis has made use of CDBG and HOME funding, CalHFA Funds and Redevelopment Funds to foster the development of housing for individuals and families with special needs.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
5.3. Encourage housing design standards that promote the accessibility of housing for the elderly and disabled.	City implements the law regarding adequate access for disabled persons.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
5.4. Support groups that address the housing needs of the homeless and other disadvantaged groups.	City/CCDA are partners with nonprofit groups for the development of housing affordable to low income households. Supportive of proposals from groups proposing housing for the homeless.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>

3.1.6 Discussion of Policies Relating to Goal 6

Goal 6: To promote energy conservation activities in all neighborhoods.

The City of Clovis has actively promoted energy conservation, including such steps as using staff to coordinate a City-wide energy program, discouraging excessive outdoor illumination, and coordinating with Pacific Gas & Electric and the state. The City has also promoted public education to its citizens through “Black-Out Help and Information” public releases, distributing the Clovis Police Department Enforcement Policy, distributing “Energy Crisis Safety for Seniors” and “Senior Summer Safety Tips,” providing the Governor’s Executive Order D-19-01, providing California Energy Commission’s Exterior Lighting Strategies, and using the City’s website to post this information.

The Clovis General Plan Open Space and Conservation Element Goal 6 and its policies aim to ensure efficient energy use throughout the community through well-planned urban development and adherence to existing building codes that require energy efficient construction standards.

GOAL 6		
To promote energy conservation activities in all neighborhoods.		
ANALYSIS OF THE POLICIES RELATING TO GOAL 6		
2002 Policy	Results	Explanation
6.1. Comply with all adopted federal and state actions to promote energy conservation.	City has worked actively at several levels to promote energy conservation.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
6.2. Promote public awareness of the need for energy conservation.	Through its rehabilitation programs, CCDA added insulation, replaced windows, improved HVAC systems, and upgraded water heaters for low-income households. The City also conducts energy conservation workshops.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
6.3. Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.	City has worked through the activity of the City Building Division to adhere to energy conservation requirements.	City program is in compliance with building code requirements for energy conservation. - <i>Recommend continue policy.</i>
6.4. Encourage maximum use of federal and state programs and services from energy providers that assist homeowners in providing energy conservation measures.	The City is using its redevelopment housing staff to make applications for state and federal assistance whenever possible.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>

3.1.7 Discussion of Policies Relating to Goal 7

Goal 7: Coordination among agencies that address housing issues.

The nature of housing issues, programs, and solutions requires close coordination between all levels of government and nongovernmental organizations. Clovis currently coordinates closely with allied housing agencies and groups in support of its housing goals. These agencies include the Department of Housing and Development, California Department of Community Development, Fresno County, Council of Fresno County Governments, and the Housing Authority of Fresno County.

GOAL 7		
Coordination among agencies that address housing issues.		
ANALYSIS OF THE POLICIES RELATING TO GOAL 7		
2002 Policy	Results	Explanation
7.1. Coordinate with governmental agencies responsible for the administration of state and federal housing programs.	City coordinates with HUD, HCD, Fresno County, Council of Fresno County Governments, and the Housing Authority of Fresno County.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
7.2. Comply with all adopted federal and state actions that will create a positive, stable climate for housing production.	The City has adopted a general plan, nine specific plans; redevelopment plans, and implements its housing goals.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>
7.3. Pursue state and federal funding and assistance to fulfill Housing Element policies and projects.	City is an active participant in local, state, and federal programs.	City is in compliance with the stated policy. - <i>Recommend continue policy.</i>

3.2 Summary of Results of the 2002 Five-Year Action Plan

The following table identifies the results of the Five-Year Action Plan and makes recommendations for future activities for meeting the housing needs of the City of Clovis.

REVIEW OF RESULTS OF THE FIVE-YEAR ACTION PLAN		
Goal 1: A diversity of housing opportunities that satisfy the physical, social, and economic needs of existing and future residents of Clovis.		
Action Plan	Planned Objective	Level of Achievement/Future Status
Pursue annexation of areas within the sphere of influence (SOI) to provide necessary additional land to accommodate housing needs.	Continue annexations to provide adequate development sites.	There have been 31 annexations (approximately 2,900 acres) since 2002, and there are approximately 2,586 acres of unincorporated annexable land remaining within the SOI. - <i>Continue implementation.</i>
Review and update periodically the Clovis General Plan to ensure that growth trends are addressed.	Process applications for general plan amendment up to four times per year.	There have been 87 general and specific plan amendments since the 2002. - <i>Continue implementation.</i>
Revise the City's zoning classifications to reflect the General Plan Land Use concept.	Allocate staff resources to update the zoning ordinance.	The Development Code update is in process and is expected to be completed in 2008. - <i>Continue implementation.</i>
Examine potential funding sources, such as Community Development Block Grants (CDBG) and redevelopment set-aside for the purchase of land banking sites.	Use CDBG and redevelopment set-aside funding for this purpose.	City is implementing this action. - <i>Continue implementation.</i>
Support the use of innovative building techniques and construction materials for residential development.	City supports and responds to market-driven innovation.	Innovation has, to date, not been driving the market. Few opportunities from the builders have been submitted. - <i>Continue implementation.</i>
Prioritize processing of very low, low, and moderate income, and senior housing projects.	CCDA acceptance of unsolicited proposals for assistance. Review on a first-come/first-served basis.	Subject housing projects have been prioritized. - <i>Continue implementation.</i>
Prepare a mixed-use overlay zone with development density standards that permit residential development up to 43 du/ac for selected mixed-use areas.	Allocate staff resources to update the zoning ordinance.	The Development Code update is in process and is expected to be completed in 2008. - <i>Continue implementation.</i>
Institute shared parking in mixed-use areas through the mixed-use overlay zone and reduced parking provisions for assisted housing devoted to low and very low-income households and/or seniors in the R-3 and R-3A zones.	Allocate staff resources to update the zoning ordinance.	The Development Code update is in process and is expected to be completed in 2008. - <i>Continue implementation.</i>

Goal 2: Balance growth between housing production, employment, and provision of services.		
Action Plan	Planned Objective	Level of Achievement/Future Status
Target residential development opportunity areas based on existing infrastructure and services, employment opportunities, and commercial developments, and direct residential development to these areas.	Depiction of suitable lands on the City's general and specific plans.	Nine adopted specific plans in the City's growth areas depict suitable lands. - <i>Continue implementation.</i>
Require that housing developments pay and/or provide for their share of infrastructure improvements.	Infrastructure fees that are commensurate with the increased demand for services.	Fees to support extension of urban service infrastructure are in place. - <i>Continue implementation.</i>
Require the preparation of a specific plan for the three urban centers that identify service and infrastructure limitations, and develop programs to remediate service and infrastructure limitations prior to approval.	Approval of specific plans to provide for long-term growth of the City of Clovis.	The Southeast Urban Center Specific Plan was adopted in 2003. - <i>Continue implementation.</i>
Evaluate the support of infill development by various means, including financial support when it can be demonstrated that entitlement processing, building permit fees, and/or development impact fees are not proportionate to the actual cost of these services	City is to evaluate various support means for infill development.	This action involves on-going implementation. - <i>Continue implementation.</i>
Goal 3: Affordable housing for all economic segments of Clovis.		
Action Plan	Planned Objective	Level of Achievement/Future Status
Evaluate an inclusionary housing program that establishes affordable (for very low, low and moderate income) housing objectives for new residential development and provides incentives to the private housing industry in order to achieve these objectives.	Creation and use of a voluntary inclusionary housing program	Not achieved. Staff is working on a position that is supported by the building industry. - <i>Continue implementation.</i>
Provide a mechanism for establishment of a nonprofit housing corporation to be administered by the Redevelopment Agency.	A nonprofit housing corporation	This action item was not achieved, but it remains of interest. - <i>Continue implementation.</i>

Goal 3 Continued		
Promote research in the areas associated with independent funding for housing programs.	Active use of independent funding for housing programs.	The City continues to explore use of revolving loan funding. City's loan portfolio currently contains \$7,224,869. CCDA keeps informed of housing funding opportunities. - <i>Continue implementation.</i>
Support, and if appropriate, provide technical assistance to both public sector and private sector efforts in the development and financing of low- and moderate-income housing.	Active support and technical assistance to development and financing of low- and moderate-income housing.	City has provided assistance to the Silver Ridge development, Hotchkiss Terrace, Coventry Cove, University Hope, State Center Community College District, Clovis Unified School District, Self-Help Enterprises, and Habitat for Humanity. Action item is achieved and ongoing. - <i>Continue implementation.</i>
Continue cooperation with the Fresno County Housing Authority to provide Section 8 rental units or Section 8 assistance to eligible tenant households.	Intergovernmental cooperation for Section 8 housing.	CCDA has made referrals to the Housing Authority for tenants and property owners and maintains regular communication with the Housing Authority. Action item is achieved. - <i>Continue implementation.</i>
Goal 4: To maintain and improve the quality of the existing housing stock and the neighborhoods in which they are located.		
Action Plan	Planned Objective	Level of Achievement/Future Status
Maintain a code enforcement program to ensure building safety and integrity of residential neighborhoods.	Active and effective code enforcement.	Code enforcement officers of the Planning Division and Police Department work together to maintain neighborhoods, prevent crime, and enforce zoning and building codes and the Neighborhood Preservation Ordinance. - <i>Continue implementation.</i>
Identify substandard housing units in the City and assist homeowners in applying for rehabilitation assistance.	Maintenance and improvement of existing housing stock.	Code enforcement through the Police Department's Neighborhood Preservation program identifies potential housing problems and alerts the Building Division and CCDA when assistance is warranted. Action is accomplished and ongoing. - <i>Continue implementation.</i>
Make available an inventory of all federal and state programs that can assist lower-income homeowners in rehabilitation efforts to properly maintain their units.	Timely use of available federal and state programs.	CCDA staff is kept informed of programs and has successfully matched programs with applicants in a timely manner. Action accomplished. - <i>Continue implementation.</i>
Continue implementation of the redevelopment programs in order to improve deteriorating residential neighborhoods in the redevelopment project areas.	Ongoing and effective redevelopment programs.	CCDA housing rehabilitation program and new construction program has resulted in 580 rehabilitation loans, grants and assistance, construction of 99 new housing units, and rental units available for affordable housing programs. Action is accomplished and ongoing. - <i>Continue implementation.</i>

Goal 5: Equal housing opportunity for all residents of Clovis.		
Action Plan	Planned Objective	Level of Achievement/Future Status
Evaluate the feasibility of reducing development fees for projects providing low income and senior citizen housing.	Fee burden reduced for qualifying housing projects.	Through CCDA, the City has mitigated development fees for qualifying housing projects. - <i>Continue implementation.</i>
Revise existing Municipal Code ordinances as necessary during consistency with General Plan review to ensure that none discriminate against any residential development or emergency shelter because of method of financing, race, sex, religion, national origin, marital status, or disability of its owners or intended occupants.	Revised Municipal Code in accordance with this action.	The Development Code update is in process and is expected to be completed in 2008. - <i>Continue implementation.</i>
Provide referral services to community organizations and service providers that address special needs groups.	Timely and effective referral services.	CCDA provides referral services in accordance with this action. Ongoing service. - <i>Continue implementation.</i>
Allow transitional facilities in high-density residential portions of mixed-use areas and emergency shelters in commercial and industrial areas. Development of these facilities will be subject to discretionary approval.	Transitional facilities in high-density residential portions of mixed-use areas and emergency shelters in commercial and industrial areas, subject to discretionary approval.	An ordinance amendment was approved in 2004 permitting emergency and transitional housing in the C-2 Zone District by right and the R-3 Zone District subject to a conditional use permit. Action achieved. - <i>Continue implementation.</i>
Encourage owners of active agricultural land to provide temporary housing for migrant farm workers.	Temporary housing for migrant farm workers.	The City is supportive of housing actions for all members of the population. - <i>Continue implementation.</i>
Goal 6: No action items to address		
Goal 7: Coordination among agencies that address housing issues.		
Action Plan	Planned Objective	Level of Achievement/Future Status
Devote resources towards the maintenance of City staff on updating housing issues, legislative requirements, and federal, state, and local housing assistance programs.	Ongoing training and education of City staff.	Action achieved. - <i>Continue implementation.</i>
Monitor the introduction of state and federal housing programs and evaluate the potential usefulness of these programs to Clovis residents.	State and federal housing programs monitor and evaluated.	CCDA provides referrals to inquiring persons and evaluates programs in relation to the need. This action plan is consistent with CCDA objectives and performance measures from the Clovis annual budget. - <i>Continue implementation.</i>
Coordinate planning and growth projections with Fresno County governmental agencies and the Fresno County Housing Authority.	Ongoing communication with these agencies in conformance with this action.	Action achieved. - <i>Continue implementation.</i>

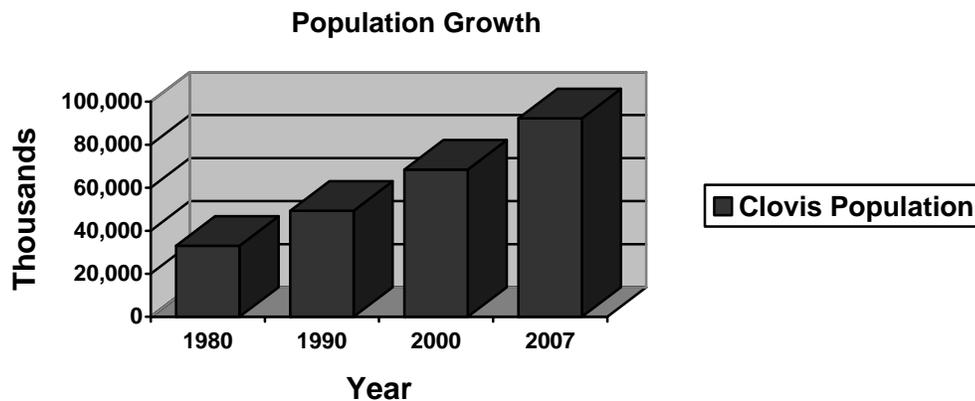
Section 4.0 Community Profile

The housing needs of the City are determined by characteristics of the population (age, household size, employment, and ethnicity). In order to establish housing goals and policies, the City's housing needs have been determined. This information helps to define the City's current and projected housing needs, and provide direction in updating the City's Housing Element goals, policies, and programs.

The information used to define the City's current and projected housing needs was provided by the 2000 City of Clovis Housing Element Update, Bureau of Census, Department of Finance, and the California Employment Development Department.

4.1 Population - City of Clovis

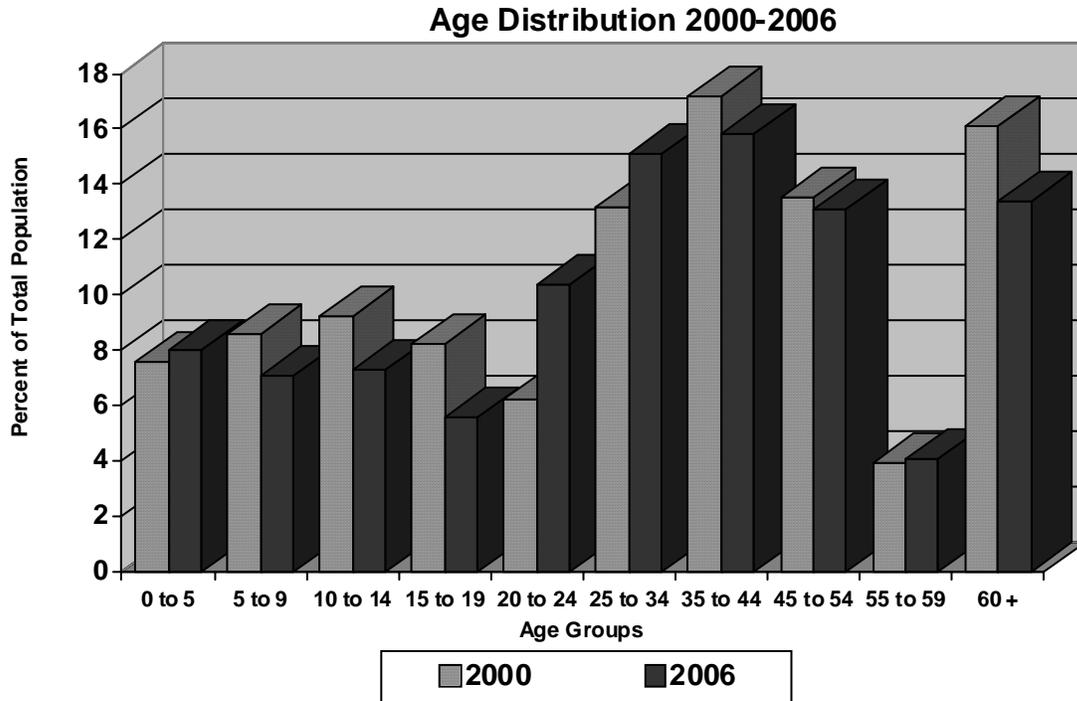
The City of Clovis is one of 15 cities located in Fresno County. The County is experiencing tremendous growth, and is one of the fastest growing regions in the State of California. The City has experienced a notable increase in population over the last ten years. The City's 2000 population was 70,746; this was an approximate 44 percent increase from a population of 49,300 in 1990. During this same period, Fresno County increased nearly 20 percent, from 667,490 in the 1990 Census to a population 799,407 in the 2000 Census. The current 2007 population of Fresno County is estimated at 917,515 (Department of Finance). The current 2007 City of Clovis population is estimated at 92,269 persons (Department of Finance). The City's population is anticipated to grow to 105,531 persons by 2010 and to 133,800 by the year 2020 (Clovis General Plan- 2.9 percent annual growth rate assumption).



Source: Bureau of Census and Department of Finance

4.2 Age Composition - City of Clovis

Between 2000 and 2006, the age distribution of the City's population remained fairly constant. The largest change occurred in the 20 to 24 year age group, which was 6.2 percent in 2000 as compared to 10.4 percent in 2006.



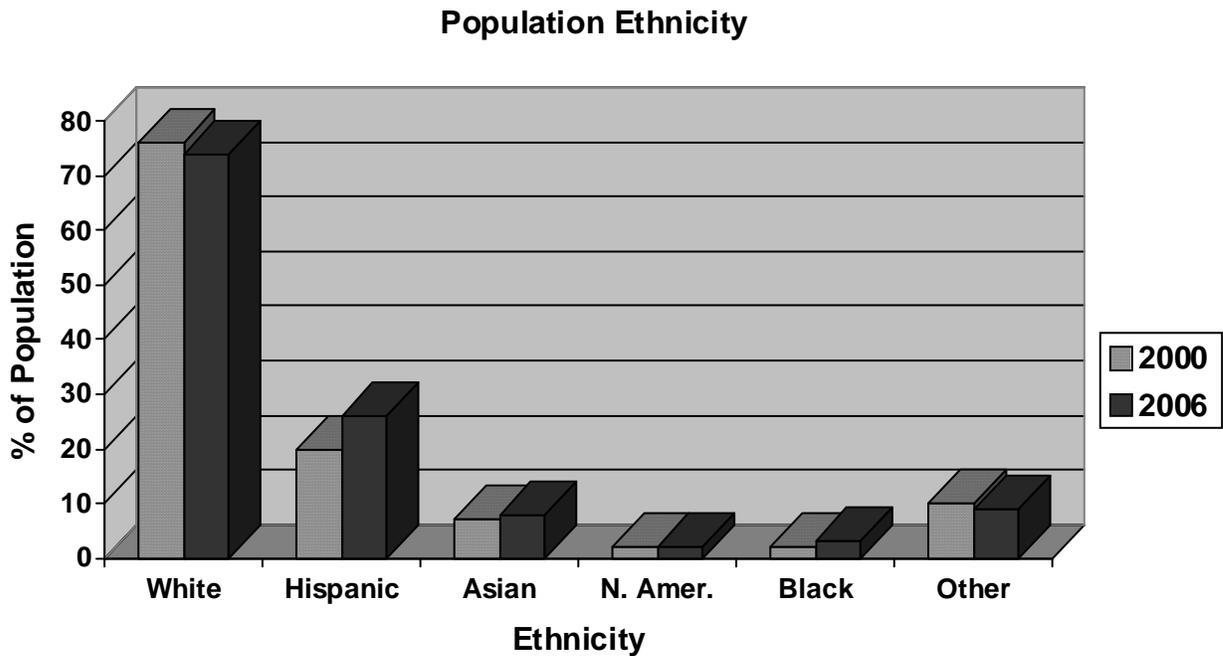
Source: 2000 Census Data and Census Bureau American Community Survey, 2006

The Age Distribution exhibit shows that in 2006, the largest individual age groups were 35 to 44 years, at 15.8 percent of the total population, and 25 to 34 years at 15.1 percent of the population. Children (0-17 years) comprise 26.4 percent of the population, adults (ages 18-64) represent 64.6 percent, and senior citizens (65 years and over) make up 9.1 percent of the population.

4.3 Race and Ethnicity - City of Clovis

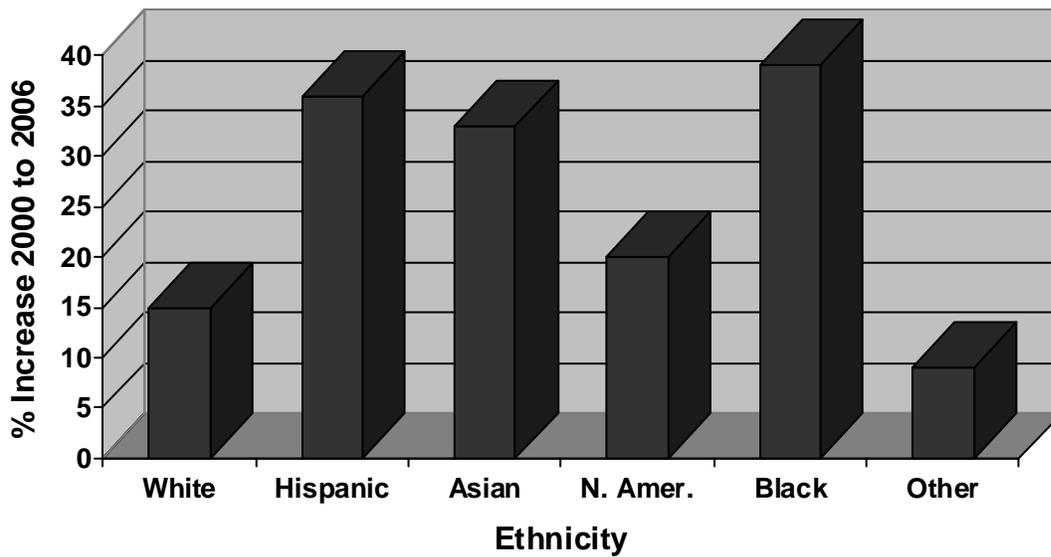
Although the number of minority residents increased slightly between 2000 and 2006, the City is primarily comprised of persons classified as white, not of Spanish origin. In 2000, a large proportion, 75.9 percent of the residents of Clovis was white and not of Spanish origin, as shown in the Population Ethnicity exhibit. In 2006, the percentage of white residents decreased slightly to 73.9 percent.

While the number of minorities in the overall population is relatively small, all groups saw a percentage increase in their own population between 2000 and 2006. The African-American population increased by nearly 39 percent, the Asian/Pacific Islander population increased by 33 percent, Native American population increased by 20 percent, and the Spanish/Hispanic population increased by approximately 36 percent.



Source: 2000 Census Data and Census Bureau American Community Survey, 2006

% Increase by Ethnic Group



Source: 2000 Census Data and Census Bureau American Community Survey, 2006

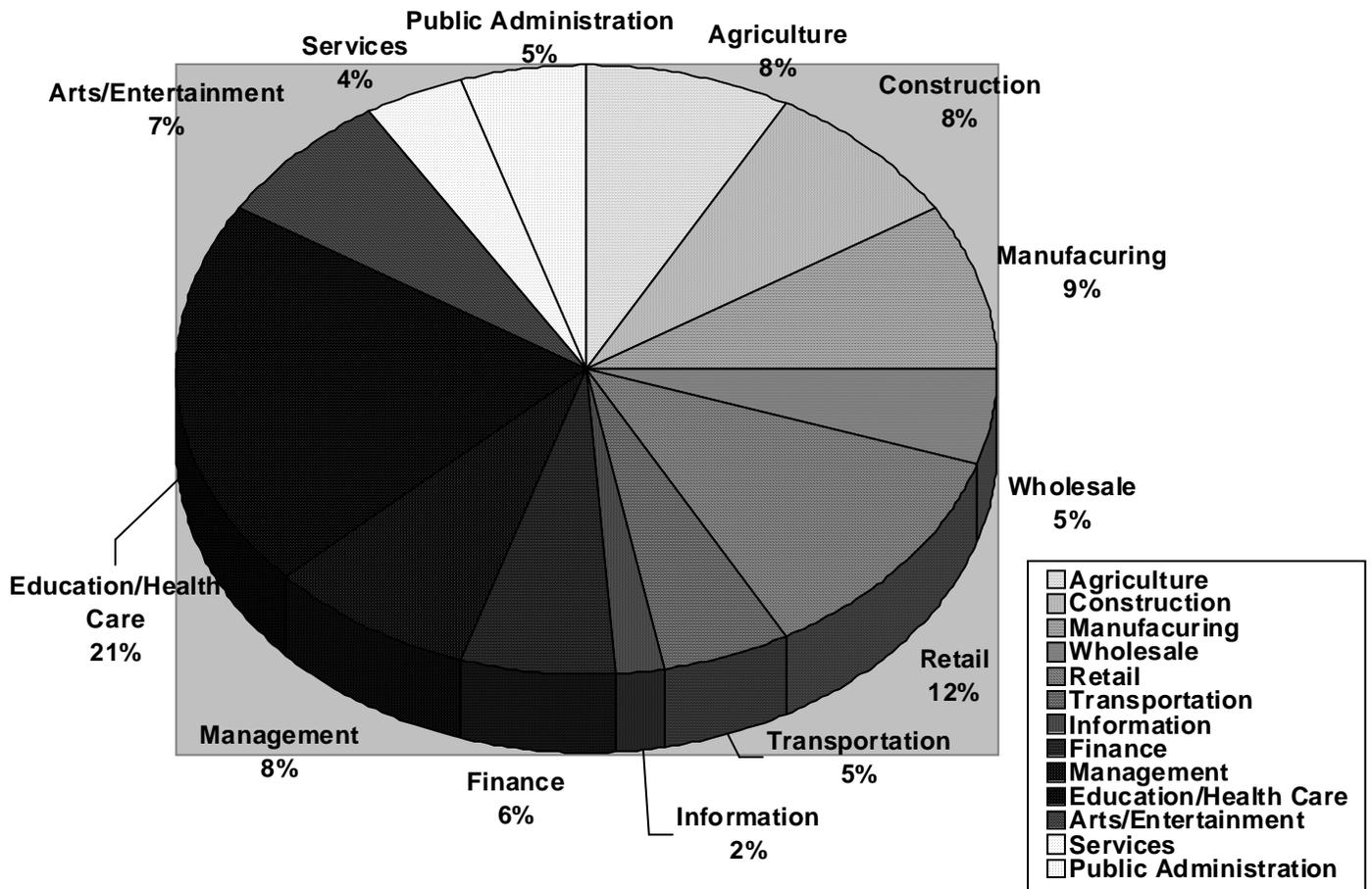
4.4 Employment - City of Clovis

The State of California Employment Development Department (EDD) considers the Fresno Metropolitan Statistical Area, encompassing Fresno County, one labor market for reporting purposes. Many Clovis residents work in other communities, and by the same token, residents from other cities work in Clovis.

The Employment Development Department reported that there were approximately 348,600 wage and salary jobs in Fresno County in 2006. This figure is up 22,400 from 326,200 in September 2000.

In 2006, the education and healthcare industry employed the largest number of workers, accounting for approximately 21 percent of the workforce, as shown on the Distribution of Employment by Industry exhibit. The retail industry was Fresno County's second largest employer in 2006, with 12 percent of the jobs; the manufacturing industry was the third largest provider of jobs in Fresno County with 9 percent.

Distribution of Employment by Industry in Fresno County



U.S. Census Bureau, 2006 American Community Survey

The local working force of Clovis residents during 2006 was estimated at 41,418 by the U.S. Census Bureau, 2006 American Community Survey. Table 4-1 identifies employment by sector in the City.

TABLE 4-1 ESTIMATED EMPLOYMENT BY SECTOR IN CLOVIS	
Employment	Employees
Agriculture, forestry, fishing, hunting, and mining	413
Construction	2,853
Manufacturing	3,718
Wholesale trade	2,289
Retail trade	6,477
Transportation and warehousing, and utilities	1,886
Information	773
Finance and insurance, and real estate and rental/leasing	2,203
Professional, scientific, management, administrative	2,853
Educational services, health care, and social assistance	9,662
Arts, entertainment, recreation, accommodation, food service	3,673
Other services, except public administration	2,302
Public administration	2,316
TOTAL	41,418

U.S. Census Bureau, 2006 American Community Survey

Clovis experienced a tremendous increase in residential and commercial development over the last ten years. This has created hundreds of new jobs. Although the increased commercial activity has brought more job opportunities, many service/retail jobs pay near minimum wage salaries and employ workers part-time. Clovis' major employers include Clovis Unified School District, Pelco security cameras, Clovis Community Hospital, and the City of Clovis.

TABLE 4-2 CLOVIS' MAJOR EMPLOYERS	
Company	Number of Employees
Clovis Unified School District	5,000
Pelco	2,100
Clovis Community Hospital	812
City of Clovis	622
Wal-Mart	471
Wawona	400
Target	370
Anlin	325
SBC	300
Save Mart	293
Von's	210
Lowe's	200
Sears	180
Home Depot	175
Costco	165
Bingham Toyota	150
Longs Drug Store	145
Gottschalks	144
Olive Garden	135
Future Ford and Kia	130
Source: City of Clovis Business Retention and Attraction Program	

The EDD's average annual unemployment rate for Fresno County in 2006 was estimated at 8.7 percent, compared to an average 14.3 percent unemployment rate reported in 2000. EDD also reported an average of 36,158 unemployed County residents in 2006, compared to 56,200 during 2000. The average unemployment rate for 2007 (through October) in Fresno County is estimated to be 8.5 percent.

4.5 General Income Characteristics - City of Clovis

The median household income in Clovis is slightly higher than the Fresno County median income household of \$42,732. The current median household income in the City is \$54,045. 82 percent of City households received wage earnings, while 16 percent received retirement income other than Social Security. 22 percent of the households received Social Security, which averaged \$11,845 per year.

Household income estimates (2006) in terms of number and percent of total households and families are presented in Table 4-3. The number of households in the \$0 to \$24,999 range may reflect a large student population residing in the southwest section of Clovis, which may be reflected in the calculations of households reported as overpaying.

TABLE 4-3 2006 HOUSEHOLD INCOME ESTIMATES				
Income Category	Households	% of Total Households	Families	% of Total Families
Less than \$10,000	1,568	5	478	2
\$10,000 - \$14,999	1,533	5	397	2
\$15,500 - \$24,999	3,297	11	1,545	8
\$25,000 - \$34,999	2,860	10	1,507	7
\$34,999 - \$49,999	4,635	16	3,443	17
\$50,000 - \$74,999	4,880	16	3,815	19
\$75,000 - \$99,999	5,036	17	3,923	19
\$100,000 - \$149,999	3,935	13	3,540	17
\$150,000 - \$199,999	1,328	5	1,280	6
\$200,000 or more	680	2	643	3
Total	29,725	100	13,080	100
Median Income	\$54,045		\$68,747	
Mean Income	\$67,000		\$79,374	

Source: Census Bureau, American Community Survey, 2006

Four household income categories are used by the State of California for housing affordability analysis: Extremely Low Income (less than 30 percent of median income), Very Low Income (50 percent of the median income), Low Income (51 percent to 80 percent of the median income), Moderate Income (81 percent to 120 percent of the median income), and Above Moderate Income (more than 120 percent of the median income). This method is consistent with definitions of the income categories used in various Federal and State housing programs, e.g., Section 8 and State Density Bonus Law. It is based on an average household size of a family of four. Table 4-4 estimates the distribution of very low, low, moderate, and above moderate incomes, the number of households according to the 2006 American Community Survey, and the RHNA income group distribution.

As shown in Table 4-4, the above moderate income households constitute the largest grouping, accounting for 51 percent of all households. The second largest income group is moderate-income households, accounting for approximately 18 percent of the total number of households. Approximately 31 percent of the households in the City are lower-income households, with 17 percent classified as extremely low or very low, and the remaining 14 percent classified as low income households. This data indicates that there is a need for

housing that is affordable to the very low and low income households, as well as a strong market for housing that serves the needs of the above moderate income households.

The extremely low income category was established in is a new income category established in 2006. As discussed above, it is defined as households with income less than 30 percent of area median income. For extremely low-income households, this results in an income of \$16,213 or less. Households with extremely low income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security insurance (SSI) or disability, are considered extremely low income households. At the same time, a minimum wage worker could be considered low-income with an annual income of approximately \$17,000 or less. At the current California minimum wage rate of \$8.00 per hour, a full-time employee would make approximately \$16,640 per year.

The City's population increased by 44 percent between 1990 and 2000 and by 27 percent between 2000 and 2006. Residents 25 to 44 years of age now represent 31 percent of the population. This age group is of child bearing/rearing years, which indicates an increasing need for additional housing. Many people in the 25-34 year age group, which comprises 15 percent of the population in the City of Clovis, are likely to be first-time home buyers, thereby increasing the need for entry level homes which typically are priced below the median housing cost. A segment of the housing stock which may serve the entry level housing market is move-up housing that was purchased for \$30,000 to \$60,000 in the 1970s and early 1980s. The median price in Clovis is now \$365,000. As the original owners move up to newer and larger housing, entry-level housing becomes available. Households in the moderate and some low-income households at the higher end of the income group distribution could afford to purchase homes in this price range.

The Clovis labor market and its major employers have shifted since the 2000 Housing Element Update. In 2000, agriculture and the service industry provided the most jobs in Fresno County. Both types of employment tend to be relatively low paying, increasing the need for affordable housing for low- and very low-income households. In 2006, education/healthcare and retail provided the most jobs. While retail jobs tend to be relatively low paying, education/healthcare jobs tend to be higher paying. However, even with an increase in higher paying jobs, significant increases in the cost of homes in recent years has led to affordability issues for very low income, low, and even moderate income households.

TABLE 4-4 INCOME DISTRIBUTION IN CLOVIS		
Income₁	% of Total Population₂	City of Clovis
Extremely Low/Less than \$16,214	8.60%	2,559
Very Low/ \$16,214-\$27,023	8.60%	2,559
Low/\$27,024-\$43,236	14.21%	4,228
Moderate/\$43,237-\$64,854	17.56%	5,224
Above Moderate/\$64,855 and above	51.03%	15,182
TOTAL HOUSEHOLDS₃	100%	29,752
<p>1 Section 6932 of the California Administrative Code. 2 Percentages based on 2007 Fresno County Regional Housing Needs Allocation Plan. 3 Census Bureau, American Community Survey, 2006.</p>		

Section 5.0 Housing Profile

This section provides an overview and comparison of the housing stock in the City of Clovis. Analysis of past trends of the housing stock provides a method of projecting the future housing needs of Clovis.

The information used to define the City's current and projected housing stock was provided by the 1993 Clovis Housing Element Update for the City of Clovis, surveys conducted by the CCDA, market data, and analysis of housing characteristics of the entire project area extrapolated from Bureau of Census reports.

5.1 Housing Characteristics - City of Clovis

Data from the U.S. Bureau of Census indicates that the housing stock in the City of Clovis increased by 6,362 units between 1990 and 2000, from 18,888 to 25,250 units. This change represents a 33.7 percent increase. The data summarized in Table 4-5 indicates that the growth of the housing inventory in the City slowed during the 1990s. The period from 1980-1990 showed a 41.5 percent increase in total housing units, with an average increase of 554 units per year, while during the period between 1990-2000, an average increase of 636 units per year was experienced, yielding an increase of 33.7 percent. The actual growth of the housing inventory varies from year to year, and there appears to be an increase since the year 2000. Between 2000 and 2006, the City experienced tremendous growth, with an average of 1,138 new units constructed per year, which resulted in a 27 percent increase.

There are three basic types of housing units for which data is presented: single-family detached units (including planned unit developments), multiple-family units ranging from duplexes to large apartment developments, and mobile homes located in mobile home parks and on individual lots.

The predominant type of dwelling unit continues to be the conventional single-family residence in the City. The construction of single family, detached homes rose slightly during 1980-1990, and then rose dramatically during 1990-2000. Significant increases can also be seen during 2000 and 2006. As indicated in Table 4-6, single-family units in Clovis presently comprise 66 percent of the total housing market. A substantial amount of multiple-family growth occurred in the early 1980s and between 2000 and 2006.

TABLE 4-5 TOTAL HOUSING STOCK 1980-2000 DWELLING UNITS							
	1980	% Change 1980-1990	1990	2000	% Change 1990-2000	2006	% Change 2000-2006
California	9,223,120	18.9%	10,966,024	12,214,549	11.4%	13,174,781	7.80%
Fresno County	193,653	21.6%	235,563	270,767	14.9%	299,578	10.60%
City of Clovis	13,345	41.5%	18,888	25,250	33.7%	32,076	27%

Source: 1980, 1990, 2000 Census Data and Census Bureau American Community Survey, 2006

TABLE 4-6 TOTAL DWELLING UNITS BY TYPE										
Dwelling Type	1980		1990		2000		% Increase 1990-2000	2006		% Increase 2000-2006
	Units	% of Total	Units	% of Total	Units	% of Total		Units	% of Total	
CITY OF CLOVIS										
Single Family	7,267	57.3%	11,341	60.0%	16,802	66.8%	48.2%	21,173	66.0%	26.0%
Multi-Family	4,744	37.4%	6,551	34.7%	7,426	29.5%	13.4%	9,840	30.7%	32.5%
Mobile Homes	667	5.3%	898	4.8%	889	3.5%	0%	1,063	3.3%	19.6%
Total Year Round Dwelling Units	12,678	100%	18,888	100	25,250	100%	33.7%	32,076	100%	27.0%

Sources: 1980, 1990, 2000 Census Data and Census Bureau American Community Survey, 2006

In 2006, multiple-family housing units made up 32.5 percent of the total housing units, with 9,840 units inventoried. There are approximately 63 apartment complexes in the City of Clovis, as well as many smaller two-, three-, and four-unit complexes, which are not identified as apartment "complexes." The number of mobile homes has been relatively small in comparison to single and multiple-family residential structures. In 2006, mobile homes represented only 3.3 percent of the total housing stock.

5.2 Household Characteristics

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics need to be identified in the City of Clovis. The following is an analysis of household size, household growth, tenure, and vacancy trends. By definition, a "household" consists of all the people occupying a dwelling unit, whether or not they are related. A single person living in an apartment is a household, just as a couple with two children is considered a household.

TABLE 4-7 TOTAL HOUSEHOLDS AND HOUSING TENURE					
	1990	2000	% Increase 1990-2000	2006	% Increase 2000-2007
California					
Total Households	10,381,206	11,502,870	10.80%	12,151,227	5.64%
Owner Occupied	55.60%	56.90%	1.30%	58.45%	1.55%
Renter Occupied	44.40%	43.10%	-1.30%	41.55%	-1.55%
Fresno County					
Total Households	220,933	252,940	14.50%	277,256	9.61%
Owner Occupied	54.30%	56.50%	2.20%	54.95%	-1.55%
Renter Occupied	45.70%	43.50%	-2.20%	45.05%	1.55%
City of Clovis					
Total Households	18,155	24,347	34.10%	29,752	22.20%
Owner Occupied	51.00%	60.40%	9.40%	56.18%	-4.22%
Renter Occupied	49.00%	39.60%	-9.40%	43.82%	4.22%
Source: 1990, 2000 Census Data and Census Bureau American Community Survey, 2006					

5.2.1 Households - City of Clovis

Between 1990 and 2000 and 2000 and 2007, the City grew at a higher rate in the number of households than experienced by Fresno County or the State of California, as shown in Table 4-7. The total number of households in the City of Clovis in 2006 was 29,752.

5.2.2 Household Size - City of Clovis

In the years before 1990, there was a small, but steady decline in the average household size throughout Fresno County, including the City of Clovis. However, this trend reversed slightly in Clovis between 1990 and 2000, with average household size increasing from 2.75 persons to 2.79 persons. In 2006, the average household size decreased slightly to 2.78.

Household size is important, as the City uses the average household size to plan for most public improvements and services and to project population. In California, the household size increased from 2.72 persons per household in 1990 to 2.87 persons in 2000; in 2006 this

number increased to 2.93. The City of Clovis has maintained its position above the national average household size, which was 2.61 persons in 2006. This may reflect Clovis' attractiveness as a desirable place to live for families with children.

5.2.3 Housing Tenure - City of Clovis

The number of owner-occupied housing units in the City of Clovis increased between 1990 and 2000 from about 51 percent of the total units to 60.4 percent. However, the number of owner-occupied housing units decreased between 2000 and 2006 to 56 percent. According to the United States Census (2006), 58 percent of all housing units in the State are owner-occupied. The percentage of owner occupied units in Clovis is slightly lower than that of California. Renter occupied housing in Clovis increased by 4.2 percent from 39.6 percent of the housing units to 43.8 percent between 2000 and 2006.

5.2.4 Vacancy Rates - City of Clovis

The vacancy rate is a measure of the general availability of housing. It also indicates how well the types of units available meet the current housing market demand. A low vacancy rate suggests that households may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of a high number of units undesirable for occupancy, or an oversupply of housing units.

The Bureau of Census reported Clovis' vacancy rate has increased .3 percent from 3.3 percent in 1990 to 3.6 percent in 2000. There was a significant increase in the vacancy rate of 3.6 percent from 2000 to 2006. This is most likely attributable to an oversupply of housing units due to a downturn in the real estate market. Approximately 2,324 housing units were vacant in 2006.

TABLE 4-8 VACANCY RATE				
1990	2000	% Change 1990-2000	2006	% Change 2000-2006
CITY OF CLOVIS				
3.30%	3.60%	0.30%	7.20%	3.6%
Source: 1990, 2000 Census Data and Census Bureau American Community Survey, 2006				

5.2.5 Housing Costs - City of Clovis

The median cost of a home in Clovis is \$365,000. According to a survey of new home subdivisions prepared in December, 2007, the average asking price for a new home in Clovis is \$421,212. The average square feet of a new home was 2,318. The lowest priced new unit was a condominium at \$209,900 and the highest was a single family unit at \$685,000. The survey found the average price per square foot for a new home in Clovis was \$186.69.

Section 6.0 Housing Needs

6.1 Existing Housing Needs

The following analysis of current City of Clovis housing conditions presents housing needs and concerns relative to various segments of the population.

Housing in Clovis is a complex issue, consisting of at least three major components: housing affordability, housing quality, and number of housing units. In addition, certain segments of the population have traditionally experienced unusual difficulty in obtaining adequate housing. Unusual difficulties experienced by the elderly, the handicapped, female headed households, large families of five or more persons, homeless persons, and farm workers are discussed as special housing needs in this section.

6.2 Housing Affordability

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary state goal is the provision of an adequate home and a satisfying environment that is affordable for everyone. Historically, the private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. However, the percentage of the population who can afford market-rate housing is declining. The measurement for affordable housing is established in California Health and Safety Code Section 50052.9, "Affordable housing costs with respect to very low, low and moderate income households shall not exceed 30 percent of gross household income."

As discussed in the Constraints Section of the Housing Element, there are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is the City of Clovis' housing objective to adopt local policies and procedures that do not unreasonably add to escalating costs. In recent years, however, federal and state policies have shifted costs to local governments on the theory they can create or increase fees to pay for public services. This has added significantly to the cost of new housing.

The Department of Housing and Community Development issues a periodic memorandum entitled "California's Deepening Housing Crisis," which summarizes the changes to population, demographics, and housing supply in the state. As of November 30, 2007¹, the following observations were made:

High Demand/Low Supply

California continues to experience very high rates of population growth and further tightening of its housing markets. Even encompassing the recession of the early 1990s, California's population grew by an average approximating 450,000 people annually and is projected to gain around 600,000 annually over the next decade.

¹ <http://www.hcd.ca.gov/hpd/hc113007.pdf>

Housing production has not kept pace with the State's housing needs particularly in the coastal metropolitan areas and housing need has worsened, especially for renter households and low-income owner households throughout the State.

The greatest production gap is in multifamily housing. Multifamily development only accounted for approximately a quarter of all new units during the 1990s, a drop of nearly 70 percent from the levels of the 1980s. Since 2000, the number of multifamily units has increased slightly, totaling approximately 28 percent of all new units constructed.

Increasing Housing Costs/Decreasing Homeownership

California's homeownership rate in 2006 was the second lowest in the nation (60.2%) and 8.6 percentage points lower than the national homeownership rate (68.8%). According to real estate industry standards, the percentage of households that could afford to buy an entry-level home in California stood at 24 percent in the third quarter of 2007, unchanged from the same period a year ago.

The California Association of Realtors reported October 2007's median price of an existing, single-family detached home in California was \$497,110 representing a 9.9% percent decrease over October 2006's median price of \$552,020.

The disparity between housing production and need has resulted in double-digit year-to-year percentage increases in the median price over recent years.

Foreclosure

California metropolitan areas lead the nation in foreclosures for the tenth month in a row, ranked the highest in the nation, in the latest market report from RealtyTrac. In October, California accounted for 22 percent of the 224,451 foreclosure filings reported nationwide. Merced, Stanislaus, and San Joaquin counties were the top foreclosure-filing areas in the state, the report said. Merced County had the state's highest foreclosure rate with one foreclosure filed for every 105 households.

Growing Income Inequality

While housing prices have been escalating, numerous studies have documented a widening gap in earnings reported by low-income versus high-income households throughout the nation. The share of reported earned income attributable to the top 20 percent of taxpayers has been rising whereas it has been falling for the bottom 80 percent.

Rent/Wage Gap

California is second only to Massachusetts in terms of the hourly wage needed to afford a two-bedroom apartment at fair market rent (FMR). In California, an extremely low-income household (earning \$19,846, 30% of the Area Median Income of \$66,153) can afford monthly rent up to \$496, while the FMR for a two bedroom unit is \$1,189. A worker earning minimum wage (\$6.75 per hour in 2006) must work 135 hours per week in order to afford the average two-bedroom unit. The Housing Wage in California is \$22.86; this is the amount a full time (40 hours per week) worker must earn per hour in order to afford the average two-bedroom unit, and is more than three times (339%) the minimum wage (\$6.75 per hour).

Overpaying

Over four out of ten of all California households are renters, and renters face the greatest affordability challenges. In 1997, nearly a quarter of the renter households in the State's metropolitan areas (1 million out of 4.2 million households) spent more than half of their income on rent. HUD (Census 2000) data indicates that 35 percent of California households and 40 percent of renters spend more than 30 percent of their income on housing.

In 2002, almost half a million of California's working families were "officially" poor with incomes below the federal poverty level (FPL). Many more families (nearly 1.4 million) with incomes above the FPL, up to twice the FPL, still fell short of earning an income level to provide an adequate standard of living.

In many counties, fair market rents exceed the monthly payments families receive from CalWORKs, (the State's cash assistance program for poor families), or the Supplemental Security Income/State Supplementary Payment (SSI/SSP) program, which provides cash assistance to the elderly, blind, and disabled.

Overcrowding

Census 2000 reports more than 15 percent of California households were overcrowded with overcrowding most common among low-income households, and most prevalent in renter housing. Roughly 24 percent of renter households statewide were overcrowded; in some counties, nearly a third of renter households are overcrowded. One quarter of all overcrowded renter households contained more than one family. Of all owner and renter overcrowded households, estimates are that more than half are severely overcrowded (more than 1.5 persons per room).

Homeless

Although reliable counts of homeless persons are elusive, in 2006 as many as 177,722 Californians were estimated to be homeless. In Fresno/Madera Counties in 2006, there was an estimated 2,553 homeless persons. In the worst circumstances, homeless persons live in places not meant for human habitation: cars, parks, sidewalks, stairwells, and door stoops. Many persons in need of emergency shelter and transitional housing are employed but can not find permanent housing that is affordable.

Farmworkers

Employment in California agriculture increased 22 percent between 1985 and 2000. As of September 2000, California farm employment peaked at 486,000. California's total farmworker population (including family members) is estimated to exceed 900,000. Approximately 60 percent of farmworkers are accompanied by a spouse, child or parent. The median number of children in families of farmworker parents is two. Farmworkers and their families cope with substandard housing conditions fraught with serious health and sanitation problems. To avoid harassment, they often live out of sight in undeveloped canyons, fields, squatter camps, and back houses.

Privately owned employee housing (licensed by California) has been steadily diminishing. In 1976, employers owned 1,254 employee housing developments sheltering an estimated 45,000 farm workers and household members. In 2000, there were only approximately

1,000 licensed employee housing developments with capacity for 23,000 farm workers and household members.

As noted, affordability is defined as the expenditure of no more than 30 percent of the household income for housing costs. A hypothetical family of four persons is used to analyze housing affordability in Clovis. The data on which the analysis is based comes from Housing and Urban Development 2001 income limits, 2006 American Community Survey Census data, and the 2007 Regional Housing Needs Allocation Plan (RHNA). 2006 American Community Survey Census data provides information on the percentage of gross household income spent on housing. Table 4-9 lists housing costs as a percentage of gross income.

According to the 2000 Census, the majority of households pay less than 30 percent of gross income on housing costs. A significant number of households, however, pay more than the 30 percent of their gross income on housing. Approximately 27.51 percent of owners and 46.07 percent of renter households spent 30 percent or more of household income on housing. The number of owner households overpaying for housing is not as great a concern as overpaying renter households. Some owner households choose to allocate a higher percentage of their monthly income on housing costs due to an investment or tax advantage.

Table 4-9 shows a disproportionate number of households (46.07 percent) reported overpaying for rental costs. A higher proportion of renters to homeowners pay 30 percent or more of their monthly income for housing in the lower- and moderate-income categories. The Census does not cross-reference overpayment data with the categories of very low and low income as defined on Table 4-10, but comparisons can be made on a general level. For example, 32.64 percent of renters earning up to \$19,999 pay more than 30 percent of their incomes on housing, which constitutes 3,101 households. In the low range, \$20,000 to \$34,999, 1,138 households pay more than 30 percent of their incomes for housing at 11.98 percent of the renter population. This reflects the need for affordable rental housing particularly for extremely low-, very low- and low-income households.

Regarding homeowners, Table 4-9 indicates that 26.91 percent of homeowners earning less than \$10,000 to \$74,999, pay 30 percent or more of their monthly income for mortgages. These income groups, which approximately correspond to the extremely low-, very low-, low-, and moderate-income categories, appear to be the most highly impacted homeowner income groups in terms of overpayment. This reflects the need for affordable extremely low- to moderate-income housing in the City.

**TABLE 4-9
HOUSING COSTS, RENT AS PERCENTAGE OF GROSS INCOME**

Income	0-19%		20-29%		30% or more		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
OWNER HOUSEHOLDS								
Less than \$10,000	0	0.00%	3	0.02%	305	2.30%	402	2.32%
\$10,000 - \$19,999	127	0.96%	105	0.79%	526	3.96%	758	5.71%
\$20,000 - \$34,999	437	3.29%	297	2.24%	927	6.98%	1,661	12.51%
\$35,000 - \$49,999	484	3.64%	696	5.24%	1,041	7.84%	2,221	16.72%
\$50,000 - \$74,999	1,078	8.12%	1,719	12.94%	774	5.83%	3,571	26.89%
\$75,000 - \$99,000	1,536	11.57%	840	6.32%	67	0.50%	2,443	18.39%
\$100,000 - \$149,999	1,330	10.01%	386	2.91%	14	0.11%	1,730	13.03%
\$150,000 or more	485	3.65%	10	0.08%	0	0.00%	495	3.73%
Sub Total	5,477	41.24%	4,056	30.54%	3,654	27.51%	13,281	99.29%
RENTER HOUSEHOLDS								
Less than \$10,000	0	0.00%	11	0.12%	1,143	12.03%	1,363	12.15%
\$10,000 - \$19,999	27	0.28%	99	1.04%	1,958	20.61%	2,116	21.94%
\$20,000 - \$34,999	305	3.21%	1,381	14.54%	1,138	11.98%	2,868	29.73%
\$35,000 - \$49,999	880	9.26%	487	5.13%	121	1.27%	1,497	15.66%
\$50,000 - \$74,999	855	9.00%	214	2.25%	17	0.18%	1,135	11.43%
\$75,000 - \$99,000	380	4.00%	8	0.08%	0	0.00%	397	4.08%
\$100,000 or more	124	1.31%	0	0.00%	0	0.00%	124	1.31%
Sub Total	2,571	27.06%	2,200	23.16%	4,377	46.07%	9,500	96.30%
Total	8,048		6,256		8,031		22,781	

Source: 2000 Census

Calculations Include households not computed; therefore, the totals do not equal 100%

Table 4-10 identifies the affordable rents and purchase prices by income category defined by Section 6932 of the California Administrative Code and the RHNA for a household. The rents and purchase prices are predicated on maximum affordable payments based on approximately 30 percent of income expended. The maximum purchase price calculations are based on conventional 30 year loan at a 6.5% interest rate with a 5% down payment. Neither rent nor purchase price account for utility costs.

TABLE 4-10 CLOVIS AFFORDABLE RENT AND PURCHASE PRICE BY ANNUAL INCOME			
Type	Annual Income	Maximum Affordable Rent or Mortgage Payment¹	Maximum Affordable Purchase Price²
HOUSEHOLD INCOME³			
Extremely Low	\$0- \$16,213	\$405	\$50,000
Very Low	\$16,214 - \$27,023	\$676	\$108,500
Low	\$27,024 - \$43,236	\$1,081	\$174,000
Moderate	\$43,237 - \$64,854	\$1,621	\$261,000
Above Moderate	\$64,854+	\$1,621+	\$261,000+
1. Based on 30 percent of income. 2. Based on conventional 30 year loan at a 6.5% interest rate with a 5% down payment. 3. Calculated based on Section 6932 of the California Administrative Code.			

The current interest rates allow a slightly more expensive home to be affordable. With some of the creative interest rates available, a household with a lower income may qualify for a home otherwise out of its range.

As a measure of affordability in Clovis, the above available expenditures, as shown on Table 4-10, should be compared with rental and purchase prices in the City. As shown in Table 4-11, average market rents for multiple family units are \$547 for studio; \$665 for one bedroom; \$742 for two bedrooms; \$1,074 for three bedroom apartments, according to the updated 2007 City survey. Overall, these rents do not include utilities, which may impose additional costs to the renter of between \$50 and \$100 per month; depending on which utilities the renter is responsible for paying. Renters may be required to cover water, sewer, and trash pickup costs in addition to the usual electric, gas, and phone. The addition of these costs may lead to a household overpaying on unit that would otherwise be affordable.

As reported by the American Community Survey, 43.8 percent of the housing units in Clovis are renter occupied and the residents have experienced overall rent increases. A very low-income household with an income of \$27,023 or less can afford a housing payment/rent of \$676 per month. An extremely low-income household with an income of \$16,213 can only afford a housing payment/rent of \$405 per month, which reduces their housing options considerably.

TABLE 4-11 Clovis Rental Unit Inventory			
Type of Unit	Number of Units in Survey	Rental Range	Average Rent
Apartment Units			
Studio	147	\$515-595	\$547
One Bedroom/One Bath	2,195	\$410-955	\$665
Two Bedroom/One Bath	2,452	\$522-1150	\$742
Two Bedroom/Two Bath	612	\$735-1200	\$915
Three Bedroom/Two Bath	259	\$715-1350	\$1,074
Four Bedroom/Two Bath	16	\$1,595	\$1,595
Total	5,681		
Total Handicap Accessible Units = 374			

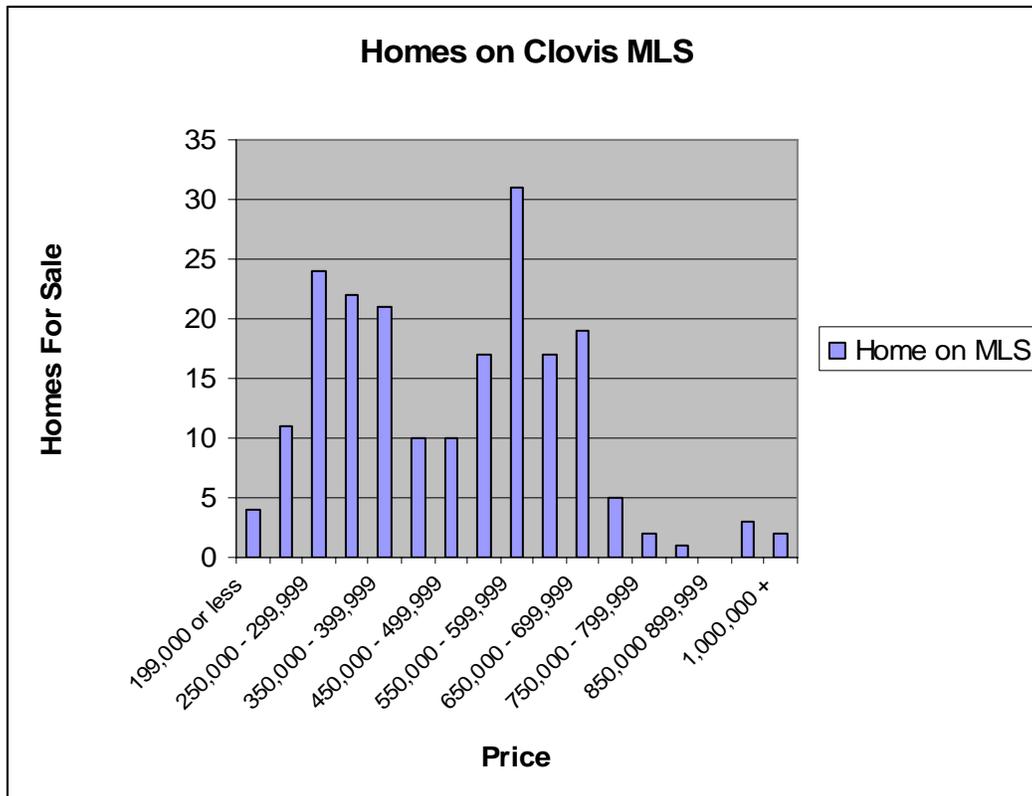
It is possible that households comprised of single individuals may share a one- or two-bedroom unit, as roommates, particularly in the case of college students, thereby splitting the cost of the rental unit. In this circumstance, two unrelated very low-income individuals could afford to rent a two-bedroom apartment or rental house, as well as a few three-bedroom units available at the lower end of the rental range. Approximately 6,958 households, or 23.4 percent of all households in the City, consist of a single individual per unit. There are 9,190 nonfamily households in the City, comprising 30.9 percent of the population.

In December of 2007, the average resale asking home price was \$484,929, as determined by the Multiple Listing Service. The median housing sales price was \$365,000. The average new home price was \$421,212, as determined by a survey of new home developers. Based on this information, it is apparent that generally only families with above moderate incomes can afford to buy a house. With median household earnings of \$54,045 within Clovis, a household could "theoretically" afford a monthly housing payment of \$1,351. This is considerably less than the approximate \$2,538 monthly payment required for the median priced existing resale home or a \$2,905 monthly payment for a new home. The payment amounts reflect a 6 percent fixed interest rate and 5 percent down payment. The payment amounts include estimated Private Mortgage Insurance, property taxes, and insurance.

According to the distribution of resale house prices, approximately 2 percent of the homes on the market would be affordable to the very-low and low income households. An additional 7.5 percent of the homes that fall between the \$185,000 to \$275,500 range may be affordable to the moderate-income households. Approximately 90 percent of the resale homes may not be affordable to any household income category except for above moderate. The average new home sale price of \$421,212 is also out of reach for all but the above moderate-income

households, and is even above the reach of the lower range of the above moderate-income group. An income of approximately \$116,188 is required to purchase the average new home, at an interest rate of 6 percent and a 5 percent down payment. At higher interest rates, or lower down payments, an even higher income is required.

Families in the above moderate-, moderate-, and low-income groups can generally afford the rent for an average two-bedroom rental unit. Low-income families may find it difficult to pay for the necessary number of bedrooms adequate for their family size, and very low-income households will find it difficult to find affordable housing within the existing housing stock.



Source: Multiple Listing Service, December 14, 2007

This information indicates that the majority of the households that are in the very low-income category must pay more than 30 percent of their income for housing costs for any single family home or apartment larger than one bedroom. In low-income households a high percentage of large families and those who want to be owner occupants must pay over 30 percent of their household incomes for housing.

6.3 Housing Quality

The condition of the City’s housing stock is determined by several factors. Although age does not necessarily precipitate physical deterioration, deferred maintenance in combination with age commonly causes older housing to decline in quality. While age and inadequate maintenance certainly contribute to housing quality problems, overcrowding also plays a role in the deteriorating condition of the housing stock in certain older areas of the City.

Beginning in July 2007, the City of Clovis Planning Division conducted a housing condition windshield survey of 24,297 single family homes in the city limits. The survey also included a rating of property conditions. Each residence was rated on landscape, presence of trash and rubbish, inoperable vehicles, and fences in need of repair. This survey illustrated that in some neighborhoods, which were commonly thought to need housing rehabilitation, the problem is actually related to property maintenance, not housing condition.

Many of the houses that scored low during the 2002 survey were due to the condition of their roofs, and otherwise exhibited little defects or substandard conditions. With the current survey many of the homes that scored low during 2002 obtained higher scores. Much of the scoring differences can be attributed to the homes having been re-roofed or otherwise repaired.

The 2007 survey found that 95 percent of the City's housing was in standard condition. Of those units requiring work, 4 percent of the housing structures in Clovis require minor rehabilitation, and approximately 1 percent require moderate to substantial rehabilitation (which may cost more than the value of the dwelling), or are dilapidated to the point of needing demolition. The number of houses in need of substantial rehabilitation or demolition has declined due to in-fill development of underutilized properties and the City's effort over the past 10 years to purchase and tear down or provide loans to replace dilapidated housing.

6.4 Overcrowding

Overcrowding is typically defined as more than one person per room, based on the Census Bureau's definition of "room," which excludes bathrooms, porches, balconies, foyers, halls, or half-rooms. Severe overcrowding occurs when there are more than 1.5 persons per room. Overcrowding can result when there are not enough adequately sized units within a community, or when high housing costs relative to income force too many individuals or families to share housing. Overcrowding can also accelerate deterioration of the housing stock.

In 2000, overcrowded households represented 6.9 percent of the total households or 1,674 households. Of the 1,674 overcrowded households in 2000, approximately 69.4 percent were renters. Even more so, renter households make up 75.3% of the 745 severely overcrowded households in Clovis. This disproportionate impact on renter households emphasizes the need to establish priority policies and programs to increase a variety of housing types and proactively assist in the development of affordable housing.

**TABLE 4-12
Overcrowded Households**

Persons per Room	Owner		Renter		Total	
	Households	Percent	Households	Percent	Households	Percent
1.00 or less	14,195	96.5%	8,371	87.8%	22,566	93.1%
1.01 to 1.50	328	2.2%	601	6.3%	929	3.8%
1.51 or more	184	1.3%	561	5.9%	745	3.1%
TOTAL	14,707	100%	9,533	100%	24,240	100%
% Overcrowded by Tenure	512	3.5%	1,162	12.2%	1,674	6.9%

Source: 2000 U.S. Census of Population and Housing, Summary Tape File 3A- H20 Tenure by Occupants per Room.

6.5 Special Needs

The State Housing Law requires that the special needs of certain disadvantaged groups be addressed. The needs of the elderly, handicapped, large families, female heads of household, and farm workers are addressed below.

6.6 Elderly Persons

The special housing needs of the elderly are an important concern of the City of Clovis since many retired persons are likely to be on fixed low incomes. Besides the affordability concern, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails, lower cupboards and counters, etc., to allow greater access and mobility. They also may need special security devices for their homes to allow greater self-protection. The elderly also have special needs regarding location. They need to have access to public facilities (i.e., medical and shopping) and public transit facilities. Many would rather remain in their homes rather than relocate to a retirement community and may need assistance to make home repairs. Every effort should be made to maintain their dignity, self-respect, and quality of life.

As reported in the 2000 census data, 6,406 City residents, or 9.4 percent of the total population, were 65 years of age or older in 1990. In 2006, the American Community Survey data collected by the Bureau of Census reported Clovis' population over 65 at 7,535 residents, or 9.1 percent of the City total. Clovis' population over 75 is estimated at 3,668 residents or 4.4 percent of the City total in 2006.

The City has a number of apartment complexes for occupancy by elderly or handicapped households. Following is a list of apartment complexes that are designated for seniors/handicapped.

Disabled Accessible Rental Housing

Ashtree Apartments, 3131 Willow Avenue
Briarwood Apartments, 275 W. Alamos Avenue
Claremont (seniors only), 2151 Sunnyside Avenue
Claremont II (seniors only), 2152 Stanford Avenue
Clovis Village Apartments, 250 W. Bullard Avenue
Creek Park Village (seniors only), Third and Minnewawa
Creekside Apartments, 4751 E. Gettysburg Avenue
Dry Creek Meadows, 740 N. Villa Avenue
Eastview Apartments, 647 W. Barstow Avenue
Monte Vista Apartments, 3140 Peach Avenue
Park Creek Apartments, 1108 Villa Avenue
Park Villa Apartments, 361 W. Santa Ana Avenue
Peach Wood Apartments, 391 Peach Avenue
Royal Villa Apartments, 280 W. Alamos Avenue
Santa Ana Villa, 2216 #1 Peach Avenue
Scottsman #2, 55 W. Bullard Avenue
Shadow Brook Apartments, 111 W. Ninth Street
Sierra Heartlands (seniors only) 1994 Shaw Avenue
Sierra Meadows, 139 W. Portals Avenue
Sierra Ridge Apartments, 100 Fowler Avenue
Silver Ridge Apartments, 88 N. DeWitt Avenue
Villa Apartments, 505 Villa Avenue
Villa Sierra, 139 Santa Ana Avenue
Village Arms, 1253 Pollasky Avenue
Willow Lake Apartments, 697 W. Santa Ana Avenue
Willow Ridge Apartments, 2800 Willow Avenue
Woodbridge Apartments, 1099 Sylmar Avenue
Woodside Village Apartments, 1050 Minnewawa Avenue
Hotchkiss Terrace, 51 Barstow Avenue

6.7 Persons with Disabilities

Two major housing needs of the disabled are access and affordability. There are many types of physical and mental disabilities. Section 22511.5 of the California Administrative Code for vehicle and building code enforcement defines a disabled person as:

1. Any person who has lost, or has lost the use of, one or more lower extremities or both hands, or who has significant limitation in the use of lower extremities, or who has a diagnosed disease or disorder which substantially impairs or interferes with mobility, or who is so severely disabled as to be unable to move without the aid of an assistant device.

2. Any person who is blind to such an extent that the person's central visual acuity does not exceed 20/200 in the better eye, with corrective lenses, as measured by the Snellen test, or visual acuity that is greater than 20/200, but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle not greater than 20 degrees.
3. Any person who suffers from lung disease to such an extent that his forced (respiratory) expiratory volume when measured for one second by spirometries is less than one liter or his arterial oxygen tension (pO₂) is less than 60 mm/Hg on room air at rest.
4. Any person who is impaired by cardiovascular disease to the extent that his functional limitations are classified in severity as Class III or Class IV according to standards accepted by the American Heart Association.

Disabled persons often require specially designed dwellings to permit free access not only within the dwelling, but also to and from the unit. Special modifications to permit free access are very important in maintaining independence and dignity. The California Administrative Code Title 24 Requirements sets forth access and adaptability requirements for the physically handicapped. These regulations apply to public buildings such as motels, and require that ramp ways, larger door widths, restroom modifications, etc., be designed which enable free access to the handicapped. Such standards are not mandatory of new single-family residential construction.

Like the elderly, the disabled also have special needs with regard to location. There is typically a desire to be located near public facilities, public transportation, employment, commercial services, and nearby support services for the disabled. Many government programs which group seniors and disabled persons together (such as HUD Section 202 housing) are inadequate and often do not serve the needs of the disabled. A number of disabled persons receive supplemental Social Security Income (SSI) and are on fixed incomes. Increasing inflation and housing costs adversely affect these individuals in terms of securing housing.

Table 4-13 lists the number of persons in the City of Clovis who reported having a disability. The Census Bureau defines disability as a long-lasting sensory, physical, mental, or emotional condition or conditions that make it difficult for a person to do functional or participatory activities such as seeing, hearing, walking, climbing stairs, learning remembering, concentrating, dressing, bathing, going outside the home, or working at a job.

Persons having a disability represent 16.7 percent of the City's population over the age of 16. Persons with a disability include a large number that are 65 years of age and older, representing 4,043 persons or 6.4 percent of the population over 16.

**TABLE 4-13
PERSONS REPORTING A DISABILITY¹**

Work Disability			
Persons 16-64	Percent	Persons 65+	Percent
6,510	10.3	4,043	6.4

1. Population base used to calculate percentage is civilian noninstitutionalized persons age 16 and over, at a total base of 63,458 population.

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

The mobility or self-care limitation does not necessarily translate into a need for specially constructed housing units. Therefore, it is difficult to estimate the number of handicapped persons in need of housing. A number of the senior apartment complexes provide handicapped features on their lower level apartment units.

The City has actively removed constraints on the development of housing for persons with disabilities. These actions are intended to keep the cost of disabled-accessible housing as low as possible. In conformance with State law, the City has no conditions on the development of group homes with fewer than six residents. Group homes that provide housing for more than six disabled residents are allowed in any residential zone district with the approval of a conditional use permit.

The Planning Commission and City Council may approve group homes for individuals with disabilities, subject to a conditional use permit, after a noticed public hearing. This process allows for community input into the approval process, and is no different than the approval process necessary for a standard apartment complex that requires a conditional use permit. Examples of standard conditions for a group home would be a requirement for a one-year review of the use to ensure conformance with the conditions of approval, a requirement that the applicant make dedications of public right-of-way (when adjacent to an unimproved street), and a requirement that the applicant conform to all applicable development standards. The City does not have standard conditions of approval for group homes that will provide on-site services; however, the City will develop conditions for these uses on a case-by-case basis.

Although there is no provision in the City's Municipal Code for parking requirement reductions for the development of handicapped housing, there is a mechanism by which developers can receive a density bonus that may lead to such a reduction. The Density Bonus Ordinance (CMC Chapter 9.5) allows developers to provide fewer than the required parking spaces in a given development when 20 percent of the units in that development are set aside for low- or moderate-income residents. This provision may directly benefit developments providing handicapped housing, as individuals with disabilities often rely on such low- to moderate-income housing projects.

The Building Division within the City reviews all proposed development for compliance with handicap accessibility requirements. The City has adopted the Uniform Building Code (1997) as a standard for development within the City, and has not adopted any amendments that could diminish the ability to accommodate persons with disabilities. Representatives from the Building Division have indicated that each proposed development that will be open to the public, including multi family residential developments, are subject to review for ADA compliance and all other applicable regulations. Such reviews usually include field checks.

Enforcement of disabled accessibility problems are dealt with on a complaint basis. As complaints are received in the Building Division, a letter is sent to the responsible party indicating that a handicap accessibility problem exists. Then, as future building permits are requested, the property owner is required to retrofit the site to comply with existing regulations. The building permit process typically serves as the mechanism for enforcing compliance with the disabled accessibility regulations.

The City also makes every effort to accommodate disabled individuals at all public meetings. On each City Council and Planning Commission agenda, the following notice is included:

In compliance with the Americans with Disabilities Act, if you need special assistance to access the City Council Chamber to participate at this meeting, please contact the City Clerk or General Services Director at (559) 324-2060. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to the Council Chamber.

When contacted regarding accessibility issues, City staff will provide for the participation of disabled individuals by supplying assisted listening devices, print enlargers, sign language interpreters, and other necessary accommodations, as well as generally providing for the physical mobility of all participants.

6.8 Large Family Households

Large households are defined as households with five or more persons. Most recent data provided by the U.S. Census Bureau, 2006 American Community Survey reported 2,575 households in the City of Clovis with five or more persons, as indicated in Table 4-14. Large families are indicative not only of households that require larger dwellings, with more bedrooms to meet their housing needs, but are also reflective of a large number that live below the poverty level. Large family households increased from 2,037 households, at 11.2 percent of the total households in 1990 to 3,153 households, at 13 percent of households in 2000, but decreased to 2,575 households, at 8.6 percent of total households in 2006. Difficulties in securing housing large enough to accommodate all members of a household are heightened for renters, because rental units are typically smaller than single-family units.

Table 4-14 shows that there were 582 large households occupying rental units in 2006. This number represented 4.5 percent of all renter households. The number of three-bedroom units was documented as part of the rental housing survey. There are 259 three-bedroom apartments in the City. These units are not sufficient to accommodate the percentage of large

household renters. However, there are unknown number of 3 bedroom and four bedroom single-family rental houses in the City. Although there are resources available to meet the needs of large families, there may not be sufficient numbers of units to accommodate the need, as the available units may be out of the affordable price range for a number of households, and a number of larger bedroom units may be rented by smaller families or households who are able to afford the market rent. This conclusion is supported by the high demand for two and three bedroom rental units expressed by discussions with apartment managers.

TABLE 4-14 CLOVIS LARGE HOUSEHOLDS BY TENURE			
Number of Persons in Household	Owner Occupied	Renter Occupied	Total
Five	1,505	285	1,790
Six	324	307	631
Seven or More	154	0	154
TOTAL	1,983	582	2,575

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

6.9 Southeast Asian Population

One ethnic group that may pose special housing concerns in this area is the Southeast Asian population. While historical information indicates a presence of Asian ethnic groups (Japanese and Chinese) in Clovis prior to 1920, the actual percentage of the Asian population remained fairly low in contrast to other ethnic groups. Starting in 1980 the population of Southeast Asians increased dramatically in the Fresno/Clovis Metropolitan Area. Most of the recent groups of Southeast Asians arriving in the metro area have been Hmong, Laotian, and Cambodian. Interviews with leaders in the Southeast Asian community have indicated that many Southeast Asians have located in the Fresno-Clovis Metropolitan Area because they already have family members living in this area or because of the weather and small plot farming opportunities similar to their previous locations in Southeast Asia.

The recent Southeast Asian immigrants pose some special housing concerns. Many Southeast Asians live in large extended families including parents, children, grandparents, and associated relatives. Providing housing for first and possibly second generation Southeast Asians requires large housing units that are typically associated with low and moderate income complexes, if the number of persons per room is complied with in order to eliminate overcrowding. Because of the large extended families, housing needs to be available that provides for larger eating areas and greater numbers of bedrooms.

Most of the Southeast Asians do not live on or near the small acreage farms they work. Generally, Southeast Asians tend to congregate in older single-family housing and multiple family units. The Bureau of Census reported in 2000 that 2,294 Southeast Asians populated the City of Clovis.

Planning for Southeast Asian housing needs is complicated because of the changing roles the Southeast Asians have in the community. Interviews with several Southeast Asian leaders have indicated that small plot farming in large family units is likely to be only a transitional form of employment. Accordingly, the present housing need for extremely large dwellings may not be as important in the future. A more flexible form of housing developed in a multiple family format may provide the larger units initially needed, with the possibility of later conversion, as concepts surrounding the extended family change with constant exposure to western culture.

6.10 Female Heads of Household

Single female heads of household form a distinguishable group in the Clovis housing market. In 1990, 12.2 percent of all Clovis households consisted of single female heads of household. The 2000 Census shows that females head 3,219 households, which was 13.2 percent of the total households. The American Community Survey of 2006 shows that females head 5,575 households, which represents 18.8 percent of the total households. Of this total, 2,159 are households with children. While single female heads of household can be seen as a social indicator, they also constitute a group with serious housing concerns. Families with female heads of household experience a high incidence of poverty.

Table 4-15 indicates the numbers and percentages, as of 2006, of those female-headed households with related children as determined by the Bureau of Census American Community Survey. The Census provides data on the number of female-headed households below the poverty line. Poverty status is the relationship of income to the number of children under 18 for a household. In 2006, the percent of female-headed households in Clovis below the poverty level represented 15.3 percent.

TABLE 4-15 CLOVIS FEMALE HEADS OF HOUSEHOLD 2006		
Household Type	Total	Percent of Total Households¹
Female-Headed Households (no children under 18)	3,416	11.5
Female-Headed Households (with children under 18)	2,159	7.3
Total Households	5,575	18.8
<small>1. Total number of households in the City is 29,752. Percent of total households calculated on this figure. Source: U.S Census Bureau, American Community Survey, 2006</small>		

Census data does not analyze the relationship between poverty status and housing tenure. Therefore, it is difficult to estimate the housing needs of low-income female-headed households. The total resources of assisted units in the City are not adequate to serve the number of these households that would potentially require low-income housing. Resources in the community to assist single female heads of household generally include Section 8 Vouchers and other forms of public assistance. This type of assistance is limited by funding

and the number of Section 8 vouchers available. Single female heads of household who make slightly more than upper qualifying limits for public assistance in many respects fall through the cracks in the community.

Increases in the numbers of single female heads of household in Clovis can be attributed to several factors. One factor that appears to stand out is the interest in placing children in the Clovis Unified School District. While the school district extends beyond the border of the City of Clovis, a substantial number of the housing opportunities in lower- to moderate-priced rental units lie in the City of Clovis and the Clovis sphere of influence.

A high poverty level often affects housing in several ways. Lower-income households usually have to spend a disproportionately large percentage of their income on housing costs, leaving an inadequate amount of money for their other needs such as food, medical care, utilities, and childcare. In this situation an unexpected expense or emergency may result in nonpayment of rent resulting in eviction. Deficient income also results in poorly maintained dwellings, since income is more apt to be spent on more immediate needs such as food, clothing, transportation, and medical care. Traditionally, housing maintenance has been the responsibility of male heads of household. Female heads of household are sometimes ill prepared to take on this responsibility without proper training or knowledge and may need assistance.

Input from local counseling groups point to the fact that many single female heads of household enter the work place without substantial job skills and may not receive child support. The large number of female-headed households who receive public assistance substantiates this information. Even in the case of dissolution of community property assets, single female heads of household do not typically have the resources to again enter the housing market as a homeowner. Family counseling groups have also indicated that children and adults can experience trauma as a result of relocation to other neighborhoods forced by the negative economic consequences of divorce. Addressing the housing needs for single female heads of household is a complex undertaking requiring innovative solutions. Because it may be more effective to keep single female heads of household in their own homes and neighborhoods, strategies need to be considered that would allow a special housing fund to be created that could share in the equity of the home when it is ultimately sold.

6.11 Farm Workers

Based on the American Community Survey of 2006, workers in farming or related industries in Clovis are approximately 1 percent of all workers. This ranks the City of Clovis fifteenth of all cities in Fresno County for percent of farm workers in the work force. Based on the analysis of farm labor and the sharply diminishing amount of farmland in the City of Clovis, Clovis sphere of influence, and surrounding rural areas in this part of Fresno County, the need for farm worker housing in this area is diminishing.

Previously, farm workers (both permanent and seasonal) have been housed in the rural areas on the farms or in dispersed locations throughout Clovis. One exception is the Stanford Addition area. The Stanford Addition area located east of Sunnyside Avenue, south of

Tollhouse Road, north of Bullard Avenue and west of Fowler Avenue has traditionally contained smaller lots and homes, providing affordable housing. Historically, many of the smaller dwellings in the Stanford Addition have been available for housing farm workers employed in the area.

In Fresno County in general, more persons are permanently and seasonally employed in agriculture than in any other county in the state. Agriculture workers represent 8 percent of the County's workforce as shown in the Distribution of Employment by Industrial Sector Exhibit located in the community profile section. The State of California Employment Development Department reported that in 2000 a total of 55,600 persons were directly employed in agriculture in Fresno County; however, by 2006 that number had decreased to 46,800. The American Community Survey of 2006 reported that 413 people working in agricultural related industries resided in the City of Clovis, a proportionately smaller number to the total agricultural workers in Fresno County.

The Migrant and Seasonal Farm Worker Enumeration Profiles Final Study for California dated September, 2000 indicated that in Fresno County there are an estimated 113,741 migrant and seasonal farm workers. Of this number, 52,662 are migrant farm workers and 61,079 are seasonal farm workers. The study further estimates there are 19,353 non-farm workers in migrant households and 69,309 non-farm workers in seasonal households, for a total figure of 202,404 migrant and seasonal farm workers and their families in Fresno County.

During the seasons when large numbers of migrant and seasonal farm workers and their families are in Fresno County, there is increased pressure on the affordable housing stock. That pressure may take the form of lower vacancy rates, tenants with inadequate facilities (garages or other out buildings), and overcrowding.

The small numbers of farm worker households in Clovis are typically able to find housing within the affordable housing stock. Farm worker households in Clovis can be served through a variety of housing types including the City's affordable housing projects.

6.12 Homeless

Understanding the extent of homelessness in Clovis has been difficult because there are no shelters or other services available. If a person or family finds himself or herself homeless, they must go to facilities in the City of Fresno for assistance. The following is a listing of the homeless facilities in Fresno County:

1. The Marjaree Mason Center
2. Turning Point of Central California
3. The Fresno Rescue Mission
4. Catholic Charities
5. The Poverello House
6. Valley Teen Ranch
7. Sanctuary Youth Shelter
8. Naomi's House

9. Salvation Army Rehabilitation Center
10. Maroa Home
11. Spirit of Women
12. The Housing Authority of Fresno City and County – Plaza Emergency Housing

Most of the above shelters offer varying types of support services to their clients.

The City of Clovis is an active member of the Fresno-Madera Continuum of Care (FMCOCC) that seeks federal funding for the region. This collaborative group addresses homeless issues including chronic homelessness, homelessness prevention, and discharge coordination policies on a region wide basis that includes the City of Clovis. In a point-in-time survey conducted by City staff in January, 2007, in accordance with HUD requirements with the FMCOCC, three homeless individuals were located and surveyed in Clovis.

In addition, an interview with the City's Community Services Manager indicated an estimate of 8-10 homeless persons residing in Clovis. This number appears to be seasonal as many homeless persons seek the services of shelters in Fresno during the cold and very hot months of the year. Due to regional growth and an aging population with little financial resources, the Community Services Manager estimates seeing more homeless as time progresses.

The Clovis Police Department was contacted as well to gain an additional viewpoint on the homeless population in Clovis. The homeless population the Police Department comes into contact with was described as a transient population of 10-20 individuals largely determined by the weather. It was also said that growth in this population is expected as the region's population grows and economic indicators point to a decline.

The Salvation Army of Clovis provides services to individuals and families in need in Clovis. In a conversation with the staff at the Salvation Army, 10 single homeless male individuals and very few families during the warmer months. The Salvation Army foresees this number continuing in the future.

The homeless survey and interviews indicate a need for a minimal number of shelter beds in the City of Clovis. An establishment that would accommodate both emergency shelter needs and transitional housing needs would best serve this need. As a work item from the 2002 Housing Element Update the Zoning Ordinance was amended to authorize the establishment, "by right," of homeless shelters (both emergency and transitional) in C-2 zones, and to allow transitional shelters in the medium density multiple family residential R-3 zoned areas with a conditional use permit (CUP). R-3 zoned areas correspond to the High Density residential designation of the General Plan as well as specific mixed-use area designations that provide for a proportion of high-density residential uses. The Zoning Ordinance was also amended to allow small battered women shelters in an R-1 zone with a Director's review and approval, which allows a staff level review.

In 2004, City staff and Council met with a citizen group that included the Salvation Army and the Fresno Rescue Mission to determine the feasibility of establishing an emergency shelter in the City of Clovis. After a year of meeting and investigation, it was determined that it would not

be cost efficient to locate a shelter in Clovis. The price of land is too high and most of the services homeless individuals need are located in downtown Fresno which creates high transportation costs. A small subset of the group that includes the Salvation Army and City staff continues to meet and look for an opportunity for donated land and/or building.

The City removed constraints to provide emergency and transitional housing by amending the Zoning Ordinance to authorize the establishment, "by right," of homeless shelters (both emergency and transitional) in C-2 zones, and with a conditional use permit (CUP), transitional shelters in the medium density multiple family residential, R-3 zoned areas. R-3 zoned areas correspond to the High Density residential designation of the General Plan as well as specific mixed-use area designations that provide for a proportion of high-density residential uses.

6.13 Projected Housing Needs

There has been substantial growth in the population and housing stock of Clovis in recent years. Between 2000 and 2006 the population increased 27 percent, while housing units also grew by 27 percent. Long-range projections indicate that the total population of Clovis will expand from 92,269 in 2007 to 109,534 in 2013. According to the American Community Survey, in 2006 there were 32,076 dwelling units in the City and 29,752 households. Although it appears by this comparison that there are adequate numbers of housing units to meet the number of households, the available stock does not provide an adequate supply of housing to meet the special needs and income distribution in the community.

6.14 Market Demand for Housing

The cost of market rate housing has risen dramatically during the previous few years, while demand also remained strong. It is only recently that demand for housing has been declining, consistent with trends statewide and nationwide. Reflective of this downturn in the housing market was a vacancy rate of 7.8 percent as determined by the American Community Survey for 2006. A healthy housing vacancy rate is approximately five percent. An extremely low rate can lead to a lack of affordable housing and a high rate can affect property owners and lead to a decline in the overall quality of the City's housing.

The typical demand for housing in Clovis is met by the purchase of lots and newly built structures from viewing model homes within subdivisions. Occupancy occurs within 9 to 11 months after purchase, depending on construction time. New homes already built and for sale are the exception in the City with at least a 45-day turnaround from purchase to occupancy due to escrow.

For reasons cited previously in section 2.2, most of the residential construction has been for the single-family housing market rather than multiple-family. Between 2000 and 2006, applications for building permits totaled 8,566 units. Of these, 7,524 units were single-family and 1,034 units were multiple-family.

6.15 Projected Single-Family Housing Demand for All Income Levels

The Council of Fresno County Governments (COG) is required by state law to identify future housing need through the planned period, 2006 through 2013. The RHNA establishes both the projected need for nonmarket rate housing and the "same share" distribution of the projected need to each jurisdiction in each market area. The need for nonmarket rate housing is defined as households in the very low-, low-, and moderate- income groups that pay over 30 percent of the total income for housing. It is assumed that households with an above moderate income are not in need of economic aid. Table 4-16 shows the projected number of households in 2006 to 2013 by income group, as forecast by the RHNA. As the RHNA was based on Department of Finance (DOF) projections, the number of households differs from the 2006, American Community Survey data previously presented in Table 4-4.

TABLE 4-16 INCOME DISTRIBUTION IN CLOVIS 2006 AND 2013 PROJECTION				
Income¹	2006		2013	
	% of Total Population²	Households³	% of Total Population	Households
Extremely Low/0 - \$16,214	8.60%	2,693	9.17%	4,133
Very Low/\$16,215 - \$27,023	8.60%	2,693	9.17%	4,133
Low/\$27,024 - \$43,236	14.21%	4,447	14.47%	6,525
Moderate/\$43,237 - \$64,854	17.56%	5,498	17.58%	7,928
Above Moderate/\$65,854+	51.03%	15,972	49.62%	22,372
Total Households³	100%	31,301	100%	45,090

1. Calculated based on Section 6932 of the California Administrative Code.
 2. Percentages of Household Income based on RHNA.
 3. Household numbers based on RHNA.

The RHNA calculates the projected new construction need necessary to accommodate the anticipated population through 2013. The basic construction need was calculated by factoring projected population, vacancy rates, housing market removals, and existing housing units. State housing law requires that cities and counties demonstrate adequate residential sites that could accommodate development of housing that satisfies the future housing need. The future need by income group is shown on the following Table 4-17.

A projected need of 15,384 new housing units is assigned to Clovis in the RHNA, based upon current conditions. Table 4-17 shows that the greatest housing construction need through 2013 will be generated by very low and above moderate-income households. The future need as determined by RHNA shows 49.62 percent of the households in 2013 as above moderate income. In recent years housing prices have increased, making it difficult for households in all income categories to find affordable housing except for those in the above moderate category.

**TABLE 4-17
BASIC CONSTRUCTION NEEDS AND NEW HOUSEHOLDS**

Income Group	Households 2007 - 2013		Adjusted Housing Units
	Number Increase	Percent Increase	
Very Low	2,880	20.89%	3,275
Low	2,079	15.08%	2,354
Moderate	2,430	17.63%	2,681
Above Moderate	6,400	46.41%	7,073
Total	13,788	100%	15,384

Source: RHNA as revised in cooperation with the City of Clovis

6.16 Preservation of Assisted Housing

In 1989, the Government Code was amended to include a requirement that localities identify and develop a program in their Housing Elements for the preservation of affordable multifamily units assisted under various federal, state, and/or local programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert to market rate within ten years. An estimate of the cost of preserving versus replacing the units is also conducted as part of the analysis. Administrative and financial resources that could be used to preserve at-risk units, programs for the preservation of at-risk units, and quantified objectives for the number of at-risk units to be preserved during the Housing Element period are also discussed. Cities and counties are also directed to develop programs towards the preservation of assisted units.

An inventory of all assisted, multi-family rental units was conducted as part of this update. As identified in the previous Housing Element Update, The California Debt Advisory Commission's The Use of Housing Revenue Bond Proceeds: Annual Summary 2001 listed Creek Park Village, a senior citizen multi-family residential development, as eligible for conversion in 2007. The Creek Park Village, consisting of 77 units, converted to market rate in 2007. Table 4-18 identifies the assisted units in Clovis and the earliest date of subsidy termination. As shown, there are a total of 394 assisted multi-family rental units currently in Clovis.

**TABLE 4-18
ASSISTED UNITS AT RISK OF CONVERSION**

Name	Location	Type of Unit	Form of Assistance	Total/Units at Risk		Subsidy Termination Date
Sierra Ridge Apartments	100 Fowler Avenue	Multi-family	Multi-family Mortgage Revenue Bond	180	36	2020
Cottonwood Grove Apartments	732 N. Clovis Avenue	Multi-family	Multi-family Mortgage Revenue Bond	150	30	2021
Sierra Hills Apartments	643 Fowler Avenue	Multi-family	Multi-family Mortgage Revenue Bond	114	23	2024
Silver Ridge Apartments	88 N. DeWitt Avenue	Multi-family Seniors	Tax Credits/Tax Increment/CDBG	100	100	2029
Willow Family Apartments	865 W. Gettysburg	Multi-Family	Tax Credits/Bonds/Joe Serna Farm Worker/HOME	68	68	2036
Lexington Square Apartments	1300 Minnewawa Avenue	Multi-family	Tax Exempt Bonds/Tax Credits	130	130	2029
Hotchkiss Terrace	51 Barstow Avenue	Multi-family Seniors	HUD Section 202 Grant/Redevelopment Agency Funding	75	75	2060

Source: City of Clovis

6.17 Risk of Conversion

The apartments listed above provide a total of 394 rent restricted low-income rental units in Clovis. In 2007 Creek Park Village’s subsidy terminated, which resulted in 77 units converting to market rate.

Creek Park Village Apartments is a 192-unit rental project for seniors constructed in August 1985. The 77 units available for low- and very low-income senior households at Creek Park Village Apartments are required as a condition of receiving Multi-family Mortgage Revenue Bond Financing. These units were converted to market rate during 2007. According to the conditions set forth in the bond agreement, 20 percent of the total set-aside units, at least 16, were to be available for rent by very low-income households, which earn less than 50 percent of the median income. The remaining 61 units were to be rented by low-income households at 51 percent to 80 percent of the median income. These set-aside units did not have any noticing requirements, nor were they regulated by any of the requirements regarding preservation of affordable units under the Federal Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA). There are no other complexes at risk of conversion between 2006 and 2013.

6.18 Cost of Preservation versus Replacement

The cost that would be borne by the City of Clovis for preserving low income housing units would be less than the cost of replacement through new construction.

The cost of preserving the affordable units would be the cost associated with subsidizing those units should the entire rental structure of the complex be converted to average market rates represented in the City. The estimated cost to construct one affordable multiple-family housing unit in the City is \$50,000, which includes land, construction costs, and site improvement costs, based on recent construction costs for similar structures in the City. One method of calculating replacement cost is this figure multiplied by the total number of set-aside units.

6.19 Preservation Resources

There are two types of resources that can be engaged in efforts to preserve affordable units at risk of conversion to market rate: Government funding and nonprofit organizations that can acquire and manage assisted units.

CDBG funding is the primary source of potential funding for preservation efforts. CDBG funds are provided to local government for a range of community development activities that benefit low-income households. Cities with a population of 50,000 or more may become entitlement cities and can administer their own CDBG funds. Non-entitlement cities rely on Fresno County through cooperation as an urban county for administration of funds. The City of Clovis is currently an entitlement city and, therefore, administers its own CDBG funds.

During the 2007-08 fiscal year, the City of Clovis received \$654,000 in CDBG funds. The focus of CDGB allocations has been on infrastructure improvements, affordable housing, and community service programs. Future CDBG funds represent an additional monetary resource for preservation efforts, although historically, funds have been used for public facilities and infrastructure improvements.

The City has established a Redevelopment Agency and designated two project areas. The \$500,000 of annual low/moderate Income Housing Program set-aside funds represents a potential source of funding for preservation efforts. The expenditure plan for the Redevelopment Set-Aside Program should give priority to rehabilitation of low- and moderate-income units, preservation of assisted units, and construction of affordable housing. However, because CCDA has not participated in assisted unit preservation to date, this source should be considered in the context of a long-term preservation effort.

Preserving the set-aside units can be accomplished through purchase or management of the complex by a nonprofit organization. This preservation method would eliminate the costs cited above and would eliminate displacement of households while the units are constructed. Additionally, nonprofit organizations have the capacity to manage affordable apartment complexes, whereas local government may not be equipped to assume this role.

6.20 Opportunities for Energy Conservation

There are many opportunities for conserving energy in new and existing homes. Construction of energy-efficient buildings does not lower the price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of fuel and energy is decreased, in addition to promoting sustainable community design. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs. Such planning and development standards can also significantly contribute to reducing green house gases.

6.20.1 Conservation Policies of the General Plan

Land use planning with energy conservation in mind has become an important issue. One way conservation can be achieved is by planning sustainable communities with opportunities for alternative forms of transportation. This includes the creation of pedestrian friendly developments, which encourage pedestrian traffic and reduce reliance on automobiles.

The General Plan has several polices that relate to energy conservation. Goal 6 of the General Plan Open Space/Conservation Element states as follows.

An Environment in Clovis Where Energy Resources are Efficiently Utilized.

Policy 6.1: Promote the use of bicycles as an alternative transportation mode.

Policy 6.2: Energy Efficient Development as a Result of Design and Construction.

Consistent with Policy 6.1, the City has planned an extensive pedestrian trail system throughout the City and has adopted the Clovis Bicycle Transportation Master Plan. Also, the General Plan includes three growth areas, referred to as Urban Centers. These include the Southeast Urban Center (Loma Vista), the Northwest Urban Center, and the Northeast Urban Center. Per the General Plan, development within an Urban Center shall occur in accordance with the adoption of a specific plan. The Loma Vista Specific Plan was adopted in 2003. These Urban Centers are intended to create balanced, self-sustaining, and convenient neighborhoods.

6.20.2 Title 24 of the California Code of Regulations

Effective October 1, 2005, the State adopted new energy standards for all new buildings (Title 24, Part 6) that require additional energy efficiency in buildings. These new standards require additional attention to orientation of buildings, windows, insulation, heating and air conditioning systems, lighting systems, and efficient operational equipment. Each new building design is analyzed and a report must be submitted with building plans that identifies the energy efficiency of the proposed building and that it meets the new higher standards in the building permit process. The City has not adopted a policy that requires buildings to exceed the standards set by the State.

6.20.3 Conservation Measures and Programs

Currently, the City has several on-going programs to assist in energy and water conservation. These programs include the following:

- Municipal Code 6.5.503 Water Efficient Landscape Ordinance- This ordinance applies to most large landscape projects and requires certification of landscape design.
- Water Survey Programs for Single-Family and Multiple-Family Customers- Upon request, the City will check for water leaks by using the meter, check the flow rate of shower heads and faucet aerators, supply replacements if necessary, check irrigation systems and timers, review the irrigation schedule, and measure the landscape area and check the irrigation coverage.
- Residential Plumbing Retrofits- The City provides low flow shower heads and faucet aerators available at no cost.
- System Water Audits, Leak Detection and Repair- Audits are performed to detect leaks in the water system.
- Metering with Commodity Rebates for All New Connections and Retrofit of Existing Connections- The City is fully metered for all customer classes. Residential water rates are based on an inclining block rate structure. There is a base charge which includes a minimum amount of water allowance. Consumption over the minimum allowance is billed per 1,000 gallons at a cost 7.7% higher than the minimum for consumption up to an average consumption level. Consumption over the average consumption level is billed at a rate 25% higher than the average consumption level cost.
- High-Efficiency Washing Machine Rebate Programs- The City provides a rebate on low water using washers.
- Public Information Programs- The City promotes water conservation through bill inserts, brochures, and booths or activities at special events. Water conservation is also promoted through the City magazine, *Connecting with Clovis*.
- School Education Programs- The City participates in many activities which promote water conservation to school children.
- Water Waste Prohibition- The City has a water waste prohibition ordinance and actively enforces it. The City will levy fines and penalties for noncompliance with the City's water conservation program or water wastage.
- Residential Ultra-low Flush Toilet Replacement- The City offers a rebate program for toilet replacement with ultra-low flush toilets.

Section 7.0 Residential Land Resources

The Clovis General Plan covers in excess of 47,360 acres, or over 74 square miles, and identifies a range of land uses. Residentially-designated lands comprise a major portion of the acreage within the Plan. Clovis' city limits contain approximately 14,810 acres; the land outside the city limits, but within the SOI, consists of approximately 5,461 acres.

By manual adjustment of the Clovis and Fresno County RHNA, the City and County have agreed that Clovis will use a limited amount of its planned residential lands outside the city limits but within its Sphere of Influence (SOI) to accommodate the RHNA. This area comprises the city's available land inventory for the 2006-2013 planning period.

7.1 Available Land Inventory

Properties are identified as available by being either vacant or underutilized and are presently within the City of Clovis or its SOI. These properties are adjacent to or within reasonable distance to existing public sewer, water, and street systems or can be served by these systems through the routing extension of services that are funded by development fees. The City of Clovis' available land inventory is primarily in the northern and eastern portions of the City with the remaining portions scattered within the incorporated area.

7.2 Developable Site Inventory

In 2007, the Fresno County Council of Governments (COG) approved the Regional Housing Needs Plan (RHNP). As previously discussed, the City of Clovis was allocated a portion of the regional housing need for a total of 15,384 new housing units as follows:

3,275 very-low income units,
2,354 low income units,
2,681 moderate income units, and
7,073 above-moderate income units

From January 1, 2006 to December 31, 2007, the City processed 1,435 residential permits of which 1,197 are considered above moderate units and 251 units are considered moderate units. This is credited towards the RHNA leaving a total of 13,984 new housing units within the current plan period.

This section of the element addresses the requirements of Government Code Sections 65583 and 65583.2, requiring a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments of the community.

The City's regional housing need allocation will be met through the implementation of a variety of strategies including development on available and appropriately zoned land, units built since the beginning of the planning period, a plan to rezone land consistent with the General Plan residential designation, and annexation and rezoning for additional sites currently outside the City limits. The primary method to create an inventory of developable sites requirement will be the identification of available vacant and non-vacant (underutilized) sites that are suitable and appropriately zoned or will be appropriately zoned during the planning period.

The City's evaluation of developable sites begins with a listing of individual sites by zone and general plan designation. To demonstrate the realistic development viability of the sites, the analysis also discusses: (1) whether appropriate zoning is in place, (2) the applicable development standards and their impact on projected development capacity and affordability, and the (4) availability of existing and planned public service capacity levels. The evaluation concludes that these sites are currently available and unconstrained and that realistic opportunities exist for development prior to June 30, 2013 (the end of the planning period).

The City's land inventory was developed with the use of a combination of resources including information from the City's GIS database, updated Fresno County Assessor's data, field surveys, and a review of the City's General Plan Land Use Element and Zoning Ordinance. The compilation resulted in not only identification of the sites, but also an estimate of potential development capacity for these sites. There is land available for residential development within the city limits, though the majority of the land available for residential development is located within planned growth areas outside the city limits within the sphere of influence. Annexation and rezoning will address this issue, allowing the availability of additional residential sites.

The inventory includes both small and large residentially and non-residentially zoned parcels and parcels which are substantially vacant or under utilized which could be developed for more intense residential uses.

Appendix A includes the Available Land Inventory Summary which provides the sites Assessor's Parcel Number (APN), size, zoning, general plan designation, existing use and potential build-out capacity. Appendix A also includes a City map identifying the sites.

The Table 4-19 summaries the developable acreage within the city limits. Those properties identified as needing to be rezoned on the Available Land Inventory Summary will be rezoned consistent with the General Plan early within the plan period. As shown, the City can not meet its RHNA from developable sites within the city limits alone. There are approximately 1,545 acres of available property

within the city limits, which will allow approximately 7,857 units. As a result, the following discussion identifies properties, outside the city limits but within the SOI, that are anticipated to be rezoned and annexed to accommodate the remaining RHNA.

Table 4-19				
Developable Acreage Calculations within the City Limits				
General Plan Designation	Consistent Zoning	Developable Acreage	Target Densities	Units
Rural	R-A	3.30	0.5	1
Very Low	R-1-A, R-1-AH	270.55	2	541
Low	R-1-7500	841.59	2.7	2328
Medium	R-1	178.91	4.1	762
Medium High	R-2	125.75	10.2	1288
High	R-3	24.91	17.1	426
Mixed Use Areas ¹	Various, Mixed Use	100.21	25	2512
Total Developable Acreage		1,545.21		
Realistic Unit Capacity				7,857

¹ Limited to specific Mixed Use Area allowed residential percentage and amount of developable land.

7.3 Annexation and Rezoning

The Clovis General Plan identifies three growth areas, referred to as Urban Centers. These include the Southeast Urban Center (Loma Vista), the Northwest Urban Center, and the Northeast Urban Center. Per the General Plan, development within an Urban Center shall occur in accordance with the adoption of a specific plan.

At the time of the adoption of the 1993 General Plan all three Urban Centers were located outside of the SOI. In 2000 the Local Agency Formation Commission amended the Clovis SOI to include the Southeast and Northwest Urban Centers. The Southeast, now branded as Loma Vista, is bounded by Bullard Avenue to the north, Locan Avenue to the west, McCall Avenue to the east, and the Gould Cannel to the south. In 2003, the City adopted a specific plan for Loma Vista.

The City currently annexes land as development is proposed, as opposed to annexing land first and subsequently waiting for development to occur. This is due in large part to the Memorandum of Understanding Between the City of Clovis and Fresno County (MOU), which requires that lands to be annexed be subject to imminent development, meaning that no less than 50% of a given project area must have an approved tentative subdivision map or approved site plan. Also, a Transition Agreement between the Fresno County Fire District and

the City of Clovis results in annexation proponents fund a portion of the Fresno County Fire District as a condition of approval. These agreements have the effect of reducing speculative annexations, but can also be considered a constraint on development and are discussed in more detail in Section 8.

As stated above, annexation occurs as development is proposed. For those properties located outside the city limits, but within the sphere of influence, a typical annexation would involve the submittal of a tentative tract map, prezone application, and an annexation application. Generally, the annexation proposal is reviewed for compliance with the following:

1. The property must be located within the City's Sphere of Influence and be contiguous to the existing City limits;
2. A majority of the property owners in the proposal area must consent, in writing, to the annexation;
3. Urban services must be adjacent to the property or there must be a commitment, as demonstrated in the service plan for the property, to make such urban services available to the property within three years; and
4. The proposal encourages orderly urban expansion, is needed to meet growth needs of the community, and does not create isolated City service areas or county islands.

Project applications go before the Planning Commission which considers approval or denial of tentative tract maps and makes a recommendation regarding rezoning to the City Council. A request for the Council's "proponency" for annexation is considered by the City Council concurrently with rezoning requests. If the rezoning and proponency for the annexation are approved by the City Council, the city prepares an application to annex the land and submits this to the Fresno County Local Agency Formation Commission (LAFCo).

Proposals for annexation are subject to the Cortese-Knox-Hertzberg Local Government Reorganization Act of 2000, and are considered by LAFCo. A LAFCo has been established in each county of California to serve as an impartial body responsible for overseeing the formation and boundary changes of cities and special districts. LAFCO is required by State law to review and make a determination of approval or denial of all annexations or other changes of organization to cities and special districts.

Loma Vista Specific Plan Area

The developable land statistics previously discussed are based on sites within the city limits. Additional land for residential development is located within Loma Vista, which consists of 3,307 acres, of which 1,062 acres have been annexed to the City and another 329 acres, is currently under annexation. As shown on Table 4-20, Loma Vista contains a total of 2,266 acres of planned residential.

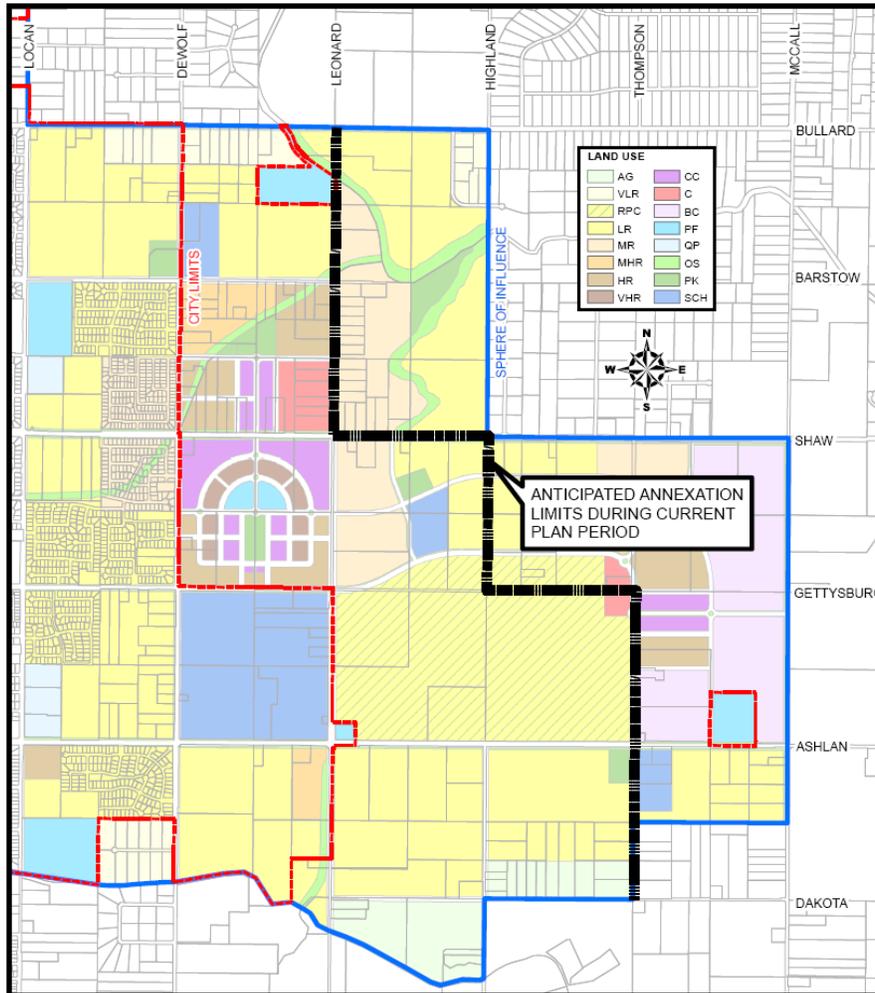
Loma Vista is planned to accommodate approximately 10,714 dwelling units for future growth, some of the land will be available for development within the current planning period. As stated above, 1,062 acres has been annexed in the Loma Vista area since 2003, accounting for 2,037 single-family residential lots.

Table 4-20				
Loma Vista Specific Plan				
Planned Housing Capacity				
Residential Land Use	Acres	Min. Target Density	Dwelling Units	Compatible Zone District
Agriculture (1du/20 ac)	105	0.05	5	R-A
Very Low Density (0.5-2 du/ac)	95	2	189	R-A, R-1-A, R-1-AH
Low Density (2-4 du/ac)	1,284	2.7	3,466	R-1-B, R-1, R-1-C
Gettysburg/Ashlan Master Planned Community <i>Residential Component (4.8 du/ac)</i>	335	4.8	1,607	R-1
Medium Density (4-7 du/ac)	247	4.1	1,013	R-1
Medium-High Density (7-15 du/ac)	74	10.2	759	R-2, R-2-A
High Density (15-25 du/ac)	125	15.1	1,878	R-3, R-3-A
Very High Density (25-43 du/ac)	27	25.1	680	R-4
Community Center <i>Residential Component (7-25 du/ac)</i>	79	14.1	1,117	R-2, R-2-A
Totals	2,266		10,714	

Annexation in Loma Vista within the Planning Period

Based on the past annexation activity and taking into account recent annexation and development interest in Loma Vista, it is anticipated that the City will prezone and annex approximately 1,000 acres within the plan period, which will extend the current city limits to approximately Thompson Avenue, as shown on the following figure.

Anticipated Annexation Limits for Loma Vista within the Plan Period



The sites that are anticipated to be annexed to the City and be available for development within the plan period are included in the Available Land Inventory Summary in Appendix A. As stated above, the City cannot meet its RHNA by relying solely on available sites within the city limits. Table 4-21 summarizes the realistic unit capacity of the sites that are reasonably foreseeable to annex within the plan period. 934 acres is anticipated to be rezoned and annexed to the City within the plan period. This acreage allows a realistic unit capacity of 6,732 units. To facilitate the availability of these sites early within the plan period, an annexation and prezone plan is included as part of the Housing Plan.

Table 4-21				
Developable Acreage Calculations outside the City Limits within the SOI				
General Plan Designation	Consistent Zoning	Developable Acreage	Target Densities	Units
Very Low	R-1-A, R-1-AH	26.44	2	53
Low/RPC	R-1-7500, MPC	650.13	2.7	2402
Medium	R-1	55.68	4.1	228
Medium High	R-2	31.16	10.2	318
High	R-3	68.48	17.1	1171
Very High	R-4	47.87		1202
Mixed Use Areas ¹	Various, Mixed Use	54.11	25	1358
Total Developable Acreage		933.87		
Realistic Unit Capacity				6,732
¹ Limited to specific Mixed Use Area allowed residential percentage and amount of developable land.				

Annexations in other Areas of Sphere of Influence

For areas that are north of Nees Avenue, bounded by Dry Creek and the Enterprise Canal, annexation is likely to take longer than the current plan period. This area is designated as Rural Residential and is largely built-out in rural residential homes. There is uncertain development interest in this area, which is likely to reduce the probability that these lands will annex to the City at the present time. Further, because the General Plan designates these areas as Rural Residential, they do not contribute in a significant way to the potential land use resources for low and moderate income housing and are therefore not used in meeting the RHNA.

Timely annexation is also problematic in the Northwest Urban Center Specific Plan area, which is generally bounded by Shepherd, Willow, Copper, and Minnewawa Avenues. According to the MOU, annexation can not occur in this area until 60 percent of the Loma Vista Specific Plan area is “committed to development,” generally entitled with a tentative tract map or site plan. While the City anticipates meeting this benchmark within the 5-year plan period, housing demand will ultimately be the determining factor. Based on the uncertainty of this land being available for annexation and rezoning, it is not used in meeting the RHNA.

Current annexations are listed on the following table.

Table 4-22 City of Clovis Annexations In Progress*						
<i>Annexation</i>	<i>Plan Area</i>	<i>Planned or Requested General Plan Designation</i>	<i>Planned or Requested Rezoning</i>	<i>Proposed or Approved Units</i>	<i>Development Acreage</i>	<i>Density (du/ac)</i>
Leonard-Gettysburg Southeast Reorganization	Loma Vista	Master Planned Community	MPC Overlay/R-1	1,440	310.28	4.64
Ashlan-Leonard Southeast Reorganization	Loma Vista	Medium Density	R-1	78	19.15	4.07
Sunnyside-Nees Southeast Reorganization	Herndon-Shepherd	Low Density	R-1	33	11.64	2.84
Teague-Fowler Northeast Reorganization	Herndon-Shepherd	Low Density	R-1-A	60	31.52	1.90
Totals				1,611	372.59	
*Current as of May 5, 2008.						

7.4 Realistic Development Capacity

The City will rely on a combination of vacant and underutilized properties within the city limits and property that will be rezoned and annexed to the City during the planning period. As noted, the City of Clovis has an adjusted RHNA of 15,384 units for the period between 2006 and 2013. The General Plan identifies a minimum and maximum density for each residential land use category and planned residential densities within most mixed use categories. These land use categories correspond to a consistent zoning category. The General Plan also identifies a target density, which is the average density build-out figure to develop within a land use category taking development standards into account. The target density is used to calculate the realistic development capacity of available sites.

To account for potential non-residential uses in the mixed-use area, the element estimated capacity for only the residential acreage allowed in each mixed-use area pursuant to the Mixed-Used Areas Design Guidelines, Table 2-3 of the Land Use element. The element then identified sites within each area with acreage totaling the allowed residential acreage in the mixed-use district. The mixed use sites identified in Appendix 3 are those determined to have the greatest viability for residential development within the planning period given size of the sites and location. In addition, although the mixed-use overlay will allow densities up to 43 units per acre, the element assumed a realistic density for the identified sites of 25 units per acre (approximately 50% of the allowable density) based upon development trends.

7.5 Conclusions

As demonstrated in Table 4-23, the City has sufficient sites zoned or that will be zoned appropriately to accommodate the RHNA of 15,384 units, taking into account the 1,435 units permitted since the beginning of the plan period. This includes accommodating the RHNA for very low and low income groups of 5,629 units.

Table 4-23 Comparison of Regional Growth Need and Residential Sites					
Income Group	Total RHNA	Units Permitted (Jan.1,2006-Dec. 31, 2007)	Total Unit Capacity Needed	Minimum Density Guidelines	Site inventory Capacity
Very Low	3,275	0	3,275	20units/acre	3,275
Low	2,354	0	2,354		2,569
Moderate	2,681	251	2,430	>14 units/acre	2,430
Above Moderate	7,073	1,197	5,876	<15 units/acre	6,315
Total	15,384	1,435	13,949		14,589

7.6 Zoning Appropriate To Accommodate Housing for Lower-Income Households

The City recognizes that the higher density residential (R-4, R-3) and the General Plan mixed-use designations (with an allowance for residential uses) provide the potential for lower construction costs because of economies of scale created and are therefore most suitable for development of housing affordable to very low and low-income households. Those sites identified in the inventory as having the greatest potential to accommodate housing affordability to lower income households allow densities of at least 20 du/acre. Per Government Code Section 65583.2 (c)(3)(B), the City's zoning of R-3, R-4, and Mixed Use zone are consistent with the 20 du/acre standard for suburban jurisdictions and therefore considered appropriate to accommodate housing for lower-income households.

Housing built at the high density designation (15.1 to 25 du/ac) in the City of Clovis is generally considered to be affordable to very low and low income households. Housing built at densities of 25 units or more (using density bonus provisions or the Mixed-Use Zone) is applicable to very low income units. Development of housing affordable to low income households (80 percent of

median) has also been shown to be attainable in the City of Clovis with densities at the upper end of medium high (with underlying zoning of R-2).

Historically, multi-family developments in the City of Clovis have been built at the maximum densities allowed within the corresponding zone. The consistent pattern in the City for properties zoned R-2 (which correlates to the Medium High General Plan designation) is that multi-family projects are approved and built at the maximum density allowed, at 15 du/ac.

Between 2000 and 2006, 18 multiple-family projects were constructed, which resulted in a total of 1,034 multiple-family units. The majority of the rents are at rates that are not affordable to low income households. However, Coventry Cove Apartments has 28 units that are rent restricted, the Willows Family Apartments has 68 units that are affordable to low income families and Hotchkiss Terrace has 75 units affordable to low income senior citizens.

The City proposes to condition multi-family projects in the R-2 zone (consistent with the medium high density residential designation) to require that 20 percent of the units are set-aside for low-income housing, providing funding is available. This policy will be germane to any proposed development currently in the application stages, as well as any future multi-family development proposals in the R-2 zone.

In terms of development opportunities for very low-income households on vacant developable land, the City has a site capacity of 5,633 dwelling units in the high density, very high and mixed-use high designations. A number of these units may be built at densities and costs affordable to low and very low-income households, in accordance with the City's proposed policy to require multi-family developments to set aside 20 percent of units for low income households as a condition of development, subject to funding availability.

Application of Mixed-Use Zoning, with permitted densities of up to 43 du/ac in particular mixed-use areas to be determined by the City, (see Housing Action Plan) will further augment the potential to meet the future housing needs by income classification. The City and CCDA will assist in the development of housing through programs set forth in the Housing Action Plan, including rental assistance; density bonus; the Mixed-Use Zoning; conditions for affordable housing programs in specific plan, PUD and R-2 zone multi-family projects; and effective use of the 20 percent set-aside fund.

7.7 Redevelopment Potential

The Clovis Community Development Agency established two redevelopment project areas in Clovis. Project Area 1 was adopted by the City Council in July of 1982. It consists of 1,180 acres and is generally bounded by Barstow Avenue, Sierra Avenue, Sunnyside Avenue, and Minnewawa Avenue. Project Area 1

contains a variety of residential, commercial, industrial/ manufacturing, open space, public and vacant parcels.

The general objectives of Project Area 1 include the improvement of the level of public services and facilities, improvement and expansion of the circulation system to provide adequate access to local areas and to assure adequate access to regional circulation systems, to preserve the integrity and vitality of older commercial, residential and industrial areas, to improve the entry corridors to the downtown (Old Town area), and encourage community pride and awareness through the promotion of a turn-of-the-century theme in the area.

The General Plan designates portions of seven mixed-use areas within Project Area 1. Some of this land is currently vacant; much of it is currently developed and considered underutilized. These mixed-use areas provide an opportunity for the development of 30 acres of high density residential, for a potential of 515 dwelling units at the target density of 17.1 du/ac. Application of density bonus provisions which may be implemented in any residential designation will further increase the potential number of high-density development units within Redevelopment Area 1, which may serve to meet the needs of very low income households. The proposed Mixed-Use Zone density potential of 43 du/ac for selected mixed-use areas contributes to the potential for providing affordable housing. In addition, 2.7 acres of mixed-use medium high residential can be developed within Project Area 1. This contributes the potential for 28 dwelling units at the average density of 10.2 du/ac. Again, application of density bonus provisions can provide additional opportunity for meeting low-income household needs.

Project Area 2 was adopted by the City Council in July 1991. It consists of 424 acres and is generally bounded by Fowler and Minnewawa Avenue on the east and west and runs along the north and south sides of Herndon Avenue. Future land uses within this redevelopment area are intended to conform to the General Plan. More specifically, development activities will be guided by the Herndon-Shepherd, Clovis Corridor, East Sierra and Magill Heights Specific Plans, which lie within the redevelopment area. The General Plan has designated a large portion of this redevelopment area as mixed-use. This redevelopment Project Area is primarily oriented to commercial, office, and transit-oriented uses. Approximately 5.2 acres within this Project Area can accommodate mixed-use high residential uses, with potential for 89 dwelling units at the target density of 17.1. The density bonus provisions and the Mixed-Use Zone density potential provide additional potential for units for very low-income households. As this mixed-use area is adjacent to a Transit Center, this may provide an opportunity for an emergency shelter for the homeless.

The redevelopment plans set forth provisions related to low and moderate-income housing. These requirements address replacement housing, new and rehabilitated units in the project areas, and the tax increment set-aside fund.

Redevelopment law requires that 20 percent of the tax increment revenue be used for increasing the supply of affordable housing; replacement of affordable units lost as a result of redevelopment activity; and a portion of all housing constructed in the redevelopment area be affordable to low and moderate income households. There are a number of acres of land in the City that are currently developed, but are considered underutilized, or best suited to another use, which the Land Use Plan has redesignated to another use. The areas listed in Table 4-24 offer residential redevelopment potential within the redevelopment project areas, in addition to the mixed-use residential potential, with the exception of the Clovis Avenue/Freeway/Old Town Trail Triangle area, which is encompassed by Mixed-Use Area 5.

TABLE 4-24 REDEVELOPMENT AREA POTENTIAL	
Area	Acres
Magill Heights	18.60
Rialto Ranchos	31.50
Polson/Freeway	90.00
Clovis Avenue/Freeway/Railroad Triangle	46.77
TOTAL	186.87

7.8 Potential Development And Environmental Constraints

Sites identified for residential development in the City were analyzed to determine their relationship to public facilities, services, and existing or potential physical constraints to potential development.

Public Facilities and Services: The short- and long-term development viability of the vacant and underutilized in the inventory is directly linked to the availability and capacity of public facilities and services. Total capacity for water and sewer facilities to accommodate the City’s share of the regional housing need is addressed in the Clovis Water Master Plan and the Clovis Wastewater Master Plan. These documents describe the how services will be expanded to meet the demands of future urbanization.

Water: The City’s water delivery system consists of a conjunctive or combined system, using both surface and groundwater resources. The current system, which includes a surface water treatment facility, has enough capacity to serve the City’s planned growth.

It should be noted that water supply conditions are ever-changing. As a result, the City is developing long-term surface water system strategies and improvements that will ensure water delivery into future growth areas.

Sewer: The Clovis Wastewater Master Plan addresses service area needs based on ultimate build-out of the SOI. Wastewater strategies to meet the service demands of current and future urbanization include using the City's current capacity at the Fresno Regional Wastewater Plant and constructing the Clovis Sewage Treatment/Water Reuse Facility (ST/WRF). The ST/WRF is currently under construction and will be complete and in operation by the end of 2008.

Storm Drain: The Fresno-Clovis Metropolitan area is served by the Fresno Metropolitan Flood Control District. All new development is required to comply with the Flood Control Master Plan, which can call for the installation or upgrading of storm drain facilities. In the core of the City, vacant sites will typically have adequate storm drain facilities. In newer growth areas, the extension of storm drain facilities may be required.

Environmental: Environmental review for proposed housing consistent with the General Plan, appropriate Specific Plan, and zoning requirements is subject to limited environmental review and is possibly categorically exempt from the California Environmental Quality Act. Typically, impacts of planned housing projects have been previously analyzed in prior environmental documentation, such as the Environmental Impact Reports prepared for the General Plan or Specific Plan.

Conclusion: All identified potential development and environmental constraints have been mitigated to a level allowing development of all sites in the inventory to occur within the current planning period.

7.9 Sites with Zoning for a Variety of Housing Types

The City's zoning code encourages or will be modified to encourage a variety of housing types, including second units, single-room occupancy, supportive housing, manufactured housing, factory-built housing, mobile homes, housing for agricultural employees, emergency shelters and transitional housing, as follows:

7.9.1 Manufactured housing/Factory-Built Housing/Mobilehomes

Manufactured housing is considered an important housing alternative, especially as related to serving the needs of lower-income households. Government Code 6585.2 states that manufactured housing certified under the National Manufactured Housing Construction and Safety Standards Act of 1974 must be permitted on permanent foundation systems on all single-family zoned lots, so long as the unit is no more than ten years old on the date of application.

A locality may exempt from this provision any place, building, structure, or other object listed on the National Register of Historic Places. Section 65852.3

specifies that local governments may impose architectural requirements on the manufactured home itself which are limited to roof overhang, roofing material, and siding material, so long as the requirements, or any other lot development standards imposed on the manufactured home installation, do not exceed those required for a conventional home on the same lot. Section 675852.4 specifies that a locality may not subject an application to install a manufactured home on a foundation system on a single-family lot to any administrative permit, planning or development process, or requirement unless it is identical to those which would be imposed on a conventional home on the same lot.

The City's Zoning Ordinance does not prohibit the installation manufactured homes on single-family zoned lots. Further, mobile homes are permitted in the R-1-MH zone district. The R-1-MH zone district is intended to provide for the development of single-family mobile homes certified under the National Mobile Home Construction and Safety Standards Act of 1974 (42 U.S.C., Sections 5401 et seq.) on a permanent foundation on individual lots. This section also allows mobile home subdivisions in the same manner as residential subdivisions. The R-1-MH District is intended to provide for the location of mobile homes in single-family areas where such units are considered compatible with traditional single-family development.

7.9.2 Farm Employee Housing

Despite the limited number of farmworkers in the City, the City allows employee housing, including housing for farmworkers, consistent with Health and Safety Code Section 17021.5 and 17021.6. The Zoning Ordinance does not require a CUP, variance or other zoning clearance that is not required of a family dwelling of the same type in the same zone. Further, the City's R-A zone district specifically allows agricultural employee housing without a CUP, zoning variance, or other zoning clearance. In addition, to the above provisions, zoning is available for housing for farmworkers through the variety of other housing types.

7.9.3 Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Lanterman Act) sets out the rights and responsibilities of persons with developmental disabilities. The Lanterman Act impacts local zoning ordinances by requiring the use of property for the care of six or fewer disabled persons to be classified as a residential use under zoning. More specifically, a State-authorized, certified or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes.

Group homes that provide housing for more than six disabled residents are allowed in any residential zone district with the approval of a conditional use

permit. Furthermore, the City has no requirements restricting the proximity of such homes to one another.

7.9.4 Single Room Occupancy (SRO)

SROs can provide a valuable form of affordable private housing for lower-income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet. These units provide a valuable source of affordable housing and can serve as an entry point into the housing market for formerly homeless people. The City currently has no provisions in the Zoning Ordinance to allow the development of SRO units. To encourage and facilitate development of this housing, the City will examine the need to modify the Zoning Ordinance to permit the construction of new SROs and other appropriate lower income housing types.

7.9.5 Second Units

Chapter 1062, Statutes of 2002 (AB 1866), effective July 2003, requires local governments to use a ministerial process for considering second-unit applications for the purpose of facilitating production of affordable housing. AB 1866 allows cities to establish development standards for second units addressing issues such as building size, parking, height, setbacks, and lot coverage.

The City Zoning Ordinance permits attached and detached second units magisterially in all single-family residential and multi-family residential zones. The development standards include a maximum size of 640 square feet for a second-unit and not more than one bedroom, and a parking requirement of one additional off-street parking space for the second-unit. The Planning Director approves second unit applications based upon the following conditions:

- the dwelling conforms to the development standards of the zoning district;
- the unit shall be architecturally compatible, having similar materials and style of construction, with the primary unit and shall be consistent with the residential neighborhood character;
- public and utility services are adequate to serve both dwellings.
- the accessory dwelling unit shall have separate services for water, sewer, gas, and electric;
- a total three off-street parking spaces are required for the main and accessory dwelling units.

7.9.6 Special Multiple-Family Housing Allowance within the Central Clovis Specific Plan

In addition to the second unit ordinance allowing accessory units in single-family residential zones, Section 9.3.317 (E) of the City Zoning Ordinance allows for the development of multi-family housing on property designated Medium Density Single-Family Residential within the Central Clovis Specific Plan area. The Central Clovis Specific Plan area is bounded by Sierra, Clovis, Barstow, and Minnewawa Avenues.

The Code requires the housing be limited to a duplex and shall not exceed the overall density limitations for Medium Density Single-Family Residential, that is, one dwelling unit per 6,000 square feet. The development standards of the R-1 Zone District, including lot coverage, setbacks, and other site design standards, apply. Only ministerial review is required on properly zoned sites.

7.9.7 Transitional Housing and Emergency Shelters

The City Zoning Ordinance provides emergency and transitional housing "by right," in the C-2 zone district, and transitional housing in the R-3 zone district with the approval of a conditional use permit. There is currently 567 acres of vacant and developed C-2 zoned property within the City. Emergency and transitional uses would be only be subject to the same development standards as any other "by-right" use within the C-2 zone district. R-3 zoned areas correspond to the High Density residential designation of the General Plan as well as specific mixed-use area designations that provide for a proportion of high-density residential uses.

As previously stated, the City Zoning Code allows transitional housing in the R-3 Zone District with the approval of a condition use permit. State law requires transitional housing to be considered as a residential use and only subject to the same restrictions that apply to similar housing types in the same zone. To encourage transitional housing, the City will examine and recommend modification to the R-3 zone direct to permit transitional housing as a residential use, subject only to those rules that apply to other residential dwellings of the same type in the same zoning.

Section 8.0 Housing Constraints

California Government Code Section 65583 states that the Housing Element shall include an analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. The analysis shall also demonstrate local efforts to remove governmental constraints that hinder the locality from meeting its share of the regional housing need in accordance with Section 65584.

To accurately assess the housing environment in the City of Clovis, close consideration needs to be given to a series of constraints that impact the cost of housing. Key among these constraints is the housing market, infrastructure, environmental, and governmental factors.

8.1 Market Constraints

Although housing costs in the Fresno/Clovis Metropolitan Region remain below other metropolitan areas in California, the cost of renting or purchasing adequate housing in Clovis continues to be influenced by a number of market factors. Costs associated with labor, raw land, materials, and financing influence the availability of affordable housing.

8.1.1 Construction Costs

One of the largest costs associated with constructing a new living unit is the cost of building materials. In addition to the cost of materials, other factors such as labor have an impact on overall construction costs. Construction costs in California have risen significantly over the past decade. Information from the Building Industry Association of Fresno and Madera Counties estimates that construction costs in Clovis are between \$65 and over \$100 per square foot depending on the amenities of the home. These costs are generally comparable to surrounding communities.

The type of product largely determines the cost of construction. Clovis has an existing inventory of tract homes constructed between 1970 and 1985 that generally reflect a lower degree of amenities. Therefore, even though a reduction in amenities and quality of building materials in new homes (still above the minimum acceptability for health, safety and adequate performance) may result in lower sales prices, this tactic may not result in a significant price reduction in the new home market.

Since the 1970's residential developments in Clovis have reflected a tendency toward tract and planned development. Subsequently, the price structure of single-family homes has benefited from the economies of scale of tract

development. The use of pre-fabricated or factory built residential units to lower housing costs by reducing labor costs has not been effective in Clovis due to the already lower cost of non-union labor in the Central Valley. The construction cost of housing is not considered a constraint to affordable housing in the Clovis area.

8.1.2 Labor Costs

The cost of labor adds significantly to the overall cost of new home construction. Labor costs are influenced by the supply of appropriate labor relative to the demand for labor. Wages are generally the same for an entire metropolitan region and are therefore considered a fixed cost in comparison to other factors, such as the construction costs and cost of land. Labor costs have increased in the past several years; however, non-union construction labor has assisted in holding down the cost of single-family homes in Clovis. Labor cost is not a constraint to the construction of affordable housing

8.1.3 Land Costs

Land costs include the costs of raw land, site improvements, and all costs associated with obtaining government approvals. The supply of undeveloped land has not been a constraining factor. There is approximately 2,466 acres of undeveloped/underutilized land in the Project Area. Of that land, approximately 2,027 acres are designated by the General Plan for very low, low and medium density single family residential uses. The Plan designates 285 acres of the undeveloped land for multiple family uses and higher density/small lot single family attached and detached residential uses within the Project Area. Approximately 154 acres are reserved for medium high and high density residential uses within the Mixed-Use designations.

According to City data, undeveloped residential land in Clovis is presently averaging between \$140,000 and \$175,000 per acre, depending on the location, the terms associated with the purchase, annexation status, density, and proximity to major infrastructure for the provision of City services. While it appears that increasing density would lower the cost of land per units, the free market system tends to compensate for the additional potential value of multiple units and associated factors such as availability of infrastructure, proximity to transportation routes and services, etc., thereby causing the price of land designated for higher density uses to be higher than lower density land. The higher price of land for increased density uses is a constraint to affordable housing when considered as an independent factor. However, the use of density bonus or construction at the upper end of the permitted density range compensates, in part, for the increased land costs. On the other hand, large-scale developers buying large tracts of land may experience an economy of scale benefit in the cost of land.

The average prices can vary, depending on the terms associated with the purchase and annexation status. As land costs in Clovis are generally

comparable to adjacent areas and are lower than in other areas throughout California, land costs are not considered a constraint to market rate development. Land costs will strongly influence the production of housing affordable to low and very low-income households, however, unless augmented by additional incentives and/or funding resources.

Following traditional responses of supply and demand, a sufficient inventory of developable properties has been found to reduce the inflation of market prices for land. The City of Clovis has responded to the need to create more developable land by several actions. It advocated strongly in its 1993 General Plan update for a sphere of influence sufficient to provide housing for the 20-year update planning horizon. The sphere of influence approved by LAFCO in 2000 resulted in the initiation of the Southeast Urban Center Specific Plan. This approximately 3,200-acre project area is projected to house a population of at least 25,000 persons, in housing types ranging from high density mixed residential-commercial development to traditional medium-density residential products.

The availability of developable land in the Clovis SOI, and the ability to adjust the City's urban boundaries on a more or less decennial basis through the General Plan update process, is a key factor in maintaining a sufficient inventory of land for growth. This is not expected to change during the reporting period for the Housing Element update.

8.1.4 Financing

Interest rates have one of the greatest impacts on the ability to purchase a home. Interest rates, however, are determined by national policies and economic conditions and, as such, local government has little impact on these rates. When interest rates are low, the majority of the housing demand is focused on single-family homes. When interest rates rise for any length of time, the housing construction market shifts to the construction of multiple family rental housing. Variable interest rate mortgages on affordable homes may increase to the point of interest rates exceeding the cost of living adjustments, which is a constraint on the affordability.

Lending rates for developers are generally 1 to 1.5 percentage points higher than the prime interest rate. The availability of financing for developers may pose a constraint on development outside of the City's control.

According to data compiled by Freddie Mac, mortgage interest rates for home purchases in 2007 ranged from 5.96 to 6.74 percent for a fixed rate 30-year loan. Lower initial rates are available with Graduated Payment Mortgages (GPMs), Adjustable Rate Mortgages (ARMs), and Buy-Down Mortgages. First time homebuyers are the group impacted the most by financing requirements.

TABLE 4-25						
MONTHLY MORTGAGE PAYMENTS AT VARYING INTEREST RATES						
	6%	6%	7%	7%	6%	7%
Purchase Price	\$421,212	\$421,212	\$421,212	\$421,212	\$365,000	\$365,000
Down Payment	5%	10%	5%	10%	5%	5%
Loan Amount	\$400,151	\$379,091	\$400,151	\$379,091	\$346,750	\$346,750
Monthly Payment ¹	\$2,905	\$2,778	\$3,168	\$3,028	\$2,538	\$2,766
Required Monthly Income	\$9,682	\$9,261	\$10,559	\$10,092	\$8,459	\$9,219
Required Yearly Income	\$116,188	\$111,138	\$126,712	\$121,108	\$101,508	\$110,628
Calculations based on a 30 year conventional fixed rate mortgage						
¹ Includes principal, interest, PMI, taxes, and insurance						

Typically, conventional home loans require 5 to 20 percent of the sale price as a down payment. The average new home cost in Clovis is \$421,212. The average asking price for a resale home is \$484,929. The median housing price is \$365,000. Table 4-25 shows the impact of different mortgage interest rates on monthly housing costs, based on the average housing cost for new and median cost for resale units. Interest rates at the present time are relatively low and are not a constraint to housing; however, the housing prices are out of reach for many. At current rates, those in the above moderate income category could afford to purchase without monthly payments exceeding 30 percent. Those in other income categories would have monthly payments exceeding 30 percent. A lower interest rate will result in a larger segment of households being able to qualify for a home loan. Interest rates are primarily a function of nationwide, and more often worldwide, economic conditions and national policies.

8.1.5 Profit, Marketing, and Overhead

Because the development of residential units is a business, developers are expected to seek the greatest return for their investment. As with most businesses, a constraining factor in the area of profitability continues to be the market place where developers sell their products. To a great extent, the marketplace sets the upper end of the profit margin with overhead costs for construction constituting the lower parameter of profit.

Running out of land to develop is not a pressing problem facing developers in Clovis. This is due in part to the availability of urban services and the lack of stringent growth controls. Lack of available land in other portions of the state has drastically impacted both profit and overhead. Typically, one of the best profit approaches in home construction where land is limited has been the reduction in the size of lots and providing a variety of configurations in the setback requirements for the units, such as wide and shallow, zipper lots, and zero lot line development.

These approaches are applicable for the profitable development of higher density single-family detached units and may be considered for the land designated by the Land Use Plan as medium-high density, as well as multiple family residential developments in the high density designation and within proposed Mixed-Use areas.

8.2 Other Non-City Constraints

Housing costs have been influenced by the overall availability of land in the Fresno/Clovis Metropolitan Area and the positive impacts the Clovis Unified School District (CUSD) has traditionally had on the housing market area. Much of the land surrounding the incorporated Fresno/Clovis Metropolitan Area requires annexation in order to be developed; any interruption in this process has the tendency to shift development toward areas that have the potential to be annexed. The annexation and development of land is often contingent on sewer and water capacity, the availability of public services, and other infrastructure.

While the Fresno/Clovis Metropolitan Area has several school districts, local developers and realtors have reported a preference toward the Clovis Unified School District among individuals considering housing in the northeast portion of the Metropolitan Area. The boundaries of the CUSD encompass most areas within the Clovis sphere of influence, with the exception of a small portion in the southwest and the southeast corners of the SOI, which fall within the Fresno Unified School District and Sanger Unified School District, respectively.

8.3 Governmental Constraints

The provision of affordable housing has been almost exclusively a function of the private sector. With the creation of the Clovis Community Development Agency (CCDA), the City has become more active in the area of affordable housing. Actions by the City with an impact on the affordability of homes take place in two broad areas. First, the City has traditionally exercised authority in the area of land use controls, site improvement requirement, building codes, fees and other regulatory programs. Secondly, by acting through the CCDA, the City has the ability to use funds set-aside to expand and improve the supply of low and moderate-income housing.

Governmental constraints include policies, development regulations and standards, requirements or other actions imposed by the various levels of government on development. Although Federal and State agencies play a role in the imposition of governmental constraints, these agencies are beyond the influence of local government and are therefore not addressed in this document. The City thus seeks to analyze and remove constraints to affordable housing at the local level.

The following factors constrain the maintenance, improvement and/or development of housing in Clovis: land use controls, building codes, processing procedures, and development fees. This latter category includes non-city governmental fees assessed by the Fresno Metropolitan Flood Control District and the Fresno Irrigation District.

A constraint that is out of the control of the City was created when the Legislature and Governor enacted Senate Bill 975. Senate Bill 975 expands the definition of a public work so that nearly all affordable housing projects are required to pay prevailing wages if there is a public subsidy. Affordable housing projects are typically not feasible without some type of public subsidy. The public subsidy may include fee waiver, assistance with off-site improvements, or a loan with favorable terms. Requiring a project to pay prevailing wages increases the labor cost on the project by 20-30 percent depending on the trades involved. Senate Bill 975 is especially onerous for small cities in the San Joaquin Valley because wage rates and cost of living is less than in other parts of the State, making prevailing wages proportionally higher. Additionally, small cities and redevelopment agencies have small budgets and requiring prevailing wages will result in projects not being done for lack of funding. This constraint may be mitigated if the Legislature and the Governor pass a bill to exempt affordable housing projects from the requirements of SB 975. The impact of this constraint could also be lessened if the State Department of Industrial Relations made prevailing wage determinations specific to the Central Valley. Wage determinations specific to the Central Valley would better reflect the wages of this area as opposed to those of the Bay Area.

8.3.1 Annexations

Growth of the incorporated boundaries of the City is guided by several state and local regulations and agreements, much of which is out of the City's control. These will be examined in the following paragraphs.

Annexation Fees and Funding

Applications for annexation to the City are supported by an application fee of \$20,550 plus \$75 per acre. This fee was last updated in 2005 and based on an exhaustive study that tracked the application, the City staff that handled the

processing, and the expenses associated with the performance of the City's responsibility to analyze the project. Annexations are typically processed concurrently with rezoning and a tentative subdivision map. These concurrently processed applications are also based on the fee study.

Funding for annexation application fees has limited annexations to developer-driven projects. Per the City-County MOU, the County may, and typically does, request that annexation boundaries are "squared off" to include additional properties that make the final boundaries of the project more logical. This generally has meant that smaller rural residential parcels are brought into the annexation's boundaries. This is done in response to a 50-year history of uncontrolled annexations which created highly irregular city limits in the Fresno area.

The application fees have been established in accordance with Government Code section 65104 and do not exceed the reasonable cost of providing the service for which the fee is charged and are therefore not considered a constraint.

City-County Memorandum of Understanding

The development process is influenced by the City-County memorandum of understanding (MOU). This document is an agreement on the distribution of property taxes between the City and the County upon annexation. It also establishes procedures and standards for annexations.

Strict adherence to the primacy of zoning over planning as a means to meet the RHNA impacts Clovis' ability to count lands outside of its city limit but within its sphere of influence at a disadvantage. The present City/County Memorandum of Understanding encourages urban development to take place within cities where urban services and facilities are available. This policy is ostensibly intended to discourage suburban development on the edge of the incorporated area, a practice that plagued the Fresno metropolitan area since the post-WWII era. It has an unintended effect of limiting the City's ability to annex to only areas that are subject to eminent development; the MOU's standards for annexation to at least 50% of annexation areas must have an approved tentative subdivision map or site plan. The MOU relies on the private sector to stimulate annexation requests. HCD has interpreted this to mean that the City must meet its RHNA within its city limits, not within a reasonable portion of its sphere of influence.

The MOU has another effect on available land inventory. It requires that all development requests within ½ mile of the City limit be referred to the City for annexation. If annexation at that time is not feasible any development within the sphere of influence will comply with City development standards. When a builder's assumption of feasibility is based lower development standards in the

unincorporated area, the MOU's triggering the extension of city-level public and private improvements may make the project, and annexation, infeasible.

The MOU can be characterized by some as a constraint on annexation. However, the City and County's interest in avoiding the suburban sprawl that characterized the Fresno metropolitan area since the post-WWII era is based on local development history and ensures that urban services are developed and used in an efficient manner.

Fresno County Fire Protection District Transition Agreement

The Fire District Transition Agreement requires annexation proponents to fund a portion of the Fresno County Fire District as a condition of approval. The Local Agency Formation Commission of Fresno County (Commission) is governed by the Cortese-Knox-Hertzberg Local Government Reorganization Act of 2000, as amended (Gov. Code, secs. 56000, the "Act"). The Act provides that it shall be liberally construed to effectuate its purposes. The State of California Supreme Court described the Commission as an agency with "large discretionary powers."

Under the Act, it is the policy of the state to encourage orderly growth and development, which are essential to the social, fiscal, and economic well being of the state. The Commission's primary purpose under the Act is to discourage urban sprawl and to encourage orderly formation and development of local agencies based on local conditions and circumstances.

In approving or disapproving a proposed change in organization or reorganization, one of the factors that the Commission considers is the effect of the proposed action and of alternative actions, on adjacent areas, on mutual social and economic interests, and on the local governmental structure of the County. Since the late 1980s, the Commission, based on local conditions and circumstances, has had the long-standing practice of imposing transition agreements between cities and affected fire protection districts as a condition of approving reorganizations where there are annexations to the cities and detachments from the affected fire protection districts and such reorganizations significantly and adversely affect such fire protection districts. Several cities and fire protection districts have such transition agreements in place, and continue to keep them in force and effect.

In accordance with the Commission's adopted procedures (attached as Appendix 2) Districts within a City's sphere of influence should develop plans for orderly detachment of territory from the district or merger of the district as district territory is annexed to the City and should plan their long-term expenditures (e.g., facilities, equipment) accordingly.

General Plan Land Use Element Policy Policy 10.1 ("Require that new development is funded so as not to have a negative fiscal impact on the City's

General Fund”) has been interpreted that expenses associated with development shall be the responsibility of development proponents. In other words, “development pays its own way.” The Fire District Transition Agreement addresses the transfer of certain general *ad valorem* real property tax revenue affected by annexations (also provided in an appendix) by establishing a defined transition period and gradual phase-out of the District receipt of tax revenue after the effective date of an annexation. Because there is no general funding to pay this fee, the City requires that developers pay this fee; they in turn pass this additional cost on to their customers.

The Fire District Transition Agreement is a Commission condition that is placed on Clovis’ annexations. This fee is charged to all properties within an annexation area, including those added to “square off” the boundaries. The fee burden is carried by the developer, but reimbursement agreements are commonly used to compensate the developer when this additional property develops. Unless or until it develops, the fee for the additional property is a burden carried by the developer.

There is no quantitative data to determine whether the Fire District Transition Agreement has an effect on the development of affordable housing, however; it is assumed that the cost related to the Fire District Transition Agreement, like many other costs of development, are factored into the sale price of the housing units. As previously mentioned, the City has no control over the Transition Fee, but will commit to open discussion early within the plan period with LAFCo and the Fresno County Fire District to discuss options to lessen the impacts of the Transition Fee.

8.3.2 Land Use Controls

Every city must have a General Plan that establishes policy guidelines for all development within the City and its sphere of influence. The General Plan is the foundation of all land use controls in a jurisdiction. The Land Use Element identifies the location, distribution and density of land uses in the City. In implementing the General Plan, the City of Clovis utilizes a number of planning tools including the Specific Plan, Zoning Regulations, and Subdivision Ordinance. Zoning, which must be consistent with the General Plan, establishes more specific development standards, allowable uses, and limitations.

8.3.3 Housing for Persons with Disabilities

As noted in the in Section 6.7 Persons with Disabilities, the disabled have a number of housing needs related to accessibility of dwelling units, access to transportation, employment, commercial services, and support services. The City ensures that new housing developments comply with California building standards (Title 24 of the California Code of Regulations) and federal requirements for accessibility.

The State has removed any City discretion for review of small group homes for persons with disabilities (six or fewer residents). The City does not impose additional zoning, building code, or permitting procedures other than those allowed by State law. There are no City initiated constraints on small group homes for persons with disabilities caused or controlled by the City.

Other than those identified below, the City has not identified any other zoning or other land-use regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals. Examples of the ways in which the City facilitates housing for persons with disabilities through its regulatory and permitting processes are:

- The City's Density Bonus Ordinance (CMC Chapter 9.5) allows developers to provide fewer than the required parking spaces in a given development when 20 percent of the units in that development are set aside for low- or moderate-income residents. This provision may directly benefit developments providing handicapped housing, as individuals with disabilities often rely on such low- to moderate-income housing projects.
- The City permits group homes in all residential zone districts. The City has no authority to approve or deny group homes of six or fewer people, except for compliance with building code requirements, which are also governed by the State.
- The City permits housing for special needs groups, including for individuals with disabilities, without regard to distances between such uses or the number of uses in any part of the City. Neither the Land Use Element of the General Plan nor the Zoning Code restricts the siting of special needs housing.
- The Zoning Code currently defines special needs group housing as follows:

Family Care Home shall mean a single-family dwelling which is occupied by two (2) or more persons related by blood marriage, or adoption and not more than four (4) persons who are mentally handicapped and who have been selected for family care by the Community Services Divisions of the State Department of Social Welfare. Each family care home shall be certified by said State agency, which shall provide consultative services to the caretakers and patients placed in such homes. Each family care home shall have been inspected and approved by the Chief of the Fire Department and the Planning Inspection Department.

Since this definition could be considered a constraint on special needs group housing, the City is currently examining needed modifications to comply with State law.

As discussed above, the City allows group homes of six or fewer persons by right, as required by State law. No conditional use permit or other special permitting requirements apply to such homes. The City does require a conditional use permit for group homes of more than six persons.

The current Building Code in use is the 2007 California Building Code as adopted by the Building Standards Commission. These provide the minimum standards for accessibility. There are currently no amendments to the Building Codes that would diminish the ability to accommodate persons with disabilities or effect accessibility.

Existing requirements do not constrain the application of an existing or proposed reasonable accommodation procedure (i.e. permit processing, zoning, building codes, accommodation procedure for the approval of licensed residential care facilities and the Fair Housing Amendment Act (FHAA) physical accessibility efforts [i.e., Americans with Disabilities Act (ADA) retrofit efforts or other measures that provide flexibility]). The City's process to request accessibility retrofits complies with State law to the effect that all elements of the California Disabled Access Guide are required and any additional access enhancements may be added. ADA retrofits to buildings may be applied for with the Building Division where plans and standards will be reviewed for compliance with the applicable standards. For example, though Universal Design has not been adopted by the City of Clovis, if requested, the City would check for those items as a service provided to the development community.

8.3.4 Land Use Designations

The Land Use Element of the General Plan establishes the maximum amount of housing per acre that can be developed. This is the "density" of a permitted development. General Plan densities are expressed as dwelling units per acre (DU/AC), rather than by square footage of lots.

TABLE 4-26			
RESIDENTIAL LAND USE CATEGORIES			
Designation	Target Density	Density Range	Purpose
Rural	1 DU/2 AC	0.5 DU/AC	Rural lifestyle and small-scale agricultural operation.
Very Low	2.0 DU/AC	.6 - 2.0 DU/AC	Large lot single family within an identifiable residential neighborhood.
Low	2.7 DU/AC	2.1 - 4.0 DU/AC	Conventional single family detached residential.
Medium	4.1 DU/AC	4.1 - 7.0 DU/AC	Detached and attached single-family homes, patio and zero lot line homes.
Medium High	10.2 DU/AC	7.1 - 15.0 DU/AC	Moderately dense single family detached on small lots, duplex and townhouses.
High	17.1 DU/AC	15.1 - 25.0 DU/AC	Multiple family apartments and condominiums.
Very High	25.1 DU/AC	25.1 -43 DU/AC	Higher density multiple family apartments and condominiums.
Mixed-Use Residential	17.1 DU/AC	15.1 - 25.0 DU/AC ¹	Multiple family apartments and condominiums, duplex and townhomes in conjunction with commercial, office or business park uses.
1. Typical density range for Mixed Use residential is 15.1 to 25.0 du/ac. The Mixed Use Zone includes density standards permitting development at densities up to 43 du/ac.			

The Land Use Element sets forth eight residential land use designations: Rural, Very Low, Low, Medium, Medium High, High Density residential and Very High Density residential, as well as Mixed-Use, which allows for residential development as a primary or secondary use on a proportion of the total acreage at Medium High and High Density residential ranges. The target densities used to calculate housing at buildout, and density ranges according to each of these designations are shown in Table 4-26.

Density is a critical factor in the development of affordable housing. Higher density improves housing affordability because it lowers the per unit land cost (although the land cost per acre may be higher than for lower density uses) and facilitates more efficient construction. More intense residential development can be achieved in Clovis through a number of mechanisms, including clustering of residential development, density bonuses and zero lot line/small lot development. The Development Code update, currently in progress, is intended to provide additional flexibility in site planning to promote more intense development where appropriate.

Clustering of housing can produce higher densities on a portion of land, while retaining the overall density assignment of the entire property. This method is effective when portions of property not used for residential development can be developed with compatible uses, such as parks, schools, public facilities. In the case of mixed-use, residential uses may be clustered with office, commercial, retail, hotel, business park, or public facilities for higher density uses in proximity to employment and transit opportunities.

A density floor is another tool to promote maximum use of residential land. The density floor would establish a minimum density requirement within a given residential land use designation.

The availability of developable acreage in upper density ranges allows for development of certain types of housing. For example, stacked flat apartments, which often house low income households, typically require densities above 15 units per acre, depending on land costs, to be developed economically. The Medium High, High, Very High, and Mixed-Use land use designations provide for such development and are not considered a constraint to the provision of very low and low-income housing.

The City of Clovis has a substantial amount of land available for a range of housing types. Consideration needs to be given to other forms of residential development, including various types of small lot single family subdivisions; mobile home parks that allow owner-occupied spaces; senior citizen multiple-family housing developments offering various degrees of care and assistance; mixed-use residential, office and commercial developments; and planned unit developments marketed to older couples or individuals without children.²

In addition to new growth, the City of Clovis has facilitated the maintenance and improvement of its existing housing stock. While new affordable units can be provided through a variety of strategies, one of the best sources of affordable housing is found in the older neighborhoods in central Clovis. Housing in older Clovis constitutes a very important and on-going housing resource that does not need to be subsidized by government and that necessitates a smaller amount of subsidy. Therefore, these neighborhoods are more cost efficient for low and moderate-income housing.

It is important for the City to address the residential units in areas either zoned or designated for land use other than residential. Some of these homes are non-conforming and subject to amortization provisions in the Clovis Municipal Code.

² Government Code section 65008 and the recent Gibson v. County of Riverside case limit the city's land use and zoning powers to designate property for senior housing. Exceptions to the prohibition are permitted under certain state and federal programs which are specifically designed and operated to assist elderly persons or housing that meets the standards for senior housing as specified in the California Unruh Civil Rights Act.

Others are within the boundaries of the CCDA Project Area(s), and in areas designated for Mixed-Use. If the residential use is located in an area that has been designated by the General Plan as Mixed Use, the zoning for the area can be changed proactively by the City to a Mixed Use Zone District. This would allow the area to be immediately available for development without further public hearing consideration. Staff is currently developing the Mixed-Use Zone District with the nearly completed Development Code update.

Under the Municipal Code, the City gradually eliminated uses that were legal when established but now are not consistent with the zoning ordinance (so-called “nonconforming” uses). The conversion of the non-conforming residences to commercial or industrial uses is left to the discretion of the landowner. This situation places the City in a position to lose valuable, primarily rental, residential resources that are affordable to very low and low-income households, and is considered a constraint to the preservation of affordable housing resources. To accommodate replacement and new housing opportunities in such circumstances, current commercial, office and industrial zoning may be redesigned to allow housing opportunities by right.

In response to state-mandated requirements and local needs, the City of Clovis has previously adopted ordinances allowing for the development of a second (accessory) unit in single family areas, utilizing mobile homes in single family districts, and the construction of duplexes in selected portions of Old Town Clovis. While the intent of these amendments has been to provide affordable housing, the ordinances do not specifically regulate or address the issue of qualifications for affordability, nor the continuation of affordable housing. The monitoring of affordability resulting from such ordinance provisions must be programmed into the City's administrative functions.

A potential land use issue influencing the supply of affordable housing is the conversion of apartment projects into owner-occupied units. In 1985, the City of Clovis approved a condominium conversion ordinance, which was at the time consistent with the provisions of State law. Since that time, the City has not received an application for a residential conversion. Condominiums have not been a popular form of housing for this community. This is due to several reasons. The supply of available residential land will likely need to be exhausted before condominium conversion becomes economically feasible, and this is not expected in the reporting period for the Housing Element update. In addition, given the product choices available to consumers in the Fresno-Clovis Metropolitan Area, converted apartments are not a popular housing product. Thus, given the local housing market, condominium conversion is not considered a constraint to the supply of affordable housing.

8.3.5 Municipal Code

The Clovis Municipal Code contains ten residential classifications that are based on lot size rather than density-based designations. The Residential Zone portions of the Municipal Code influence housing affordability in several ways. The Municipal Code regulates such features as building height and density, lot area, setbacks, and open space requirements per zoning district. Development standards for the ten residential zoning classifications are provided in Table 4-27.

The creation of a Mixed-Use Zone District in the Municipal Code to support the General Plan Mixed-Use land designation will establish development standards for “by-right” residential development. These standards will reflect a focus on unique and creative development that promotes integration of retail, office, commercial, service, and residential uses. Diversity of housing, including housing affordable to very low, low and moderate-income groups is one factor to be incorporated into the performance standards. Densities of up to 43 du/ac will be permitted within designated Mixed-Use areas. The Mixed-Use Zone District will provide flexibility in height and density standards, as well as setbacks and parking requirements, to achieve the affordable housing objective. Zoning regulations that are too rigid and do not allow sufficient land use flexibility could increase the costs of development and inhibit development interest. The proposed Mixed-Use Zone District will provide this flexibility.

The City of Clovis' residential zoning regulations vary depending on the different zones as defined in the Municipal Code. However, minimum standards can be described in this document. The minimum building setback required is the same for both multiple and single-family residential zoning, namely five feet on either side and twenty feet in the front and in the back of the building. Single and multiple family residences cannot exceed the height of two stories or 35 feet. An exception is multiple family dwelling units in High Density Multiple Family zoning (R-4), where they can be up to four stories or a maximum of 50 feet tall. Heights above four stories are permitted subject to a conditional use permit. As part of the Development Code update, the more liberal zoning standards will be incorporated into the regulations and conditions of the Mixed-Use Zone District for areas with High Density residential potential.

Beyond local requirements, State law allows for a developer to increase the density of a residential development by at least 25 percent if provisions are made for low-income housing. The City may use the existing density bonus provisions for all residential development areas, with special emphasis in the high and medium-high density residential areas, and mixed use areas, to promote the development of housing and densities appropriate to meet very low and low income housing needs.

Development standards, such as the Uniform Building Code, the Clovis Municipal Code, or the Multiple Family Design Guidelines, are enacted for the protection of

the community's health, safety, and welfare. When compared to construction in the absence of comprehensive construction requirements, development standards result in additional construction and building materials and add to the cost of housing. A variance from development standards may reduce the cost of housing construction. In a competitive housing market, the developer may choose to pass savings on to the customer, which may result in lower housing prices.

Residential development in Clovis typically requires approval of site development plans. Projects which are Planned Unit Developments (PUDs) are listed as conditional uses in the designated residence zones. PUDs may include zero lot line, cluster, attached and similar non-typical residential designs which may entail modification of lot area and width, yard, height, lot coverage or open space requirements, and may require discretionary approval of the City Council. Discretionary approval for such projects adds additional time to the construction of housing. This time factor can result in higher loan carrying costs, which adds to the price of housing.

Residential development in the R-3, R-3A, R-4, and Mixed-Use zones can take advantage of greater flexibility in development standards for these areas. Refer to Table 2-2 in the General Plan Land Use Element for zoning/General Plan correlation. It is expected that development in these areas will promote a wider range of housing opportunities in comparison to the traditional zoning districts. The identification of affordable housing as a factor in the performance standards for the proposed Mixed-Use Zone District and within proposed Specific Plan or PUD development, as well as the R-2, R-3, R-3A, and R-4 zones will provide a mechanism for the realization of this objective. Design standards such as roofing materials, architectural enhancements, and landscaping also increase the costs of housing. The City's outlook is that affordable housing projects should meet the same fundamental design standards as other residential developments. As a result, additional subsidy may be required. Additionally, by policy, the City has utilized the Conditional Use Permit process for reviewing higher density multiple family residential projects. While intended to facilitate integration into existing residential areas, the use permit may serve as a constraint by requiring a developer to undergo an additional public review and approval. The City should examine this policy and implement development standards initially with the Mixed Use Zone District.

Parking requirements in the City of Clovis are normal for a city of its size: 2 spaces per unit for single-family residential and 1 ½ to 2 spaces for multi-family dwellings, depending on unit types and other project characteristics. These characteristics do not constrain the development of housing directly.

However, the requirement for 1 ½ parking spaces for studio and one bedroom multiple family units may be in excess of need, particularly in projects catering to seniors or lower income households, which may be more transit dependent than

other income groups. It has been documented (The Case for Multifamily Housing, Urban Land Institute, 1991) that "residents of multifamily housing tend to own fewer cars and to use them less often." Amendment of the Municipal Code to permit a lower parking standard is being considered in the Development Code update for assisted housing devoted to low and very low income persons, and/or seniors in the R-3, R-3-A and Mixed-Use zones. At a lesser standard unit, it would lower the cost of development by reducing the acreage required for parking.

In addition, for residential developments located within the proposed Mixed-Use Zone Districts, the City will allow shared parking in commercial and residential mixed-use projects, where it can be demonstrated that the uses do not have conflicting peak parking demands.

Under several Master Planned Community Zone Districts currently under consideration by the City parking requirements are being reduced for High and Very High Residential categories, to accommodate densities and to take advantage of shared parking facilities with other land use categories.

In summary, existing land use controls and codes can constitute a significant constraint to the development or the maintenance of affordable housing. Land use controls, like zoning in general, are largely based on the protection of health and welfare however may add unnecessary public review and application processes for developers. Through the Development Code update, the City will amend the Municipal Code to create a Mixed-Use Zone District to permit, by right, Mixed-Use developments with residential components in a range of densities and housing types, include, by right, residential uses in commercial, office and industrial Zone Districts, facilitate higher densities for very low and low-income housing through density bonus provisions, permit shared parking, and review reduced parking requirements in conjunction with development of housing to meet low-income housing needs. The City plans on having a draft of the Development Code update complete by the end of 2008.

**TABLE 4-27
RESIDENTIAL DEVELOPMENT STANDARDS**

District	District Name	Density Units Per Acre	Uses Permitted	DUs Per Lot	Lot Coverage	Height	Minimum Lot Area	Minimum Lot Dimensions		Minimum Setback			Parking Required
								Width	Depth	Front	Side	Rear	
R-A	Single Family Residential	1.82	Homes, Horses, Poultry, Rabbits, Agricultural Uses	One	30%	35 Ft.	24,000 Sq. Ft.	110	130	35	10	20	2 Spaces
R-1-A R-1-AH	Single Family Residential	2.42	Homes, Horses (R1-AH) Agricultural, Poultry, Rabbits	One	30%	35 Ft.	18,000 Sq. Ft.	110	130	35	10	20	2 Spaces
R-1-B	Single Family Residential	3.63	Homes, Flowers, Vegetable Gardens	One	35%	35 Ft.	12,000 Sq. Ft.	80	110	35	10	20	2 Spaces
R-1-C	Single Family Residential	4.84	Homes, Flower and Vegetable Gardens	One	40%	35 Ft.	9,000 Sq. Ft.	70	110	25	7	20	2 Spaces
R-1 (7,500) (8,500) (9,500) (18,000) (24,000)	Single Family Residential Min. lot size 6,000 SF	7.26 5.80 5.12 4.59 2.42 1.82	Homes, Flower and Vegetable Gardens	One	40%	35 Ft.	Designated by Zone Classification	60	100	20	5	20	2 Spaces
R-2 R-2-A	Low Density Multiple Family Residential	14.52	Homes, Multifamily Units Single Story and Uses permitted in R-3	One for each 3,000 Sq. Ft.	45%	35 Ft. (20 Ft. in R-2-A)	7,200 Sq. Ft.	60	120	20	5	20	1-1/2 to 2 Spaces ¹
R-3 R-3-A	Medium Density Multiple Family Residential	21.78	Homes, Multifamily Units, Libraries, Fraternity and Sorority Houses, Parks, Churches, Schools, Single Story Units	One for Each 2,000 Sq. Ft.	45%	35 Ft. (20 Ft. in R-3-A)	8,500 Sq. Ft.	60	120	15	5	15	1-1/2 to 2 Spaces ¹
R-4	High Density Multiple Family Residential	43.00	Homes, Churches, Day Nurseries, Rest Homes, Any Use permitted in R-3	One for Each 1,000 Sq. Ft.	60%	50 Ft. or 4 stories ²	10,000 Sq. Ft.	65	110	15	5	15	1-1/2 to 2 Spaces ¹
MHP	Trailer Park	18.15	Trailer Parks	2,400 Sq. Ft.	45%	35 Ft.	3 Acres	110	130	15	5	10	1 space plus 1/10

¹ 1-1/2 spaces required for studio or one-bedroom units, 2 spaces required for 2 bedrooms and above.
² Heights over 4 stories are permitted subject to a conditional use permit.

8.3.6 Second Units

Changes in State Law, governed under Assembly Bill AB 1866, precluded discretionary review or public hearings in the consideration of second residential unit requests. Local ordinance was modified to reflect these most recent changes in California Government Code Section 65852.2. This section provides that;

(a) Any local agency may, by ordinance, provide for the creation of second units in single-family and multifamily residential zones. The ordinance: (1) May designate areas within the jurisdiction of the local agency where second units may be permitted. The designation of areas may be based on criteria, which may include, but are not limited to, the adequacy of water and sewer services and the impact of second units on traffic flow.

(2) May impose standards on second units which include, but are not limited to, parking, height, setback, lot coverage, architectural review, and maximum size of a unit.

(3) May provide that second units do not exceed the allowable density for the lot upon which the second unit is located, and that second units are a residential use that is consistent with the existing general plan and zoning designation for the lot.

(4) May establish a process for the issuance of a conditional use permit for second units.

(5) Shall not be considered in the application of any local ordinance, policy, or program to limit residential growth.

Currently, City ordinance conforms to State Law by providing development guidelines for second units, a permitting process that is non-discretionary and an allowance for second units in all residential zone districts. The following is the current City Ordinance provides documentation and demonstration of compliance with State Law.

Clovis Municipal Code Section 9.3.317 - Special permits for accessory units in residential zone districts.

A. PURPOSE AND INTENT. This section is intended to meet the requirements of State law in providing for second units in single-family and multifamily residential zones. It is further intended to meet the special housing needs of extended families.

B. CONDITIONS. A special permit shall be granted for a use to be known as "Accessory dwelling unit in conjunction with owner-occupied single-family dwelling unit" provided all of the following standards are met:

1. The accessory dwelling unit will be a complete, separate housekeeping dwelling unit, with kitchen and bathroom facilities, isolated from the primary dwelling unit.

2. Only one accessory dwelling unit will be created on a single-family lot. The accessory dwelling unit may be an attached portion of the primary dwelling unit or a detached free-standing structure.
3. The accessory dwelling unit shall have at least 250 square feet of living area floor space, excluding off-street parking, and shall not have more than one bedroom.
4. All accessory dwelling units shall clearly be subordinate or smaller when compared with the primary dwelling unit. In no case shall any attached accessory dwelling unit' s square footage be more than twenty (20%) percent of the primary dwelling unit' s total floor area, excluding garages, porches and other non-living areas, nor greater than 640 square feet, whichever is less. In no case shall any detached accessory dwelling unit' s square footage be more than twenty (20%) percent of the primary dwelling unit' s total living area, including garages and other non-living areas, nor greater than 640 square feet, whichever is less.
5. Both attached and detached accessory dwelling units shall be architecturally compatible, having similar materials and style of construction, with the primary dwelling unit and shall be consistent with the residential neighborhood character.
6. The accessory dwelling unit together with the primary dwelling unit shall not cause the lot coverage for the subject site to exceed the lot coverage of the applicable zone district.
7. The design and size of the accessory dwelling unit shall conform to all applicable standards of the health, building, and other codes.
8. At least three (3) off-street parking spaces shall be available for use by the owner-occupants and accessory dwelling unit occupants. Off-street parking spaces shall be in conformance with subsection I of Section 9.3.306 of this article.
9. Adequate provisions shall be made for the water and sewer service and drainage generated by the occupancy of such accessory dwelling unit as determined by the City Engineer. The accessory dwelling unit shall have separate services for water, sewer, gas, and electric.
10. The development of the accessory dwelling unit shall be subject to the property development standards for primary dwelling units of the zone district in which the accessory dwelling unit is located.
11. A primary dwelling unit shall exist on the site and be occupied prior to the accessory dwelling unit.

C. APPLICATION PROCEDURES. Applications for permits for accessory units shall be filed with the Planning and Development Services Department in accordance with the special permit procedures given in this article.

1. Filing. Applications for permits for accessory units shall be filed by the owner or owners of the property.
2. Form and content. Such applications shall be made to the Director on forms furnished by the Planning and Development Services Department and shall state that the owner will occupy one of the dwelling units on the premises. The application shall also include the following:
 - a. Documentation of ownership;
 - b. A floor plan of the structure showing both the present layout of the primary dwelling unit and the proposed accessory unit, including any changes to the primary dwelling unit. The floor plan shall be drawn at one-quarter (1/4) inch to the foot;
 - c. A scaled site plan showing the outline of the building distances to the property lines, required parking spaces, and driveways.
3. Filing fees. When an application for a special permit is filed, a fee as provided in Section 9.3.409 of Article 4 of this chapter shall be paid for the purpose of defraying the costs incidental to the proceedings.
4. Action on application. Within forty (40) days after the formal acceptance of a completed application, the Director shall approve or deny the application.
5. Expiration and renewal of permits. Special permits for accessory units shall automatically expire upon the transfer of ownership of the primary dwelling. Purchasers of homes which contain special permits for accessory units shall reapply for a permit prior to allowing continued use and occupancy of the accessory unit.
6. Declarations of covenants. Upon receiving a special permit, the owner shall file on the subject property a declaration of covenants with the County Clerk which states that the right to have an accessory unit expires upon the transfer of ownership and any continued use and occupancy of the accessory unit shall require a further permit.

D. ZONE DISTRICTS. Accessory units may be allowed in any residential zone district subject to the normal requirements of the district. Second residential units shall not be allowed in nonresidential zone districts where residential uses are not permitted.

8.3.7 Building Codes and Enforcement

The City of Clovis has adopted the California Building Code (2007), California Mechanical Code (2007), California Plumbing Code (2007), California Electrical Code (2007), and California Energy Code (2007). While all new construction must be in strict compliance with the codes, the City of Clovis has many older homes, many of which are located in and around the Old Town Clovis area, that were constructed prior to the establishment of building codes in the early 1940s. Code enforcement with respect to older homes is handled on a complaint basis. Should the City of Clovis elect to establish a mandatory code enforcement program for older homes, it is anticipated that some of them would be improved, and other homes would be demolished and lost from the housing stock. Also, the Municipal Code limits the type of construction work that can take place on older homes located in other than residential zoned areas. The City has not made substantive amendments to the code that would adversely affect standard types of housing. Relaxation of the standards is not considered in the interest of the public health and safety. However, some codes may be biased against certain alternative housing types such as Single Residential Occupancy (SRO). Certain types of alternative housing structures that do not fit defined residential categories may be given flexibility if they serve low-income households. Overall, the Building Codes adopted by the City of Clovis do not pose any special constraints on the production or cost of housing.

8.3.8 Local Processing and Permit Procedures

The cost of holding land by a developer during the evaluation and review process is frequently cited by builders as a contributing factor to the cost of housing. The California Government Code establishes permitted time periods for local agencies to review and act upon private development proposals. These time restrictions are identified in Table 4-28.

Item	State Maximum
General Plan Amendment	None
Zone Change	None
Subdivision Action on Tentative Map (66452.1)	50 Days
Environmental Documentation/CEQA	
Review of Application for Completeness	30 Days
Determination of NEG DEC or EIR Requirement	30 Days
Completion of NEG DEC Requirement	180 Days
Certification of Final EIR	1 Year

Source: California Government Code and *Land Use Practice*, Lindgren et al, (2007)

Discretionary projects are reviewed by both the Planning Commission and the City Council. However, in response to the need for quality information before a project starts, Clovis instituted the Development Review Committee process (DRC) in 1977. This process allows, but does not require, a developer to submit a preliminary plan for review by City staff and receive verbal and written comments within a one-week time frame. While staff comments are not binding and do not constitute approval or disapproval of a project, the comments are valuable in terms of providing an early exchange of information. The availability of good preliminary information allows a developer to consider a project before committing to it and can save the developer time and money, making the proposed development more cost-effective and competitive in the marketplace, reducing the processing time for a formal application and increasing the success rate for development projects. The City of Clovis typically assists 60 residential developers per year and provides this service without costs to the developer.

The City's local processing times are further defined in Table 4-29.

TABLE 4 –29 LOCAL DEVELOPMENT PROCESSING TIME LIMITS	
Item	Approximate Length of Time to Public Hearing
Conditional Use Permit	4 to 6 Weeks to Commission 8 to 10 Weeks to Council
Site Plan Review	4 Weeks
Tentative Parcel Map	6 Weeks
Tentative Tract Map	4 to 6 Weeks
Variance	4 to 6 Weeks
Zoning Amendments or Zone Change	8 to 10 Weeks
Environmental Documentation	4 to 10 Weeks (Average 8 Weeks)
General Plan Amendment	8 Weeks

In addition to the DRC, the time and funds expended by the City of Clovis in regard to specific plans also helps reduce the developer's costs associated with the review and evaluation process. Clovis currently implements eleven specific plans that provide for residential development. Cost reductions associated with the development of land in a specific plan are substantial. Much of the preliminary work, such as obtaining a general plan designation and negotiating with the City regarding street and other off-site improvements, has been pre-determined in the specific plans. Also, when a developer proposes a residential project within five years of the adoption of the specific plan, the developer is excused from the preparation of an Environmental Impact Report (EIR). Typically, a developer can anticipate saving between \$50,000 and \$150,000 if an EIR is not required because the project is in a specific plan area and is covered under an existing EIR for that plan area.

Single-family residential review consists of comparing a request for a single family residential unit against the existing development standards and policies of the General Plan, any subject specific plan, zone district, and subdivision map conditions. In conjunction with the building permit plan check (approximately four weeks) a single family permit is processed and issued by the City within a five week time frame.

Multiple-family residential requests require, by City ordinance, a non-discretionary site plan review process where the project is analyzed for compliance with the existing development standards and policies of the General Plan, any subject specific plan, zone district, and subdivision map conditions as well as project specific review for integration of the project into the site, compliance with the Multiple Family Residential Design Guidelines, and the safety, functional and service needs of the development. The site plan review process may be accomplished simultaneously with and within the time parameters of the building plan check process (four weeks).

The Multiple Family Residential Design Guidelines address site plan issues such as site and building setbacks; driveways and private streets; parking; landscaping; open space; pedestrian walkways, bike, and transit facilities; building design and finish materials; utilities location; grading; walls and fences; and signage. The underlying principles of the Guidelines are to (1) integrate the project into the neighborhood and to (2) create an attractive and functional living environment for livability and resident satisfaction.

To reduce any constraints the Guidelines may have on the provision of affordable housing, there are exceptions allowing special consideration to be given to projects that provide for low and very low income units. In consideration of projects with low income units in them, special considerations can be given to modifying or reducing requirements to help encourage and facilitate those units. Due to the overall benefits of the Guidelines and the provision to allow special consideration for low income projects, the City does not consider them to be a constraint.

Policy established by the City Council, further requires that all multiple family residential requests be considered and approved through a conditional use permit process. This process, requiring a noticed public hearing in concert with mandates of State Planning Law and review in concert with the mandates of the California Environmental Quality Act, requires an approximately 45-day completion period. In total, approximately 10.5 weeks are required to issue permits for multiple family residential projects.

Significant impacts are created for multiple-family residential requests, not shared by single family residential requests. These impacts include;

- The additional time required for processing a conditional use permit. (approximately 45 days)
- The additional cost required for processing a conditional use permit. (\$5,500)
- Vulnerability of a project by noticed public review and discretionary approval by an independent body.

If the conditional use process policy is eliminated or modified, multiple-family residential requests could differ from single family residential approvals only by the required site plan review process with a cost of \$4250 + \$35/unit. As the site plan review process can be run in concert with building plan check, the duration for multiple-family residential plan approval would be similar to single family residential unit approval requests.

The City of Clovis also maintains accountability goals for the processing of applications related to residential development. These regulate the time it takes to process applications. The processing time periods for the City of Clovis are substantially faster than the processing time typical in many other cities similar to Clovis in size, and approach what many jurisdictions consider "fast tracking." Overall time frame for processing applications before the Planning Commission and City Council is controlled to a large degree by compliance with the California Environmental Quality Act and the legal requirements for the noticing of public hearings. Under state law, public hearings must be noticed in a paper of general circulation 10 days prior to the date of the Planning Commission or City Council meeting. When a Negative Declaration or Mitigated Negative Declaration has been prepared for a project consistent with CEQA, a 20 day notice is required. Also, due to the local newspaper only publishing once per week with an advertising submission cutoff approximately five calendar days prior to the date of publication, it takes a minimum of three and a half weeks to fulfill this legal requirement.

The City of Clovis has taken action to speed up the processing of tentative tract maps for residential subdivisions by eliminating City Council review of tentative tract maps in cases where the Planning Commission approves the map and there are no appeals to the City Council of the Commission's decision. This step reduces processing time by approximately four weeks and saves the residential developers a corresponding amount of costs associated with holding property while additional discretionary actions take place. The City also allows concurrent processing of applications which speeds up the process.

The City of Clovis Engineering Division is required to process a first submittal proposal for a subdivision within four weeks and each following submittal within two weeks. At present, the Engineering Division is meeting this requirement.

Past experiences demonstrate that a developer and his engineer have to submit a minimum of three proposals after the first submittal before all conditions are met and all requested changes have been made. Submittals for new subdivisions can be processed within a minimum of three months. However, depending upon cooperation from the submitting engineer, it can take up to three years (the maximum time allowed), before a new tract map has to be submitted. This situation imposes additional costs to developers, which is beyond the control of the City.

It takes an average of two weeks before the plan for a residence can be approved by the City of Clovis Building Division. This average takes into consideration standard plans that have been submitted previously as well as new plans that may require changes. Usually, a new plan has to be submitted three times before it meets all building department requirements. Processing periods are not considered a constraint to the production of housing. The City processes residential projects within statutory time frames. The processing period is actually expedited for projects within Specific Plan areas as environmental review has been conducted and standards have been imposed (e.g. exactions and payment schedules), design, etc, for the entire area. As outlined in 8.3.2 (Land Use Designations), the City is programmed to develop, initiate, and facilitate amendments to zoning text, and application of zoning to sites to eliminate this procedural step from specific project applications. This step would expedite the time for specific project review from 50-75%.

Costs associated with the permit process may act as a constraint to the development of low- income housing. The City currently does not waive fees for low-income housing. The City may consider consolidation of permit processing where some fees are waived for low-income housing applications.

The City charges fees and assessments that correspond and pay for the cost of processing various types of applications as shown in Table 4-30. In addition to City fees and assessments, developers of new dwelling areas are obligated to pay school fees at a rate of \$3.58 per square foot for single family dwellings and apartment units, along with flood control fees and other special district assessments that will impact the residential projects. Generally, City fees are either associated with the processing of an application or the funding of a proportional share of major facility fees associated with delivery of essential City services such as sewer, water, fire protection, storm water drainage, and parks.

**TABLE 4-30
FEE SCHEDULE COMPARISON 2007**

Action	Clovis	Fresno	County
Major Lot Line Adjustment	\$775	\$1900	\$1,050
Tentative Parcel Map	\$3,025	\$3,705	\$1,562 + \$33/parcel
Tentative Maps Requiring Planning Commission Action	\$8,150 + \$35/lot	\$12,030 + \$105/lot	\$4,265 + 44 to 454/lot
Final Tract Map	\$2,750 + \$20/lot	\$9,140 + \$59/lot	\$4,666 + 57.50 to 233/lot
Minor Amendments to T.T. Maps	½ base fee	\$235 + hourly fee	25% of fee
Re-Filing of Expired Tract Map	½ established fee	\$11,720 + 21/lot	--
Single Family Rezone Less than 2 acres More than 2 acres	\$5,500 + \$35/acre	\$5,990 \$7,460	\$5,903
Rezoning Other than SFR and P-C-C	\$5,500 + \$50/acre	\$2,100 to \$10,510	\$5,903
Minor Amendments	½ base fee	\$2,100	25% of rezone fee
Conditional Use Permit	\$5,500	\$4,190 to \$15,760	\$4,340 to \$8,666
Extension/Amendment	\$3,825	\$2,840 to \$4,100	25% of CUP fee
Director Review and Approval	\$875	--	\$1,491
SFR Variance All Other Variances	\$2,775 \$4,850	\$740 to \$4,200	\$3,044 Class I \$5,746 Class II
General Plan Amendment	\$8,575 min. or actual cost	\$5,000 to \$12,500	\$7,174 to \$11,627
Ordinance Amendment	\$3,975	\$2,550	\$6,959
Site Plan Review 1-4 Units Site Plan Review MFR/PUD Non-Residential	\$2,100 + \$35/unit \$4,250 + \$35/unit \$4,250 + \$110/acre	\$3,360 (1 acre) \$4,940 (1 - 5 acres) \$4,940 + \$52/acre (more than 5 acres)	\$1,942 to 3,921 + 31.50/unit \$3,516 to \$12,306
Accessory Unit	\$1,575	--	\$1,491
Environmental Assessment (not part of any other application)	\$2,800 to \$3,500 + consultant fees	\$2,940	\$1,151 to \$4,893
EIR or EA by Consultant	Cost plus 15%	\$15,760 to \$22,140	--

Table 4-31 presents an overview of City development fees for an average 2,318 square foot tract unit in a medium density subdivision and an average 1,000 square foot multi-family unit. Medium density designation yields four dwelling units per acre, with 25 percent of the buildable land set aside for streets, sidewalks, and landscaping. The table can only reflect a fee estimate, since it is not feasible to take all possibilities into consideration. Fees can vary considerably, dependent upon whether or not improvements such as water and sewer lines, streets, curbs, or gutters exist.

In addition to development fees, projects are required to install certain on and off-site improvements. These improvements establish infrastructure or site requirements to support new residential development such as street widths,

**TABLE 4-31
CITY OF CLOVIS 2007
DEVELOPMENT FEES FOR TYPICAL SINGLE-FAMILY AND MULTI-FAMILY HOMES**

Type of Fee	Cost Per Unit	
	Multi-Family	Single-Family
BUILDING FEES		
Building Permit	\$362.83	\$978.75
Plan Check (Standard Plan)	\$235.84	\$636.19
Energy Plan Check Fee	\$58.96	\$159.05
Plumbing	\$56.00	\$192.00
Electrical	\$120.00	\$257.20
Mechanical	\$97.50	\$90.00
Strong Motion Instrument Fund	\$7.88	\$23.64
Microfilm	\$1.00	\$3.00
IMS Fees	\$6.67	\$20.00
GP Fee	\$226.06	\$591.07
Subtotal	\$1,172.74	\$2,950.90
SCHOOL FEE (\$3.58 per sq. ft.)	\$3,580.00	\$8,298.44
ENGINEERING FEES		
Major Facilities – Sewer	\$6,425.00	\$6,425.00
Oversize Sewer	\$72.45	\$161.00
Major Facilities – Water	\$2,897.00	\$2,897.00
Oversize Water	\$74.70	\$166.00
Transceiver	\$146.00	\$146.00
Water Meter and/or Service	\$295.00	\$295.00
Non-Potable Water System	\$39.96	\$88.00
Outside Travel Lane	\$4,788.45	\$4,256.40
Center Travel Lane	\$1,818.27	\$1,616.00
Traffic Signal	\$222.3	\$197.60
Bridges	\$257.22	\$228.60
Quad Intersection Fee	\$32.31	\$28.60
Underground Overhead Utilities	\$320.85	\$713.00
Community Sanitation Fee	\$243.00	\$319.00
Landfill Liner Development Fee	\$282.00	\$282.00
Parks and Recreation	\$3,439.00	\$3,439.00
Fire Department	\$521.00	\$521.00
Police Department	\$100.00	\$100.00
Administration Fee	\$139.94	\$142.99
Subtotal	\$22,114.45	\$22,022.19
TOTAL	\$26,867.19	\$33,271.53
Source: Clovis Planning and Development Services calculations based on:		
<ul style="list-style-type: none"> • single-family interior lot, medium density and multiple family triplex. • home with 2,318 square feet living area, 440 square foot garage. • triplex with three 1,000 square foot units. • \$236,427.22 SFR building valuation/ \$271,266 MFR building valuation. 		

sidewalks, water and sewer connections, and circulation improvements. While these improvements are necessary to ensure that new housing meets the local jurisdiction's development goals and health and safety requirements, the cost of these requirements can represent a significant share of the cost of producing new housing. If the developer installs off-site improvements, the cost of these are usually added to the cost of the dwelling and passed on to the buyer.

Typical on and off-site improvement requirements for a single-family tract map and a multiple-family project are as follows:

- Installation of transmission and distribution sewer, water, and non-potable mains, backflow preventer (multiple-family only), and sewer and water services. If sewer and water mains already exist, the fees in the amount of \$16.60/foot and \$22.45/foot are required.
- Interior streets - standard 54 feet of right-of-way, which includes the installation of curb, gutter, sidewalks, street lights, drive approaches, and handicap ramps. Typical interior street widths are 40 feet from curb to curb.
- Major streets – standard 80' to 106 feet of right-of-way, which includes the installation of curb, gutter, sidewalks, street lights, drive approaches, handicap ramps, median island, and landscaping and irrigation in median islands and landscape strips. Permanent street improvements construction costs can be used to offset certain major street development fees.
- Park improvements or fees in lieu of improvements.
- Other agencies' requirements- Installation of storm drain, irrigation, utilities lines.
- Trash enclosures (multiple-family only).

While the fees charged and improvements required by the City add to the cost of housing and therefore are a constraint to the provision of affordable housing, the necessary improvements must be funded. The City does not consider the requirements to be greater than those necessary to achieve health and safety requirements. If fees are not paid, then either these improvements cannot be constructed or their cost must come from other services or increased taxes. The policies of the State in mandating local requirements have specified fees as the method of financing. If a developer installs public improvements, these are credited against their fees, reducing fee burden.

8.3.9 Environmental and Infrastructure Constraints

Development of new housing in Clovis will primarily take place in the eastern and northern portions of the City. Generally, these areas currently contain large lot rural residential areas. Development of the three Urban Center Specific Plan Areas entails conversion of vacant and agricultural lands to urbanized uses. These uses will require adequate water, sewer and drainage infrastructure to support the development.

The City is currently constructing the Clovis Sewage Treatment/Water Reuse Facility (ST/WRF), which will provide an alternative solution to the City's current sewage treatment service capabilities. The City currently maintains an agreement with the City of Fresno to convey its wastewater to the Fresno-Clovis Regional Wastewater Treatment Plant (RWTP), located in southwest Fresno. The ST/WRF will treat and reuse or dispose of wastewater generated from the Northwest, Northeast, and Southeast Specific Plan Areas.

The City currently obtains a large amount of its domestic water supply from local groundwater; however, additional sources of water are increasingly being relied upon. The City has adopted an Urban Water Master Plan (UWMP), which identifies water sources including groundwater, local surface water, banked water, and recycled water. The City has a surface water treatment facility in operation. This facility now supplies the City with enough treated surface water to satisfy one-third of the total potable water demand, with the remaining two-thirds provided by groundwater.

Flood Plain maps prepared by Federal Emergency Management Agency indicate that approximately 20 percent of Clovis is within the 100 year flood plain. The City of Clovis operates a storm water system that collects water and deposits it in ponding basins owned by the City or the Fresno Metropolitan Flood Control District. Other flooding problems associated with Pup Creek and Dry Creek Canal have been mitigated to a great extent by the expansion of a storm water retention basin at Bullard and Fowler Avenues and the completion of the Pup Creek retention basin.

The City of Clovis has one site designated by the State of California as a toxic site. This site is located in the Herndon-Shepherd Specific Plan, and the owner is required to provide for cleanup, subject to the State of California regulations. The owners of residentially designated property near this site may experience complications in obtaining financing for construction loans and long-term financing until the toxic issues are resolved.

Major infrastructure improvements including full width streets, water and sewer mains, storm water systems, and some parks are the responsibility of the developer to install with residential development. To facilitate a reasonable

repayment system, the City is divided into areas for reimbursement. When improvements are made that benefit other properties, the subdivider is reimbursed from the area fund when other properties in the area are developed.

8.3.10 Redevelopment

The Clovis Community Development Agency (CCDA) was formed in 1981 to address the local needs of businesses and provide economic development. Project Area 1 was designated in 1982 and Project Area 2 was adopted in 1992. Project Area 1 contains approximately 1,200 acres. The Old Town portion of Clovis is located at its core. While this project area contains a good mix of land uses, it is made up mostly of older housing and has limited sites for the development of new single family and multiple family units. The second project area contains approximately 424 acres along Herndon Avenue. This project area contains land suitable for the development of new single-family homes and also contains older single-family units.

CCDA is required by law to spend 20 percent of its tax increment on low and moderate-income housing programs. Due to the depressed nature of Project Area 1, it took several years to build up sufficient funds to undertake any housing programs. Starting in 1988, the CCDA began working to provide for owner occupied, single family homes for low and moderate-income families. In 1989, CCDA initiated a program to assist senior citizens with the maintenance of their homes. Presently, CCDA is working with the Fresno City College, Self Help Enterprises, and University HOPE to construct new, owner occupied, single-family homes. Health and Safety Code Section 3341.3 also requires that a portion of the non-assisted homes constructed in the project areas be available for low and moderate income housing under Redevelopment Law.

8.4 Monitoring

There are a number of state, federal, and local programs that allow for financial assistance, loan assistance, and/or density increases for residential development if the developer offers a certain number of units available to low and moderate-income residents. The objective of the City of Clovis/CCDA is to make sure these subsidized units are available for the longest time possible, and that units constructed under these programs continue to serve the individuals and families they were intended to serve. CCDA has developed a monitoring function to annually check on the affordability of subsidized units.

Section 9.0 Goals and Policies

Goal 1: A diversity of housing opportunities that satisfy the physical, social, and economic needs of existing and future residents of Clovis.

Policy 1.1: Maintain a sufficient inventory of developable land at varying densities to accommodate the existing and projected needed housing supplies.

Policy 1.2: Support mixed-use projects that promote and enhance the adopted goals and policies of the Clovis General Plan.

Policy 1.3: Encourage and participate in efforts designed to achieve economies and efficiencies that will facilitate the production of quality, affordable housing.

Policy 1.4: Promote balanced, orderly growth to minimize unnecessary development costs adding to the cost of housing.

Policy 1.5: Encourage development that provides the opportunity for local residents to live and work in the same community by balancing job opportunities with housing types.

Actions:

A1.1 Pursue annexation of areas within the sphere of influence to provide necessary additional land to accommodate housing needs.

A1.2 Review and update the Clovis General Plan periodically to ensure that growth trends are addressed.

A1.3 Revise the City's zoning classifications to reflect the General Plan Land Use concept.

A1.4 Examine potential funding sources, such as Community Development Block Grants (CDBG), and redevelopment set-aside, for the purchase of land banking sites.

A1.5 Support the use of innovative building techniques and construction materials for residential development.

A1.6 Prioritize processing of low and moderate income and senior housing projects.

A1.7 Prepare a Mixed-Use Overlay Zone with development density standards which permit residential development up to 43 du/ac for selected mixed-use areas.

A1.8 Institute shared parking in mixed-use areas through the Mixed-Use Overlay Zone and reduced parking provisions for assisted housing devoted to low- and very-low income households, and/or seniors in the R-3 and R-3A zones.

Goal 2: Balance growth between housing production, employment, and provision of services.

Policy 2.1: Direct new housing development to areas where essential public facilities can be provided and employment opportunities, educational facilities, and commercial support are available.

Policy 2.2: Provide for adequate infrastructure and services to meet demands generated by residential development.

Policy 2.3: Encourage a diversity of housing types in mixed-use areas, village centers, and other areas in the City to support the Clovis community values.

Actions:

A2.1 Target opportunity areas based on existing infrastructure and services, employment opportunities and commercial developments, and direct residential development to these areas.

A2.2 Require that housing developments pay and/or provide for their share of infrastructure improvements.

A2.3 Require the preparation of a specific plan for the three urban centers that identify service and infrastructure limitations, and develop programs to remediate service and infrastructure limitations prior to approval.

A2.4: Evaluate the support of infill development by various means, including financial support when it can be demonstrated that entitlement processing, building permit fees, and/or development impact fees are not proportionate to the actual cost of these services.

Goal 3: Affordable housing for all economic segments of Clovis.

Policy 3.1: Promote a variety of housing opportunities that accommodate the needs of all income levels of the population, and provide opportunities to meet the City's fair share of low- and moderate-income housing.

Policy 3.2: Develop and implement regulatory actions that will advance the production of units affordable to low- and moderate-income households.

Policy 3.3: Support innovative public, private, and nonprofit efforts in the development of affordable housing, particularly for the special needs groups.

Policy 3.4: Pursue all available forms of private, local, state, and federal assistance to support development or purchase/rental of affordable housing.

Policy 3.5: Develop programs addressing the loss of assisted units because of conversion to market rate units or physical deterioration.

Actions:

A3.1 Evaluate an inclusionary housing program that establishes affordable (for very low, low and moderate income) housing objectives for new residential development and provides incentives to the private housing industry in order to achieve these objectives.

A3.4 Provide a mechanism for establishment of a nonprofit housing corporation to be administered by the Redevelopment Agency.

A3.5 Promote research in the areas associated with independent funding for housing programs.

A3.6 Support, and if appropriate, provide technical assistance to both public sector and private sector efforts in the development and financing of low- and moderate-income housing.

A3.7 Continue cooperation with the Fresno County Housing Authority to provide Section 8 rental units or Section 8 assistance to eligible tenant households.

Goal 4: To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.

Policy 4.1: Every five years monitor the quality of the housing stock to maintain an inventory of all substandard housing units.

Policy 4.2: Provide for removal of all unsafe and substandard dwellings that could not be economically repaired.

Policy 4.3: Encourage development of sound new housing on vacant land within existing neighborhoods that have the necessary service infrastructure.

Policy 4.4: Support and encourage all public and private efforts to rehabilitate and improve the existing stock, including use of federal, state, and local programs for this purpose.

Policy 4.5: Promote public awareness of the need for housing and neighborhood conservation.

Policy 4.6: Support actions that foster and maintain high levels of owner occupancy, particularly in those neighborhoods where housing quality is declining.

Policy 4.7: Promote development of public policies and regulations that provide incentives for proper maintenance of owner-occupied and rental housing.

Policy 4.8: Maintain essential public services and facilities in residential areas of low/moderate income housing units

Policy 4.9: Encourage available public and private housing rehabilitation assistance programs in neighborhoods where such action is needed to ensure preservation of the living environment.

Policy 4.10: Manage neighborhood environmental factors to focus on neighborhood preservation and stabilization.

Actions:

A4.1 Maintain a code enforcement program to ensure building safety and integrity of residential neighborhoods.

A4.2 Identify substandard housing units in the City and assist homeowners in applying for rehabilitation assistance.

A4.3 Make available an inventory of all federal and state programs that can assist lower-income homeowners in rehabilitation efforts to properly maintain their units.

A4.4 Continue implementation of the redevelopment programs in order to improve deteriorating residential neighborhoods in the redevelopment project areas.

A4.5 Review residential development plan proposals to ensure that new construction is in accordance with design standards that will ensure the safety and integrity of each unit.

A4.6 Seek to establish a Redevelopment Project Area in southwest Clovis.

Goal 5: Equal housing opportunity for all residents of Clovis.

Policy 5.1: Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing.

Policy 5.2: Assist in the provision of housing for residents with special needs.

Policy 5.3: Encourage housing design standards that promote the accessibility of housing for the elderly and disabled.

Policy 5.4: Support groups that address the housing needs of the homeless and other disadvantaged groups.

Actions:

A5.1 Work with the Community Housing Leadership Board to develop housing outreach and educational programs informing Clovis residents of fair housing law.

A5.2 Evaluate the feasibility of reducing development fees for projects that provide low income and senior citizen housing.

A5.3 Revise existing Municipal Code ordinances as necessary during consistency with General Plan review to ensure that none discriminate against any residential development or emergency shelter because of source of income, race, sex, religion, national origin, marital status, or disability of its owners or intended occupants.

A5.4 Provide referral services to community organizations and service providers that address special needs groups.

A5.5 Allow transitional facilities in high-density residential portions of mixed-use areas and emergency shelters in commercial and industrial areas. Development of these facilities will be subject to discretionary approval.

A5.6 Encourage owners of active agricultural land to provide temporary housing for migrant farmworkers.

Goal 6: To promote energy conservation activities in all neighborhoods.

Policy 6.1: Comply with all adopted federal and state actions to promote energy conservation.

Policy 6.2: Promote public awareness of the need for energy conservation.

Policy 6.3: Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.

Policy 6.4: Encourage maximum utilization of federal and state programs and programs and services from energy providers that assist homeowners in providing energy conservation measures.

Goal 7: Coordination among agencies that address housing issues.

Policy 7.1: Coordinate with governmental agencies responsible for the administration of state and federal housing programs.

Policy 7.2: Comply with all adopted federal and state actions that will create a positive, stable climate for housing production.

Policy 7.3: Pursue state and federal funding and assistance to fulfill Housing Element policies and projects.

Actions:

A7.1 Devote resources towards the maintenance of City staff on updating housing issues, legislative requirements and federal, state, and local housing assistance programs.

A7.2 Monitor the introduction of state and federal housing programs and evaluate the potential usefulness of these programs to Clovis residents.

A7.3 Coordinate planning and growth projections with Fresno County governmental agencies and the Fresno County Housing Authority.

Section 10.0 Housing Plan

The Housing Action Plan identifies specific actions that the City will take in implementing the goals and policies of this element. Pursuant to state Law, the Housing Action Plan for Clovis must be designed to accomplish the following:

- Provide adequate sites to achieve a variety and diversity of housing;
- Facilitate the development of affordable housing;
- Address, and if necessary, remove governmental constraints;
- Conserve and improve existing affordable housing stock; and
- Promote equal housing opportunity.

Housing Action Plan programs are organized according to the above issue areas. Included in each program is a description of its primary components and a planning period objective; more focused discussion is provided where the City of Clovis has experience with a particular program.

The planning period objective establishes a benchmark against which program implementation efforts for each of the housing programs can be measured. In some cases, this objective is simply a continuation of current implementation efforts.

A Housing Plan Summary Table 4-32 follows the programmatic descriptions. The matrix summarizes the intent of each program and identifies its objective, funding source, agency responsible for implementation and time frame. This format provides a quick reference for document users and facilitates evaluation of the Housing Action Plan for the next Housing Element cycle that will take place in the period of 2006 to 2013.

10.1 Provision of Adequate Housing Sites

The provision of adequate housing sites is central to satisfying the housing need of all segments of the community. The City of Clovis must provide adequate sites for the construction of 15,384 housing units through 2013, as determined by the Council of Fresno County Governments 2007 Regional Housing Needs Assessment. The provision of adequate sites is a key function of the Land Use Element and the Municipal Code.

10.1.1 Land Use Element/Zoning Regulations

The Land Use Element of the General Plan and the Municipal Code provide the planning and regulatory framework for potential development of adequate sites. A variety of residential development is possible in the City, ranging in average density from 0.5 units per acre for lands designated Rural Residential, up to 25 units per acre for lands designation high density, and up to 43 units per acre for

lands designated very high density. If a density bonus is used for low or moderate income projects, greater residential densities may be achieved.

The General Plan establishes land suitable for residential growth. These areas include vacant and undeveloped lands presently within the City of Clovis that are adjacent to, or within a reasonable distance, from public sewer, water, and street systems.

The 1993 General Plan designates the City's three specific plan growth areas. The first area, the Loma Vista (formerly the Southeast Urban Center) Specific Plan, was adopted in March of 2003. A specific plan is currently being prepared for the second planned growth area, the Northwest Urban Center. Completion of this specific plan is anticipated by 2010. The third growth area, the Northeast Urban Center, is not currently within the Clovis SOI. A sphere of influence amendment and specific plan are needed before annexation and development can commence.

Areas within the SOI, but outside the city limits may, by Clovis Municipal Code, be designated with an appropriate City zone district through the rezoning process. In accordance with Local Agency Formation Commission requirements, annexation requests are processed concurrently with rezoning to the Clovis zone district that is compatible with the land use designation. Upon annexation, these areas are zoned to urban residential classifications. (It is important to note that present City/County policy encourages urban development to take place within cities where urban services and facilities are available. The County's Urban Referral Policy requires that all development requests within 1/2 mile of the City's fringe be referred to the City for annexation.)

Fresno County holds unincorporated land within the City's sphere of influence in reserve, zoning it primarily as Limited Agriculture. This zone district ostensibly keeps the land in parcel sizes that can accommodate future urbanization and precludes the development of uses incompatible with urban development. These reserve areas constitute the major inventory of the City's sites for future housing and must be annexed to the City for development. Though this designation is intended to preserve agricultural land uses and facilitate timely urban development, it is often the case where 20-acre minimum parcel size is permitted by the County to be broken into smaller 2- to 5-acre parcels. This division of property functions all too frequently as a conversion of agricultural lands to low-density suburban residential and has a detrimental affect on the ability of the City to grow in logical and contiguous land use patterns.

As noted previously, only lands within the City and a portion of the SOI are used to determine available land resources for the five-year Housing Plan. Within the city limits and that portion of the SOI identified in meeting the total RHNA, an estimated 14,378 (in addition to the 1,435 permits issued from January 1, 2006 and December 31, 2007) dwelling units could be accommodated.

The City has unit capacity in the high-density residential, very high-density residential, and mixed-use categories. These categories offer potential sites for very low- and low-income residential projects. Based on the site inventory analysis, the City can accommodate 5,633 units. The development opportunity in the mixed-use areas will be up to 43 du/ac (target of 25 du/ac) under the proposed Mixed-Use Zone, which will be established with the City's Zoning Code update. The City will strive to ensure that the acreage and resulting units are developed at densities sufficient to assist in the fulfillment of very low- and low-income needs. Also, the City will rezone sites needed to accommodate the RHNA consistent with the General Plan early within the plan period.

The City and CCDA will continue to assist in the development of affordable housing through programs set forth in the Housing Element, including rental assistance, density bonus, utilization of CDBG funds, and 20 percent Redevelopment Agency housing set-aside funds. In addition to increased acreage and densities to provide affordability, very low-income units are also provided through the use of Section 8 vouchers and other federal, state, and county rental assistance programs.

The Municipal Code can provide regulatory incentives for development of low- and moderate-income housing. Density is considered a necessary component in providing for affordable housing. The Municipal Code will be amended as part of the Development Code update to reflect the land use designations of the General Plan, and to include a Mixed-Use Zone to implement the mixed-use land use designation. Application of a density bonus in all residential designations, with particular emphasis on the high-density residential and mixed-use areas, is proposed.

10.1.2 Annexations

The annexations are guided by three significant elements:

- Reliance on market activity;
- The City-County MOU; and
- General Plan policy that directs costs of development are borne by developers

The housing market influences the timing and location of lands proposed to be developed in the City of Clovis. The third results in the public being held harmless for application expenses, associated fees and costs, and the extension of urban services to new growth.

The first element, reliance on market activity, influences the timing and location of lands proposed to be developed in the City of Clovis. The effect of this is that land for new housing is not annexed at a rate greater than the market can absorb because the new housing's applications and mapping are the activities that result in the need to annex lands. A program to annex lands in advance of the market would need funding for the City and LAFCO annexation costs, costs of rezoning and other assorted fees including the fire transition agreement fees. There is no source for funding at this time. However, grant funding or other third-party funds will be sought to fund the advance annexation of lands. This effort will begin immediately and success will be reported during the housing element annual report in 2009.

The second element, the City-County MOU, reflects the City's and County's mutual interest to limit speculative annexation and direct urban growth to lands within incorporated boundaries. It should be noted that this interest is based on nearly 60 years of inefficient development pattern and competition between City and County urban development. First, the standards for annexation in the MOU include the provision that at least 50% of the area proposed for annexation has an approved tentative subdivision map or site plan; the effect of this standard has been to reduce the acreage annexed to the City to the minimum necessary to comply with the 50% standard. This standard is reflective of the reality of annexation law which allows registered voter protest to trump annexation requests by developers.

The MOU also contains language that restricts development in the Northwest portion of the city until the Southeast is 60% committed to development by an approved tentative subdivision map or site plan. This area is currently at 37%; fueled largely by residential development, the housing market slump leads staff to believe that, absent large proposals for development, incremental development may not meet the 60% threshold by 2013. A revision to the MOU to remove these thresholds could result in more liberal annexation activities. The City's General Plan update will include a request to renegotiate the terms of the MOU that have a limiting effect on annexation activity. This effort will begin with the update of the general plan and will conclude in approximately 24-30 months.

Finally, General Plan policy 10.1 requires that new development is funded so as not to have a negative fiscal impact on the City's General Fund. This has the effect of directing all expenses associated with new development to be borne by the developer including the initial cost of applications, application cost of additional lands added per the MOU (rezoning, CEQA compliance) and the Fire Transition Fee.

On one hand, funds collected to process applications are used exclusively for either direct staff work on the application, or indirect City support (general services, administration, and city attorney) of the staff to process applications. On the other hand, with a market-driven process, if no applications are tendered,

no fees are collected. Three main options are available to the City. The first is to remove or modify policy 10.1 to shift development expense to the general fund; reduce the expenses; or establish a program to reduce development expenses.

The first is not feasible. Even in a strong economy the demands on general funds are enormous and in any event, the electorate is not likely to voluntarily incur additional expenses off-loaded by the development community. The second option is also not feasible. The extent and use of development fees and city-related expenses are based on statute and case law and thus are limited to the cost of service, material, or construction that is demonstrably the result of the needs of new development, not the existing rate-payer. Policy Grant funding or other third-party funds will be sought to reduce developer expenses. This effort will begin immediately and success will be reported during the housing element annual report in 2009.

10.1.3 Sites for Emergency and Transitional Shelters

The homeless population refers to persons lacking consistent and adequate shelter. Homeless persons can be considered resident (those remaining in the area year-round) or transient. Emergency and transitional shelters can help to address the needs of the homeless. Emergency shelters provide a short-term solution to homelessness and involve limited supplemental services. Transitional shelters, in contrast, are directed at removing the basis for homelessness. Shelter is provided for an extended period of time and is combined with other social services and counseling to assist in the transition to self-sufficiency.

The City of Clovis is an active member of the Fresno-Madera Continuum of Care (FMCOCC), which seeks federal funding for the region. This collaborative group addresses homeless issues including chronic homelessness, homelessness prevention, and discharge coordination policies on a region wide basis that includes the City of Clovis. In a point-in-time survey conducted by City staff in January, 2007, in accordance with HUD requirements with the FMCOCC, three homeless individuals were located and surveyed in Clovis.

In addition, an interview with the City's Community Services Manager indicated an estimate of 8-10 homeless persons residing in Clovis. This number appears to be seasonal as many homeless persons seek the services of shelters in Fresno during the cold and very hot months of the year. Due to regional growth and an aging population with little financial resources, the Community Services Manager estimates seeing more homeless persons as time progresses.

The Clovis Police Department was contacted to gain an additional viewpoint on the homeless population in Clovis. The homeless population the Police Department comes into contact with was described as a transient population of 10 - 20 individuals, largely determined by the weather. It was also said that

growth in this population is expected as the region's population grows and economic indicators point to a decline.

The Salvation Army of Clovis provides services to individuals and families in need in Clovis. In a conversation with staff at the Salvation Army, 10 single homeless male individuals and a few families were served during the warmer months. The Salvation Army foresees the number served to remain fairly constant in the future.

The homeless survey and interviews indicate a need for a minimal number of shelter beds in the City of Clovis. An establishment that would accommodate both emergency shelter needs and transitional housing needs would best serve this need. As a work item from the 2002 Housing Element Update, the Zoning Ordinance was amended to authorize the establishment, "by right," of homeless shelters (both emergency and transitional) in C-2 zones, and to allow transitional shelters in the medium density multiple family residential R-3 zoned areas with a conditional use permit (CUP). R-3 zoned areas correspond to the High Density residential designation of the General Plan as well as specific mixed-use area designations that provide for a proportion of high-density residential uses. To encourage transitional housing, the City will examine modifying the R-3 zone district to permit transitional housing as a residential use, subject only to those rules that apply to other residential dwellings of the same type in the same zoning. In addition, the Zoning Ordinance was amended to allow for small battered women shelters in an R-1 zone with director approval, so no public hearing is necessary.

In 2004, City staff and the City Council met with a citizen group that included the Salvation Army and the Fresno Rescue Mission to determine the feasibility of establishing an emergency shelter in the City of Clovis. After a year of meeting and investigation, it was determined that it would not be cost-effective to locate a shelter in Clovis. The price of land is too high and most of the services homeless individuals need is located in downtown Fresno, which creates high transportation costs. A small subset of the group, including the Salvation Army and City staff, continues to meet and look for opportunities for donated land and/or buildings.

10.1.4 Community Development Block Grant Program (CDBG)

Through the CDBG program, HUD provides funds to local governments for funding a range of community development activities. CDBG funds are subject to certain restrictions and cannot be used for new construction of housing, but can be used for rehabilitation and acquisition of existing housing and land. The City receives an annual allocation of approximately \$650,000 from HUD. The City has historically used CDBG funds for public works improvements, public facilities, street improvements, and other on- and off-site public facilities-type improvements that improve the older neighborhoods of the City as well as

housing rehabilitation, neighborhood improvement programs, and acquiring land for affordable housing.

10.1.5 Land banking

Land banking is the acquisition of land by public agencies in anticipation of future development. This technique serves as a hedge against speculation and inflation as it secures land for affordable housing until further resources are available for their development. Where development of the land is not feasible, the local agency can sell the land at market rate and capture the appreciation in value to use for public purposes, i.e., promote low- and moderate- income housing in the community.

Land banking can be conducted with undeveloped or developed property. Sites containing dilapidated units that should be cleared for public safety reasons are particularly well suited for land banking, as it allows for the maximization of uses within existing residential neighborhoods. Careful planning of land banking activities throughout the City prevents the concentration of low-income housing in any one area. Local revenues and Community Development Block Grant funds can be used in land banking programs. Other sources include the CCDA low/moderate Income Housing Program, developer fees, and the California Department of Housing and Community Development land purchasing fund. Restrictions on use, resale, and development can be built into development conditions in the disposition or development of the property.

The City has been successful in purchasing available property from willing sellers to land bank for affordable housing projects. There is currently an inventory of 39 single-family lots available. Since 1990, land banking has netted sites for 99 new single-family homes that were sold to eligible low- and very low-income households.

10.1.6 Density Bonus Ordinance

Pursuant to state law, the City’s Density Bonus Ordinance was updated in 2006 to provide for the following:

Type of Units ¹	% of Dedicated Units	Density Bonus ²	Concessions or Incentives
Lower Income	10%	20%	1
1.5% increase in density bonus for every 1% of dedicated units over 10% threshold (max 35% density bonus)			
	20%	35%	2
	30% or above	35%	3
Very Low Income	5%	20%	1

2.5% increase in density bonus for every 1% increase in dedicated units over 5% threshold (max 35% density bonus)			
	10%	33%	2
	15% or above	35%	3
Moderate (condominium ³ or planned development only ⁴)	10%	5%	1
1% increase in density bonus for each 1% increase in dedicated units over 10% threshold (max 25% density bonus)			
	20%	15%	2
	30% or above	25%	3

In addition, a developer/applicant can also qualify for a mandated density bonus in the following situations:

Project	Threshold	Density Bonus	Concession or Incentive
Senior Housing	35 Units dedicated to senior housing as defined in Civil Code §§ 51.3 & 51.12	20%	0

10.1.7 Action Plan

- A. Accommodate the City's regional fair share of housing need as determined by the Fresno Regional Housing Needs Plan, at 15,195 units revised to 15,384, to reflect recent transfer of units from Fresno County. The breakdown of future housing units by household income group is as follows: 3,275 very low, 2,354 low, 2,681 moderate, and 7,073 above moderate.
- B. To accommodate a portion of the housing need affordable to lower-income households (2,499 units), the City will rezone properties consistent with the General Plan needed to accommodate the RHNA early within the plan period including the establishment of the mixed-use zone (see H). This effort will begin with the update of the General Plan, which will conclude in approximately 24-30 months. The City will rezone the sites identified in Appendix 3 of the element by December 2012 at a density allowing a minimum of 20 units per acre. Rezoned sites will address the remaining need of 2,499 units and accommodate at least 16 units per site and permit owner-occupied and rental multifamily residential uses by-right (without a conditional use permit, planned unit development permit or other discretionary action) pursuant to Government Code Section 65583.2 (h). The progress of this action will be reported in the Housing Element Annual Reports.

- C. The City will actively pursue annexation of specific plan growth areas within the sphere of influence to provide land necessary to accommodate the City's unaccommodated regional housing need of 6,051 of which 2,903 are for lower-income households. To provide adequate sites as part of the general plan update, the City will initiate and approve rezoning for 933.87 acres with a capacity of 6,732 housing units as identified in Appendix 3. Rezoning will include allowable densities and development standards to make sites available for development consistent with land use designations identified in the adopted Loma Vista Specific Plan. Rezoning will occur by December, 2012. Sites to be rezoned to accommodate the City's remaining housing need for 2,903 units affordable to lower-income households shall require a minimum density of 20 units per acre and a minimum of 16 units per site. The rezoned sites will permit residential uses by right; a conditional use permit or other discretionary action will not be required.

The City will take steps to assist applications for annexation, including meeting with potential developers and identifying development incentives, such as expedited applications, or fee deferrals. The City will continue to meet with County staff prior to annexation applications to identify and facilitate the resolution of any potential inconsistencies with the Memorandum of Understanding which may impede annexation. Annexation applications will not require rezone or prezone applications. Also, to facilitate applications for annexation, the City will coordinate with the County, including proposing any necessary squaring off of the annexation area, and will submit annexation proposals to LAFCo.

As part of the housing element annual report, the City will monitor and evaluate the progress in annexations to ensure sites are made available commensurate with the City's remaining housing need. Should the evaluation demonstrate annexations are not occurring as anticipated or needed to accommodate Clovis' RHNA, the City will amend the element to identify alternative sites and/or strategies to accommodate the remaining need.

Implementation Schedule: Adopt general plan amendment and rezones by December, 2012. Meet with developers to discuss opportunities and incentives on a bi-annual basis. Annually monitor annexation progress.

- D. Grant funding or other third-party funds will be sought to fund the advance annexation of lands. This effort will begin immediately and success will be reported during the Housing Element Annual Report in 2011.
- E. As part of the General Plan update, the City will examine the terms of the MOU with Fresno County regarding their possible constraint on annexation activity and make recommendations to lessen identified

constraints accordingly. This effort will begin with the update of the General Plan and will conclude in approximately 24-36 month.

- F. Policy Grant funding or other third-party funds will be sought to reduce developer expenses. This effort will begin immediately and success will be reported during the Housing Element Annual Report in 2011.
- G. The City will participate in a regional GIS with the City of Fresno, Fresno County, and the Regional Council of Fresno County Governments.
- H. The City will revise the Municipal Code to establish a Mixed-Use Zone. The Mixed Use Zoning will be established through the Development Code update which is scheduled to be complete by the end of 2011.
- I. Clovis will amend its zoning code to incorporate definitions of transitional and supportive housing, and allow these housing types as residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zoning district pursuant to State law (SB 2).
- J. Encourage affordable housing programs to be included as part of the development plans for mixed-use projects where residential uses are proposed, in particular within the three Urban Center Specific Plan areas. Encourage that a proportion of all units approved for any mixed-use area permitting residential or specific plan (residential) be affordable for very low- and low-income households. Where practical, the City will use housing funds to reduce fee burdens for low-moderate and senior housing projects.
- K. Continue to maintain the City's Mobile Home Park District under the conditions specified in Municipal Code Section 9-3.211.1.
- L. The City of Clovis became an Entitlement City for the purpose of receiving Community Development Block Grant funds on July 1, 2006. As an Entitlement City, Clovis receives approximately \$600,000 annually for project to benefit low income households. The funds are used for a variety of programs that include purchasing sites for the construction of affordable housing.
- M. The City of Clovis will utilize the existing Redevelopment Agency. The Redevelopment Agency Low/Moderate Income Housing Program will have approximately \$500,000 annually to spend on housing programs. It will continue its new construction program that provides housing opportunities for low- and moderate-income families and promotes urban in-fill. The Agency will also continue its neighborhood improvement programs that assist very low- and low-income households in maintaining their homes.

- N. The City of Clovis will continue to update the Land Use Element of the General Plan and to use specific plans to ensure that sufficient land area is provided to meet future residential needs.
- O. Continue to request that the County of Fresno notice the City of Clovis of any proposed development activities within Clovis' SOI and General Plan Study Area. When sites are identified which the General Plan identifies as suitable for provision of low and moderate-income housing opportunities, the City will discuss the implementation of the state, county and city housing objectives for affordable housing to be incorporated into the development plans.

10.2 Provision for Extremely Low-, Very Low-, Low-, and Moderate-Income Housing

The high correlation between income deficiencies and housing problems (affordability and maintenance) indicates the need to develop the means to assist low- and moderate-income households with their housing needs. Although government subsidized housing programs will continue to be instrumental in improving the living conditions of those households, other actions are also essential to deal with these needs.

In addition to the challenge of meeting current housing needs, provision must also be made to satisfy the housing needs of the future population. Production is primarily dependent upon the ability of households to afford to pay monthly for housing. Unless the economic profile of the future population is significantly different from the current regional population, it is reasonable to expect that many of the newly formed households will have deficient incomes. As in the past, these low-income families will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government-assisted housing programs essential and supporting the need for economic development activities that produce new jobs.

In the past 36 years, private industry has been unable to produce affordable housing for the extremely low- and very low-income families. Current trends indicate that other segments of the housing market may present similar problems in the future. Evidence indicates low- and moderate-income families are finding it increasingly difficult to satisfy their housing needs in today's market. Since 1970, it is estimated that the rates of increase in rental costs and sales prices for housing have been more than twice as great as the increase in median income. Low-income households have been priced out of the home buying market as have many of the moderate income buyers. Due to substantial rent increases during the past four years, low-income households are finding it increasing difficult to locate affordable rental housing.

Although state and local governments, as well as private industry, have important roles in the provision of assisted housing, federal funding of existing and/or new housing programs is essential to the provision of assisted housing, for extremely low-, very low-, low- and moderate-income households. Without that resource, the ability of local government to address the housing needs of these income groups is reduced. In the past several years, the availability of funding through the federal government has diminished significantly, and local government is facing a situation in the near future where there may be no resources at all to assist the very low- and low-income groups.

Local governments will need to address a number of specific concerns which may prove critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As housing costs rise, future housing needs will increasingly be translated into a greater demand for less costly housing types like multiple-family units and mobile homes. While existing community plans provide for a full range of housing types and densities, future decisions regarding public improvements, zoning, and development standards will determine the extent to which multiple-family housing and mobile homes will be successfully utilized in meeting anticipated housing needs.

Housing assistance provided by federal and state programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the individual or family, while others assist the owner or developer.

The Housing Authority of Fresno County administers most of the programs providing low-rent housing in the region. The Housing Authority of Fresno County is an independent entity created by federal law. The City of Clovis has adopted a resolution appointing the Housing Authority of Fresno County to operate within the City's jurisdiction. The Housing Authority operates 2,124 units of conventional low-rent housing and 12,200 units under the Section 8 Rental Housing Voucher Program in Fresno County. Approximately 1,000 Section 8 vouchers issued by the Housing Authority are being used in Clovis. In addition, the Housing Authority operates 204 units of permanent farm labor housing and 194 units of migrant farm labor housing.

Currently there are no Housing Authority housing projects in the City of Clovis. There are six apartment projects in the City with other types of funding that cause the rents to be subsidized to a lower than market rate (refer to Page 4-52, Assisted Units at Risk of Conversion). The following programs offer funding sources which are either currently implemented or which offer potential for provision of low- and moderate-income housing in the City.

10.2.1 Mortgage Revenue Bonds

Mortgage Revenue Bonds are issued by local government housing authorities, redevelopment agencies, and other state agencies, to support the development of owner and rental multiple family or single-family housing for low- and moderate-income households. Proceeds from the sale of bonds reduce the interest rates on mortgages for both the homebuyer and the developer of rental properties. The latter must assure that the rents will remain affordable for a specific period of time.

Mortgage Revenue Bonds for single-family housing are issued to finance the purchase or rehabilitation of owner-occupied units. Proceeds from the bond sales are used to make mortgage or rehabilitation loans to qualified low- and moderate-income buyers. The bonds enable the issuer to offer low-interest loans, thereby increasing ownership opportunities for households that have difficulties in obtaining traditional financing. The bonds are serviced and repaid from the property owner's mortgage payments. The City has not issued any bond financing under the Single Family Mortgage Revenue Bond Program.

Multi-family Mortgage Revenue Bonds are used to finance construction and mortgage loans, as well as capital improvements for multi-family housing. Federal law requires 20 percent of the units in an assisted project to be reserved for lower income households, whose income does not exceed 80 percent of the median household income for the County.

10.2.2 Section 8 Rental Assistance Payments/ Housing Vouchers

The Section 8 program provides rental assistance to low-income families, elderly, and disabled persons. The subsidy represents the difference between the excess of 30 percent of the recipients' monthly income and the federally approved fair market rents (FMR), regardless of the actual rent of the unit. In general, the FMR for an area is the amount that would be needed to rent privately owned, decent, safe, and sanitary rental housing. Section 8 assistance is available in the following forms:

- Section 8 Existing Housing Voucher Program - Under the voucher program, the tenant must pay the difference between 30 percent of their income and the FMR standard. If the actual rent is more than FMR, the tenant must also pay the difference between the FMR and the actual rent. Housing subsidized through this program must meet standards of safety and sanitation established by HUD.
- Section 8 Moderate Rehabilitation - Designed to preserve the existing housing rental stock, this program guarantees Section 8 payments for eligible tenants of landlords who agree to rehabilitate their properties to meet HUD safety and sanitation standards. The program does not provide financing for rehabilitation, and the units must be placed under the Section 8 Program for 15 years.

- Section 8 Rental Rehabilitation - Landlords receive a matching grant from CDBG funds to rehabilitate substandard units. In return, the units must be placed under the Section 8 Program for at least one year, and the rents must be in accordance with the FMRs.

The City cannot directly influence the number of Section 8 vouchers available to residents; however, the City should support efforts of the Housing Authority to obtain additional funding from HUD to provide subsidies. Recent changes in the Section 8 program have made the program less inviting to property owners because HUD no longer reimburses them for damages caused by Section 8 tenants. However, the City can continue to encourage property owners to participate in the various Section 8 programs. Of particular value are the Section 8 programs that provide funding to property owners for rehabilitation in exchange for agreements to place these units under the Section 8 program for a specified time period.

10.2.3 Equity Sharing

Equity sharing allows lower income households to purchase a home by sharing the cost of home ownership with an investor/sponsor. The investor and occupant combine resources for the down payment and subsequent house payments. The equity earned from appreciation of the unit is split between the occupant and the investor/sponsor, according to a pre-arranged agreement.

This program is flexible and can be tailored to the individual needs of investors and occupants. Current investors in the equity sharing programs include the Department of Housing and Community Development, local government, private developers and lenders, and nonprofit agencies. Shared equity is used by the City as a tool in the provision of new owner-occupied housing opportunities.

10.2.4 Section 202 Elderly or Handicapped Housing

Under this federally administered program, direct loans are made to eligible, private nonprofit sponsors to finance development of rental or cooperative housing facilities for occupancy by elderly or handicapped persons. The interest rates on such loans are determined annually. Section 8 funds are made available for all of the Section 202 units for the elderly. Rental assistance for 100 percent of the units for handicapped persons has also recently been made available.

Private, nonprofit sponsors may qualify for Section 202 financing loans. Households of one or more persons at least 62 years old are eligible to live in these units. The City worked with Southern California Presbyterian Homes on the construction of a 75-unit apartment complex to be affordable to very low-

income senior citizens. Phase II of the project is in the planning stages and will provide an additional 60 units.

10.2.5 Accessory Units (Second Units)

A second, or accessory unit as it is called in Clovis, is a self-contained living unit that may be either attached or detached from the primary residential unit. Both the primary and the second units are located on a single lot. The unit has eating, sleeping and full sanitation facilities. Development of second units provides additional housing opportunities in the City without requiring the use of additional lands. The development of second units makes use of underutilized, developed areas and can be an important component in providing affordable housing in the City.

The City of Clovis provides for accessory units and establishes requirements for the issuance of a special permit under Municipal Code Section 9-3.317. Second residential units are permitted in the City under special conditions that stipulate that, among other conditions, the accessory unit be at least 640 square feet in size and conform to the development standards of the zone district in which it is located. The accessory unit shall be designed to maintain the appearance of one residence, as feasible. An additional off-street parking space is required for the accessory unit. This may constrain the development of accessory units, but is considered a necessary means to protect neighborhoods from potential parking impacts and is a reasonable condition given the two off-street parking spaces are required for the existing single family home.

To facilitate accessory units, the City will implement a public education program consisting of advertising the opportunity through the City's web page, at the City's senior center, and in local utility bills. The City will monitor the effectiveness of the ordinance and implementation of the public education program through the annual general plan progress report and will periodically adjust the program for better effectiveness.

10.2.6 Single Room Occupancy (SRO)

SROs can provide a valuable form of affordable private housing for lower-income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet. These units provide a valuable source of affordable housing and can serve as an entry point into the housing market for formerly homeless people. The City currently has no provisions in the Zoning Code to allow the development of SRO units. To encourage, the City will examine amending the Zoning Ordinance to permit procedures to facilitate the construction of new SROs or other appropriate lower income housing types.

10.2.7 Mortgage Credit Certificate Program

Under the Mortgage Credit Certificate (MCC) Program, first-time homebuyers receive a tax credit based on a percentage of the interest paid on their mortgage. This tax credit allows the buyer to qualify more easily for home loans as it increases the effective income of the buyer.

The MCC program is administered countywide by the Fresno Housing Authority. The Housing Authority, in conjunction with local participating lenders, administers the program through the California Debt Limit Allocation Authority. Potential first-time homebuyers are pre-qualified by the participant lender, and if they meet the program requirements, an application is submitted to the MCC program administrator. Approximately 142 Mortgage Credit Certificates are available each year in Fresno County. Of those approximately eight are used in Clovis.

MCC funds are generated under the Mortgage Revenue Bond (MRB) allocation. Under the Tax Reform Act of 1984, state and local governments were permitted to exchange some or all of their authority to issue Mortgage Revenue Bonds (MRBs) for the authority to issue MCCs.

10.2.8 Nonprofit Corporations

The City has worked with nonprofit and educational organizations to develop affordable housing. Five homes were completed in cooperation with Habitat for Humanity, a nonprofit organization. Purchase of the homes is targeted to households with incomes that are 60 percent or below the median County income. The City and Self Help Enterprises partnered to complete 60 single-family homes and is in the planning stage for the construction of 17 more houses. Eight homes have been constructed with the Clovis Unified Building Trades Program. Twelve homes have been built in partnership with Fresno City College Building Trades Program, and nine with University HOPE Foundation. All of these homes are targeted for households below 80 percent of the County median income. Tax increment financing was used to provide second mortgage loans to the families.

10.2.9 HOME Program

The HOME Program is a federal program. Funds are available to Urban Counties, entitlement cities, and the State of California Small Cities Program. The City of Clovis plans to pursue funds from the State of California Small Cities Program in the near-future. \$2.8 million was sought from this program in August of 2007, but these applications were not awarded funds. The funds are targeted to use for rehabilitation, new construction, tenant-based rental assistance, and acquisition of land and structures. The City plans to file future

applications for new rental housing and a first-time homebuyer down-payment assistance program.

10.2.10 California Housing Finance Agency (CHFA)

CHFA has single-family programs for low-, moderate- and middle-income homebuyers. Each provides permanent mortgage financing for first-time homebuyers, generally at below market interest rates. Only a 5% down payment is required. One of the programs provides a deferred second loan to pay for closing costs and/or to reduce the monthly principal and interest payments. Another allows sweat equity to replace the down payment.

Builders and developers apply for CHFA financing through participating mortgage lenders. Loans are available for previously owned properties. The CHFA programs are important programs in Clovis, as the housing prices are still affordable. This is not true in other parts of California.

10.2.11 Low Income Housing Tax Credit (LIHTC) Program

This program provides for federal tax credits for private developers and investors that agree to set aside all or a portion of their units for low-income households and the elderly for no less than 55 years. A minimum of 20 percent of the units must be made available to families whose income is less than 50 percent of the County median, or 40 percent of the units must be made available to families whose income is up to 80 percent of the median for 4 percent tax credits. For 9 percent tax credit projects, units must be 100 percent affordable to low-income households.

Developers and investors must apply for an allocation of housing units from the State Allocation Committee, administered by the Department of Finance. While the program is beneficial in adding low-income housing units to the local housing stock, the statewide allocations are limited under this program, and the application process is expensive for the developer. There are two potential concerns with this program. First, annual allocations may be reduced or the program phased out. Second, single resident and elderly rental projects are not competitive based on the state's selection criteria. The City will remain informed about this program and will make the benefits of this program known to developers and investors.

10.2.12 Supportive Housing for Elderly Persons

This program provides capital advances for the construction and/or rehabilitation of housing for the elderly. Only private, nonprofit organizations and consumer operatives may apply for the capital advances as sponsors. The grant can also provide rental assistance to cover the difference between the HUD-approved

operating cost per unit and the amount the resident pays. Occupancy is limited to very low-income elderly persons 62 years of age and over.

10.2.13 Action Plan - Assistance to Homeowners

- A. The City of Clovis, through the Clovis Community Development Agency, will continue its programs assisting low- and moderate-income households to become homeowners. The Agency will continue its partnership with Fresno City College and University HOPE to build at least one house per year to be sold to an eligible low/moderate income family. The Agency will also continue to look for other nonprofit organizations to build houses in Clovis to be sold to eligible households.

To assist with these programs, the Agency may write down land costs, provide assistance with off-site improvements or development fees, search for and acquire sites, or provide other forms of subsidies.

- B. The City of Clovis and Clovis Community Development Agency will work with private developers on projects, including urban in-fill projects that will provide low- and moderate-income housing opportunities. The Agency's participation may include write down land costs, provide assistance with off-site improvements or development fees, search for and acquire sites, and provide other forms of subsidies.
- C. Continue authorization of the Housing Authority of Fresno County as the administrator in securing tax exempt Mortgage Credit Certificate financing. The objective is to provide assistance to 42 first-time homebuyers between 2006-2013 through the MCC program as conditions merit. The Affordable Housing Program staff will distribute brochures about the program and assist buyers in working with participating lender on an ongoing basis.
- D. Monitor the Single-Family Mortgage Revenue Bond Program and advertise its availability if funding becomes available along with the existing Multi-Family Revenue Bond program. Determine the demand for this financing technique and apply for these funds as necessary through the State Department of Housing and Community Development. This program is not calculated in the Quantified Objectives Section.
- E. The City will establish a program to work with local nonprofit groups to offer shared equity programs as an option for low- and moderate-income households. The objective is an average of seven shared equity-housing purchases per year.
- F. Provide support to the California Housing Finance Agency (CalHFA) program used for the construction of new owner-occupied units

constructed with nonprofit or private developers. Affordable Housing Program staff will assist low-income buyers in working with lenders who make CalHFA loans. Thirty low income buyers will be assisted during the plan period

- G. As an entitlement city, the City will utilize CDBG funds for acquisition of sites for single family homes affordable to low- and moderate-income households.
- H. The City will encourage and facilitate accessory units by implementing a public education program consisting of advertising the opportunity for accessory units through the City's web page, at the City's senior center, and in local utility bills. The City will monitor the effectiveness of the ordinance and implementation of the public education program through the annual general plan progress report and will periodically adjust the program for better effectiveness.

10.2.14 Action Plan - Assistance to Renters

- A. The City of Clovis will work with and assist those developers who are willing to provide very low-income and low-income rental housing. The City of Clovis will take all actions necessary to expedite processing and approvals for such projects.
- B. The City will apply to the State's Small Cities Program for HOME funding to assist private developers in funding for construction of rental assistance for multi-family projects. Staff of the Affordable Housing Program will monitor notices of funding availability from the State Housing and Community Development Department to be prepared to submit an application for project funding. The applications for the State HOME Program are typically accepted in August of each year.
- C. The City will assist private developers (through education about the program and technical application assistance) in participating in the Multiple-Family Housing Revenue Bond Program. The date of the bond sale depends on the date when an eligible project is determined.
- D. The City will sponsor workshops in conjunction with the Housing Authority to inform rental property owners, landlords, and property managers about the benefits of participating in the Section 8 program; support efforts to increase the amount of funding allocated to HUD programs; and provide referrals to apartment complex owners for information on the various Section 8 programs.

- E. The City will support and participate in any additional rental housing programs such as the Low-Income Tax Credit Program that are intended to provide non-market rate housing in market rate rental projects.
- F. The City of Clovis will work with nonprofit developers to make application for the HUD Section 202 allocations for construction of rental housing for seniors and the handicapped and will take all actions necessary to expedite processing and approval of such projects. Should funding become available, the City will facilitate the project by participating in locating appropriate sites and will consider the use of the Community Development Block Grant allocation and/or other available resources to either write down the cost of the site or fund infrastructure improvements. HUD typically accepts applications in June/July of each year.
- E. The City will examine the Zoning Ordinance and recommend modification as necessary to permit the development of new Single Room Occupancy units or other appropriate lower income housing types. The City will report progress in the Housing Element Annual Report.

10.3 Housing Rehabilitation and Conservation

Although the assessment of current housing needs indicates that the majority of Clovis' population is adequately housed, it also clearly illustrates that a certain segment of Clovis households are currently experiencing housing quality problems. Based on the inventory of substandard housing, more than 4,255 units within Clovis are currently living in housing that needs some repair or rehabilitation. Of these, seven housing units were identified as needing significant rehabilitation or demolition.

Part of this problem stems from the fact that many of these dwellings were built prior to local building codes and planning regulations. Many were constructed without proper safety features or were located in areas subject to natural hazards. In other cases, lack of planning permitted development of housing without supportive services and facilities. In some of Clovis' low-income neighborhoods, lumber seconds and scraps from the lumber mill were used to construct inexpensive homes. Consequently, the quality and desirability of many of these dwellings diminished rapidly, and today they represent a large portion of Clovis' substandard housing stock.

Housing conservation is also necessary to protect the stock of affordable housing units for very low-, low-, and moderate-income households, from being converted to other uses not benefiting lower income groups (i.e., commercial and industrial uses or housing for higher income groups). At the present time, Clovis has approximately 61 residential units located on property zoned or planned for commercial or mixed uses that is likely to be demolished during this plan period.

In addition to residential units on potential commercial sites, another estimated 30 units would most likely be removed as a result of new development in the northern and eastern portions of Clovis. While some of the residential units now located in growth areas are in good condition, the actual location of the units on the land and street orientation of the units often precludes retention of these homes.

Residential units located on a property designated for commercial or mixed-use generally fall into five areas: Herndon Avenue Business Corridor, Clovis Corridor, Old Town area, Research and Technology Business Park, and Shaw Avenue area. Generally, homes in the Herndon Avenue, Clovis Avenue, and Old Town areas are substantially older, and a good deal of the useful life of these units is expended. While these units are old (50+ years) and in varying states of repair, they typically provide housing in the form of medium to larger sized single family dwellings in a rental range that is more affordable to low-income families.

Homes in the northern and eastern portions of Clovis, in areas now undergoing new subdivision activity, tend to be newer (25-30+ years), and are proportionately in better condition than many older homes in commercial portions of Clovis. While older units on the peripheral edge of the community will be replaced with new homes, these homes typically sell well above the price range targeted for affordable housing or if rented after sale, will rent for substantially more than homes removed to facilitate the subdivision.

The actual loss of single-family units due to commercial and mixed-use growth during the planning period is difficult to gauge. Loss of existing single-family units to residential growth is easier to measure from a historical perspective. From 2000 to 2006, development activity in Clovis resulted in a loss of 106 units. Commercial units are typically located on smaller lots, and in many cases the value of the unit as a residential rental unit may, in the short run, exceed the value of the site as commercial property until the market area develops. The potential for losses due to the development of commercial markets for the four areas varies. The following is a brief forecast of the potential for commercial development in each of the four areas.

10.3.1 Herndon Avenue Business Corridor

Due to development since 1993, most of the residential units along Herndon Avenue have been removed. There are 30 single-family homes remaining in this area that may be removed during the planning period. The area is within the boundaries of Clovis Community Development Agency's Project Area 2 (Herndon Avenue Project) as well as within the boundaries of the Herndon-Shepherd Specific Plan. This plan identifies this area as a "Business Corridor," which is intended to attract freeway-related commercial, general office, and light industrial uses.

Development of this area is influenced by three factors. The recently completed Freeway 168 will increase demand in this area. Second, the general development of traffic on Herndon Avenue will increase demand for commercial/business space that will lead to increased demand for development in this area. The General Plan designates a large portion of this corridor as mixed-use. Although there is some potential for residential development under this designation, the permitted land use proportions are primarily commercial, office, and transportation corridor support related (hotels, etc.). The potential for loss of these units is high. However, redevelopment law requires replacement of displaced units if units are lost resulting from Agency activity.

10.3.2 Clovis Corridor

This area contains seven units that front on both sides of Clovis Avenue, between Herndon and Sierra Avenues. Lots in this area vary widely in size and are designated either Commercial or Business Corridor. The improvement of Clovis Avenue, residential development north of Herndon Avenue, and the completion of Freeway 168 will influence development in this area for many years to come. A combination of street improvements and improved market area will, over the next five years, have the effect of removing many of the rental units in this area.

A large proportion of the Clovis Corridor is designated by the General Plan as mixed-use, which increases the loss of existing residential units. However, the majority of the Clovis Corridor is located in Redevelopment Area 1 and therefore, is subject to redevelopment law requirements for replacement of units.

10.3.3 Old Town Area

The Old Town portion of Clovis contains 40 units located on sites designated for non-residential uses. Primary factors influencing development in this area are increased demand for small specialty shop space, and improved market area resulting from the Old Town area becoming more centralized as the community expands to the east and north. Another factor that will stimulate the displacement of existing housing is the implementation of the Railroad Plan through Old Town Clovis.

10.3.4 Shaw Avenue Area

There are several single-family homes that are adjacent to commercial development on Shaw Avenue. Development in this area will be influenced by the need for commercial properties on Shaw Avenue. At the present time, other commercial development opportunities continue to exist on Shaw Avenue. The most constraining factor associated with loss of residential units in this area over the next five years will be the difficulties associated with land assembly.

10.3.5 Replacement Housing

Because many commercial properties are fairly small in size, it would not necessarily be economically viable to require developers to pay the full replacement value of the unit being destroyed. While replacement units can come in several different forms, a new single-family home on a lot in the older portion of Clovis will typically cost approximately \$200,000-\$250,000. For instance, in Old Town where the commercial sites run between one third and one acre, requiring a replacement unit for each unit removed could increase the site development costs between \$1.95 and \$5.85 per square foot. It is extremely doubtful that commercial rental rates over the next five years will increase sufficiently to allow for this type of implementation. Conversely, most of the residential units in non-residentially zoned areas suffer from some form of deferred maintenance. It is doubtful that the conditions of these units will improve during the next five years. Under the present guideline for residential rehabilitation assistance, rental property in commercial zones is not provided such assistance through local, county, or state funding programs.

10.3.6 Preservation of At-Risk Units

The Housing Needs Section identifies assisted units in the City that are eligible to convert to market rate units. A total of 462 units are at risk of conversion, the soonest is 30 units in 2021.

10.3.7 Redevelopment Set-Aside

State redevelopment law provides a mechanism by which cities and counties can establish a redevelopment agency. The agency's primary purpose is to provide the legal and financial mechanism necessary to address blighted conditions in the community through the formation of redevelopment project area(s). Tax increment financing is considered the most useful implementation tool of the redevelopment agency. This technique allows the assessed property valuation within the redevelopment project area to be frozen at its current assessed level when the redevelopment plan is adopted. When the property is improved or resold, the tax increment revenue generated from valuation increases above the frozen level is returned to the redevelopment agency to finance project costs.

Redevelopment law specifies three requirements in relation to low- and moderate-income housing: 1) not less than 20 percent of all property tax increment revenues are to be used for purposes of increasing the supply of very low-, low- and moderate-income housing; 2) replacement of low- and moderate-income housing destroyed as a result of a redevelopment project; and 3) a portion of all housing constructed in a redevelopment project area is to be affordable to low- and moderate-income households. The redevelopment set-aside can be a significant source of funding for local housing programs.

10.3.8 HOME Program

The HOME Program is administered by HUD. HOME funds are available to Clovis through the State of California Small Cities program to expand the supply of affordable housing for very low- and low-income housing. The grant program is very competitive. The City will submit grant applications to the State for funds for affordable rental housing projects, first-time homebuyers, and housing rehabilitation programs.

10.3.9 Code Enforcement

The City of Clovis enforces the Housing Code that provides minimum health and safety standards for the maintenance of the existing housing supply. These standards are intended to provide for safe and sanitary housing that is fit for human habitation. The enforcement of the Housing Code is normally handled on a passive, complaint-response basis. Approximately 1,500 residential structures are annually inspected, countywide, as a result of complaints or referrals.

The Housing Code mandates that health and safety deficiencies be corrected in accordance with construction standards that were in effect at the time the structure was built. For housing units that were built prior to the adoption of local codes, inspectors use a great degree of judgment in applying the Housing Code, especially with regard to problems not directly causing a health or safety risk. In cases where property owners refuse to correct deficiencies, enforcement of the Housing Code relies on civil sanctions.

The Environmental Health System also offers voluntary "service request" inspections to interested residents. These courtesy housing inspections are intended to point out any hazardous situations and inform residents of the remedies needed and assistance that is available.

10.3.10 Low-Interest Rehabilitation Loans

Preventing the loss of housing from physical deterioration is an important component in maintaining the existing stock of affordable housing. The City will continue its residential rehabilitation loan program that will provide low-interest loans to be used for property and structural repairs/rehabilitation. The program will be available to low-income owner households. The City will also consider extending low-interest loans to multi-family owners, in exchange for a commitment to maintain a percentage of units as affordable to low-income households. CDBG and redevelopment set-aside funds are funding sources for this program.

10.3.11 Mobile Home Park Assistance Program (MPAP)

There are six mobile home parks in the City of Clovis, providing for 872 mobile home spaces. There are no plans for conversion of these mobile home parks to other land uses. However, mobile home parks are often transitional land uses. To mitigate the displacement of residents resulting from a conversion of mobile home park, the MPAP provides assistance to mobile home park residents seeking to purchase their park and convert it to resident ownership.

Under this program, HCD provides financial and technical assistance to mobile home park residents. MPAP loans are made to low-income mobile home park residents, or organizations formed by such residents, to own and/or operate their mobile home parks. Loans are limited to 50 percent of the purchase price plus the conversion costs of the mobile home park. Loan funds for conversion projects are awarded on a competitive basis.

10.3.12 Action Plan

- A. The City will continue to offer housing rehabilitation assistance to low income homeowners through the Clovis Housing Improvement Program and the Summer Painting Program for 20 units per year. Provide program referrals through code enforcement activities.
- B. CCDA will replace housing units demolished when the Agency undertakes a project pursuant to the requirements of the California Community Redevelopment Act.
- C. The City of Clovis will continue to enforce the Mobile Home Rent Review Ordinance as a means to maintain mobile home parks as an affordable housing alternative in Clovis.
- D. Provide technical assistance to mobile home park residents in pursuing MPAP funds as requested.
- E. Continue implementation plan for redevelopment set-aside monies. Programs that focus on the rehabilitation of units occupied by low-and moderate-income households, preservation of assisted units, and construction of affordable housing will receive priority in the expenditure plan.
- F. The City will investigate the feasibility of implementing a program which would require developers who remove a residential structure from the housing market through demolition to replace that lost housing unit or pay an in-lieu replacement fee which would be deposited into a fund to be used for affordable housing construction.

- G. The City will maintain and annually update the inventory of housing projects with units at risk of conversion to market rate. At least two years prior to conversion, staff will gauge owners interest continuing to maintain the affordable units or in selling the property to a non-profit to maintain long-term affordability. Staff will examine available resources (CDBG, HOME, Tax Increment Set-aside and other state and federal grants) to determine what resources are available to assist in the purchase.
- H. All housing units being constructed, rehabilitated, expanded, or relocated in the City of Clovis will be inspected by City Building Inspection which enforces the Uniform Building Code and several related sub-codes, such as the Plumbing and Electrical Codes, pursuant to the State Housing Law (California Administrative Code, Title 25, Chapter 1). The building code is enforced through the issuance of a permit prior to constructing, repairing, adding on to, or relocating any residential building, etc.

10.4 Removal of Constraints

As stated, many factors affect the ultimate cost of housing to the consumer, whether it is a rental or owner-occupied. Those factors that either prevent construction or raise the cost of construction and/or improvement of housing can be considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and nongovernmental constraints are interrelated and affect one another, so action programs that influence one group can affect the other.

Effective on January 1, 2002, an amendment to Government Code Section 65008, State housing element law now requires localities to include the following in the preparation and adoption of a housing element:

- As part of a governmental constraints analysis, the element must analyze potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities and demonstrate local efforts to remove governmental constraints that hinder the locality from meeting the need for housing for persons with disabilities (Section 65583(a)(4)).
- As part of the required constraints program, the element must include programs that remove constraints or provide reasonable accommodations for housing designed for persons with disabilities (Section 65583(c) (3)).

Nongovernmental constraints are beyond the control of local government and cannot generally be impacted by any action of the City or County. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

10.4.1 Action Plan - Governmental Constraints

- A. The City will provide priority processing of permits for affordable housing projects. The purpose of this program is to provide an incentive for the development of affordable housing. Processing procedures will be coordinated among the various affected departments through the designation of a contact person that will assist in processing the necessary permits. The designated contact person will work with the developer to assist them in taking advantage of the Development Review Committee and concurrent processing procedures. Both of these are designed to move project through the process in the minimum time possible given noticing and council approval requirements.

The following projects should receive priority processing:

- Redevelopment Agency residential projects for low- and moderate-income households.
 - Density bonus projects in mixed-use areas and high-density residential areas.
 - Multi-family projects in the R-2 zone that set aside 20 percent of units for low-income households.
 - Other projects that would produce housing affordable to low- and moderate-income households.
- B. The City of Clovis will continue to analyze development fees as compared to other jurisdictions in the vicinity to determine whether or not the fees constitute unreasonable constraints on development and/or improvement of housing, and whether amendment of the fee schedule is needed. As well, the City will consider fee reductions or the addition of fee waiver provisions for production of low-income and senior citizen housing.
- C. The City of Clovis will continue to use specific plans as a means of preparing master environmental assessments as a means of reducing processing time for housing projects.
- D. The City will monitor property development and site improvement standards, associated with the land use policies established by the General Plan, to determine whether or not they constitute constraints and to consider modifications that remove unnecessary constraints.
- The requirement for parking in the R-3 and R-3-A zones, for senior and/or handicapped projects, and for projects targeted for low-income households, as well as residential developments in the Mixed-Use Zone, may be modified on a case by case basis to reduce current requirements, by unit type/size, to reduce costs associated with parking provision.

- Shared parking shall be permitted in the Mixed-Use Zone.
 - Setback requirements or other property development standards such as height limitations may be modified for projects targeted for affordable housing in order to achieve density necessary to accommodate product type.
- E. The City will analyze and determine whether there are constraints on the development, maintenance and improvement of housing intended for persons with disabilities, consistent with Government Code Section 65583, enacted January 1, 2002. The analysis will include an evaluation of existing land use controls, permit and processing procedures and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.
- F. The City will examine the Zoning Ordinance’s definition of “family care home” and recommend modification as necessary to reduce constraints and ensure consistency with State law. The City will report progress in the Housing Element Annual Report.
- G. The City will examine its policy of requiring approval of a conditional use permit for multiple-family projects and recommend modifications to remove constraints on the development of such housing. For example, the City will consider replacing the CUP for multi-family housing projects to a site plan review or establish design review standards for multifamily development. The City will report progress in the Housing Element Annual Report. Pursuant to Government Code Section 65583.2 (h), any sites rezoned to accommodate the housing need for lower-income households will permit owner-occupied and rental multifamily residential uses by-right (without a conditional use permit, planned unit development permit or other discretionary action).

10.4.2 Action Plan - Nongovernmental Constraints

- A. The City will research alternative methods of financing for low-income households homeownership opportunities.
- B. The City will utilize a portion of its Community Development Block Grant allocation and/or tax increment to write down infrastructure improvements and/or land costs.

10.5 Energy and Water Conservation Opportunities

The City promotes energy and water conservation for residential uses on both educational and regulatory levels. As previously discussed, on-going activities include:

- Water Survey Programs for Single-Family and Multiple-Family Customers
Upon request, the City will check for water leaks by using the meter, check the flow rate of shower heads and faucet aerators
- Residential Plumbing Retrofits
- System Water Audits, Leak Detection and Repair
- Metering with Commodity Rebates for All New Connections and Retrofit of Existing Connections.
- High-Efficiency Washing Machine Rebate Programs
- Public Information Programs
- School Education Programs
- Conservation Pricing
- Water Waste Prohibition
- Residential Ultra-low Flush Toilet Replacement

The City plans to continue to support educational programs that promote residential energy and water conservation for both new construction and existing residences in Clovis.

On a regulatory level, the City enforces the State Energy Conservation Standards (Title 24, California Code of Regulations). These building codes provide 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. Subdivision and site plan review regulations or policies that require compliance with specific energy conservation standards have not been adopted by the City.

The City has a water conservation program in effect during the summer months that limits the days of the week residents can water outside.

10.5.1 Action Plan

- A. The City will support public education programs that promote residential energy conservation and public awareness through information on the City's website and through the Connecting With Clovis magazine.
- B. The City will promote Location Efficient Mortgage (LEM) and Energy Efficient Mortgage (EEM) programs. These programs provide homeowners with affordable mortgage assistance if they purchase a home in specified location efficient areas or by meeting certain energy conservation standards.

- C. The City will continue to enforce building code regulations (Title 24) California Administrative Code that require compliance with residential energy conservation measures for all new construction and remodeling.
- D. The City will continue to encourage water conservation through City's website and the Connecting With Clovis magazine. The City will also offer rebate programs for energy efficient washing machines and low flow toilets.
- E. The City will require that EIRs and subdivision plans address energy conservation measures and solar access.
- F. As part of its General Plan update, the City shall emphasize efficient land use and development patterns which conserve such resources as fuel, water, and land and aid in the reduction of greenhouse emissions. The Urban Center concepts of higher density mixed-use developments, pedestrian-oriented development pattern and preservation of open space areas are intended to reduce energy consumption and conserve land and water resources.

10.6 Promotion of Fair Housing Opportunities

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A large segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling that is usually inadequate for their needs and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at acceptable cost is not adequately dispersed throughout the community.

Although inadequate distribution of affordable housing within a community or region is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting the renting or sale of housing. Discrimination violates state and federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the Fair Housing Council.

10.6.1 Equal Housing Opportunity

The Fair Housing Council provides a range of fair housing services, as required by Community Development Block Grant (CDBG) funding mandates, the Federal Fair Housing Act, and the laws of the State of California. The Fair Housing Council works directly with housing providers, both for sale and for rent housing.

The City actively distributes information about fair housing and housing opportunities. Staff has sponsored workshops for apartment managers, and the Fair Housing Council has made presentations to civic groups on this subject. Staff regularly attends school carnivals, farmer's markets, community picnics and civic events to distribute information and provide contacts for persons interested in this subject.

The Fair Housing Council maintains a comprehensive approach to affirmatively further and ensure equal access to housing for all persons. The three major components of this approach are: education; training, technical, and consultant assistance; and fair housing rights assistance. The City will continue to work with the Fair Housing Council to educate the community regarding Fair Housing Law.

10.6.2 Housing Referral Directory

The dissemination of information on the programs and services available to low income and special needs groups is an important part of ensuring the success of the housing programs. The City will provide housing information and referral services as needed for low- and moderate-income and special needs households. Persons seeking housing advice, counseling, and assistance will be referred to public agencies, community-based organizations and other service providers. A directory of services and information will be developed to ensure that accurate and appropriate information is dispensed.

10.6.3 Action Plan

- A. Develop a directory of services and resources for low-and moderate-income households and special needs groups. Provide information and referrals to persons on an as-needed basis.
- B. Support the activities of the Fair Housing Council.
- C. The City of Clovis will direct residents with discrimination complaints to the Fair Housing Council.

10.7 Housing Element Monitoring and Administrative Procedures

10.7.1 Annual Reporting

An annual review of the Housing Element will be conducted pursuant to state law. The purpose of this review is to ensure that the element retains its viability and usefulness.

The City will develop a monitoring program and report on implementation progress of the housing programs contained in the document to the City Council. The report will include a quantification of progress in meeting the regional housing need or future housing needs. The report will be forwarded to HCD within one month of presentation to the City Council.

10.7.2 Housing Needs Data Base

To facilitate preparation of subsequent Housing Element amendments, local service agencies/nonprofit organizations receiving any funding from the City will be required to monitor information on individuals and households served in Clovis. The purpose of this program is to secure more accurate information on the various needs groups in the City.

10.7.3 Consolidated Plan

The City of Clovis became an entitlement jurisdiction for the CDBG program in July 2006. The Consolidated Plan provides a comprehensive assessment of housing and community needs, a housing and community needs development plan incorporating federal, state, and local public and private resources, and a one-year implementation plan to improve conditions for low to moderate-income families.

10.7.4 Action Plan

- A. Develop a monitoring program and report annually to the City Council on implementation of programs. Forward this report to HCD.
- B. Require appropriate deed restrictions to ensure continued affordability for low- or moderate-income housing constructed or rehabilitated with the assistance of any public or CCDA funds as may be legally required by the use of such funds.
- C. Monitor the implementation of affordable housing programs affiliated with the three urban center specific plans, multi-family projects with low-income unit set-asides, or mixed-use projects produced under a development plan or specific plan.

- D. Require social service or nonprofit organizations receiving any funding from the City to record information on the residences of the clients served. The City will assist in this effort by preparing a reporting form.

**TABLE 4-32
City of Clovis
HOUSING PLAN SUMMARY**

Housing Program	Program Intent	Plan Objective (# Units to be Assisted)	Funding Source	Responsible Agency	Time Frame
PROVISION OF ADEQUATE HOUSING SITES					
Land Use Element/Municipal Code	Provide a range of residential development opportunities through land use and zoning designations, and specific plan implementation	Adequate residential sites to accommodate the regional fair share determined at 3,275 very low; 2,354 lower; 2,681 moderate; and 7,073 above moderate-income households	General Fund	Planning and Development Services Department	2006-2013
Rezone properties for Adequate Site Availability	To ensure adequate site availability to accommodate the RHNA	Rezone sites designated residential consistent with the General Plan	To be determined	Planning and Development Services Department	2009-2010
Land banking	Acquire sites (or funds) for affordable/senior housing	Develop a land banking program for acquisition of sites for affordable/senior housing to be developed in conjunction with nonprofits or private developers	CDBG funds; tax increment set-aside; in-lieu fees/General Fund	CCDA	2006-2013
Annexation	Annex land in reserve areas in sphere of influence	Provide land necessary to accommodate housing needs as demands occur and to provide development opportunities for low- and moderate-income households when resources in current City limits diminish	General Fund; Annexation application fees	Planning and Development Services Department	2006-2013

Annexation Grant Funding	Acquire funding for the annexation of land	Provide land necessary to accommodate housing needs as demands occur and to provide development opportunities for low- and moderate-income households when resources in current City limits diminish	To be determined	Planning and Development Services Department	2008-20013
Modify terms of the Memorandum of Understanding Between Fresno County and Clovis	Examine the terms of the MOU with Fresno County regarding their possible constraint on annexation activity and make recommendations to lessen identified constraints accordingly	Modify terms of the MOU that have a constraint on annexation activity	To be determined	Planning and Development Services Department	2008-2010
Grant Funding to reduce costs of development	Acquire funding to reduce residential development fees	Identify funding sources to reduce the costs of development	To be determined	Planning and Development Services Department	2008-2010
Transitional Housing	Remove constraints to transitional housing	Examine and recommend modification to the R-3 zone district to permit transitional housing as a residential use, subject only to those rules that apply to other residential dwellings of the same type in the same zoning	General Planning Fee	Planning and Development Services Department	Completed by the end of 2009
Regional GIS	Establish regional data base	Map and digitize land resources in region to identify current land use, land use designations, and opportunity areas as a basis for establishing countywide programs	General Fund	Planning and Development Services Department	ongoing
Mixed-Use Zone	Establish Mixed-Use Zoning	The City will revise the Municipal Code to establish a Mixed-Use Zone	Funded through the Development Code update	Planning and Development Services Department	The Mixed Use Zoning will be established through the Development Code update scheduled to be complete by the end of 2008.

Mobile Home Park District	Maintain zone to protect mobile home resources	Provide for development of mobile home parks as set forth in Municipal Code. Maintain stock of existing mobile homes	General Fund	Planning and Development Services Department	Ongoing
Clovis Community Development Agency	Low- moderate income housing program	Promotes urban infill. Provide 20% set-aside tax-increment funds to assist in providing housing for low- and moderate-income households	Tax increment financing	CCDA	Ongoing
Density Bonus Program	Encourage development of housing for low-income and large family households through provision of density bonus	Continue to use density bonus program.	Planning application fees	Planning and Development Services Department	Ongoing
ASSIST IN DEVELOPMENT OF AFFORDABLE HOUSING - HOMEOWNERS					
Clovis Community Development Agency – Fresno City College and nonprofit agencies	Continue Programs assisting low- and moderate-income households to become homeowners	Build an average of 2 homes per year with development partners that will be affordable to low- and very low-income homebuyers	Tax increment financing; CHFA; CDBG; other	CCDA	Ongoing
Clovis Community Development Agency – Self-Help Enterprises	Continue to partner with Self-Help Enterprises to assist very low- and low-income households to become homeowners (including farm worker household)	Build an average of 5 homes per year with Self-Help Enterprises. Home will be market to very low- and low-income groups including farm workers	Tax increment financing; CHFA; CDBG; other	CCDA	Marketing for projects will occur on an ongoing basis at the appropriate time in the project.
Clovis Community Development Agency - Private Developers	Continue to work with private developers on urban infill projects	Provide very low-, low- and moderate-income opportunities through write-down of land costs, off-site improvements or development fees, site analysis and site acquisition for a target of 100 single-family and multi-family units total over the planning period	Tax increment financing; CHFA; CDBG; other	Planning and Development Services Department, CCDA	Ongoing

Mortgage Revenue Bond Financing - Single Family	Increase supply of single-family ownership units affordable to moderate and low income households	Based on funding, establish a Single Family MRB Program and advertise its availability. Provide assistance to 5 first-time homebuyers by 2013 through the single-family program if funding becomes available. Priorities to units that accommodate large families	Bond financing	Planning and Development Services Department/CCDA/Private Developers	Completed by the end of 2013
Shared Equity Programs	Increase homeownership opportunities for low- and moderate-income households	The City will work with local groups to offer shared equity programs as an option for low/moderate income households	Nonprofits	CCDA	2006-2013
Mortgage Credit Certificate	Assist first-time homebuyers	Assist at least 50 first-time homebuyers by providing tax credits, 15 of which are lower households, if funding is available	MRB allocation	Fresno County Housing Authority	Ongoing
State Home Ownership Assistance - CHFA	Provide ownership opportunities to low/moderate income households. Below market interest rates for 1st time homebuyers with 5% down	Builders and developers apply for financing to CHFA through participating mortgage lenders for new and resale units. Programs vary to reduce closing costs or P&I payments, as well as below market interest rates	California Housing Finance Agency	Builders and developers, coordinated with CCDA	Ongoing
Encourage and Facilitate Accessory Units (Second Units)	Inform public of the opportunity for accessory units	Implement a public education program consisting of advertising the opportunity for accessory units through the City's web page, at the City's senior center, and in local utility bills	Funded through existing CCDA outreach	CCDA	Ongoing/The City will monitor the effectiveness through the annual general plan progress report
ASSIST IN DEVELOPMENT OF AFFORDABLE HOUSING - RENTERS					
Mortgage Revenue Bond Financing	Increase supply of rental ownership units affordable to low- and moderate-income households	Promote the use of multi-family MRB financing	Bond financing	Planning and Development Services Department/City Manager's Office	Ongoing

Section 202 Elderly or Handicapped Housing	Provide housing and related facilities for the elderly and handicapped	Continue working with Southern California Presbyterian Homes on the construction of 60 units affordable to very low-income senior citizens	HUD	Planning and Development Services Department/CCDA	Ongoing
Senior Citizen and Low-Income Housing - Nonmarket Rate Housing in Market Rate Rental Projects	Increase supply of low Income and senior housing. Inform developers and nonprofits about programs such as LIHTC and Supportive Housing for the Elderly	Support and participate in additional rental housing programs that provide non-market rate rents in market rate projects for which only developers and investors may apply for tax credits or capital advances. The City will identify sites suitable for projects, make all known sources of funding known and available, and take processing/promotional actions as necessary	State Allocation Committee (LIHTC) and HUD (elderly)/General Fund	Administered by DOF (LIHTC); Planning and Development Services Department; CCDA; private investors and developers	Completed by the end of 2013
Single Room Occupancy Units (SROs)/other lower income housing types	To provide the opportunity for the development of SROs and other lower income housing	Examine the Zoning Ordinance and recommend modification as necessary to permit the development of new Single Room Occupancy units or other appropriate lower income housing types	General Planning Fee	Planning and Development Services Department	Completed by the end of 2009
GOVERNMENTAL AND NONGOVERNMENTAL CONSTRAINTS					
Priority Processing for Affordable Housing	Facilitate production of affordable housing	Develop a schedule for priority processing of affordable housing projects. Designate a contact person to coordinate processing of all of the necessary permits	General Fund	Planning and Development Services Department	Process to be established by by 2011.
Modify Development Fees	Provide incentives to developers of affordable/senior housing	Review existing development fee schedule. Consider fee reductions, or the addition of fee waiver provisions for the production of low-income and senior citizen housing	General Fund	Planning and Development Services Department	Reviewed annually
Density Bonus	See Housing Sites Section				

Modify Development and Site Improvement	Reduce constraints on provision of affordable housing	Revise parking requirements on a case-by-case basis. Draft shared parking ordinance for Mixed-Use Zone and establish modified setback and height standards for affordable housing in order to achieve density	General Fund	Planning and Development Services Department	Completed by the end of 2013
Governmental Constraints-Persons with Disabilities	Reduce constraints on housing intended for persons with disabilities	Analysis and determination whether there are constraints on the development, maintenance and improvement of housing intended for persons with disabilities; evaluation of existing land use controls, permit and processing procedures and building codes; if constraints are found, initiate actions to address these constraints	General Fund	Planning and Development Services Department	Evaluation complete by July, 2013, subsequent actions within six months of the completion of the evaluation
Governmental Constraints-Persons with Disabilities	Reduce constraints on housing intended for persons with disabilities	Examine the Zoning Ordinance's definition of "family care home" and recommend modification as necessary to reduce constraints and ensure consistency with State law	General Planning Fee	Planning and Development Services Department	2009
Governmental Constraints-Multiple-Family Projects	Reduce constraints on multiple-family housing	Examine policy of requiring approval of a conditional use permit for multiple-family projects and recommend modification as necessary to reduce potential constraints on the development of such housing	General Planning Fee	Planning and Development Services Department	2009
Nongovernmental Constraints	Promote homeownership opportunities and development of affordable housing	Research alternative methods of financing. Utilize available sources for write down of infrastructure or land costs	CDBG/Tax Increment Financing	CCDA	Ongoing

CONSERVE AND IMPROVE EXISTING AFFORDABLE HOUSING

Preservation Program	Conserve affordable housing in the City	Encourage Section 8 project property owners to renew their contracts. Identify nonprofit organizations capable of managing these units. Consider the use of City-based incentives for assisted units. Explore the possibility of providing tenant-based subsidies to assisted units that convert to market rate	Tax increment set-aside; CDBG	CCDA; Non-profit organizations	Ongoing
Redevelopment Set-Aside Fund	A source of funding for housing programs	Continue expenditure plan for redevelopment set-aside monies. Programs that focus on the rehabilitation of units occupied by low- and moderate-income households, preservation of assisted units, and construction of affordable housing will receive priority in the expenditure plan	Tax increment	CCDA	Ongoing
Code Enforcement	Preserve the housing stock	City will inspect housing units as needed or requested	General Fund	Building Division	Ongoing
Residential Rehabilitation Assistance	Preserve existing housing stock	Continue residential rehabilitation program and summer painting program	CDBG; CalHome; Redevelopment Set-Aside	CCDA; City of Clovis	Ongoing
Rental Rehabilitation Program	Preserve existing rental stock	Assist Fresno County in marketing the Rental Rehabilitation Program based on availability of funds	HUD	CCDA	Ongoing
Replacement of Units Removed	Preserve housing stock	CCDA will replace housing units demolished in redevelopment areas, investigate feasibility of development placement or in-lieu fees for affordable housing	Tax-increment financing general fund	CCDA, Planning Division	Ongoing

Section 8 Housing Vouchers	Provide housing subsidies for low-income households	Support efforts to increase the amount of funding allocated to HUD programs. Provide referrals to apartment complex owners for information on the various Section 8 programs	HUD	Fresno County Housing Authority	Ongoing
		Sponsor workshops with Fresno (or City) Housing Authority to inform rental property owners, landlords, and property managers about benefits of Section 8 program. Strive for 20 additional vouchers per year			
Mobile Home Park Assistance	Preserve low-cost housing options for City residents	Provide technical assistance to mobile home park residents in pursuing MPAP funds	HCD	HCD; CCDA	As needed in response to requests for technical assistance.
Mobile Home Rent Review Ordinance	Preserve low-cost housing options for City residents	Continue to enforce the Mobile Home Rent Review as a means of maintaining mobile home parks as affordable resources	General Fund	City of Clovis	Ongoing.
EQUAL HOUSING OPPORTUNITY					
Equal Housing Opportunity	Compliance with National Fair Housing Law	Support the activities of the Fair Housing Council	HUD	Fair Housing Council	As needed on request from Fair Housing Council.
Housing Referral Directory	Dispense information on local, state, and federal housing programs	Develop a directory of services and resources for low- and moderate-income households and special needs groups. Provide information and referrals to persons on an as-needed basis	Department Budget	Planning and Development Services Department; CCDA	Completed
Discrimination Complaints	Remove effects of discrimination	The City will direct residents with discrimination complaints to the Fair Housing Council	Federal	Fair Housing Council	Ongoing.
ENERGY CONSERVATION OPPORTUNITIES					
Public Education	Promote residential energy conservation	The City will support public education programs and encourage water conservation	General Fund/other public or private sources.	City of Clovis; outside interest groups.	Ongoing.

Title 24 Admin. Code	Require compliance in new construction and rehabilitation	The City will continue to enforce building code regulations (Title 24)	General Fund	City of Clovis, Building Division.	Ongoing.
Environmental Review	Require energy conservation measures in new construction	EIRs for development and subdivisions shall be required to analyze energy impacts and solar uses	Planning application fees	Planning and Development Services Department.	Ongoing.
Location Efficient Mortgage (LEM) and Energy Efficient Mortgage (EEM) Programs	Promote affordable mortgage programs that require energy conservation standards	The City will promote and support LEM and EEM programs.	Funded through existing CCDA outreach	CCDA	Start in 2008/Ongoing
General Plan Update	Emphasize efficient land use planning to conserve energy resources	With the General Plan Update, the City will emphasize efficient land use and development pattern with the intension and promote the conservation of energy resources	General Planning Fee	Planning and Development Services Department	2008-2010/Implementation of adopted policies will be ongoing.
HOUSING ELEMENT MONITORING AND REPORTING					
Annual Reporting	Ensure that the Housing Element retains its viability and usefulness through annual review and monitoring	Develop monitoring program and report annually to the City Council on implementation progress. Forward the monitoring report to HCD	None necessary	Planning and Development Services Department	Ongoing

Section 11.0 Quantified Objectives

State housing law requires that each jurisdiction establish the minimum number of housing units that will be constructed, rehabilitated, and preserved over the planning period. The quantified objectives for this Element reflect the planning period from January 1, 2006, to June 30, 2013.

TABLE 4-33 CITY OF CLOVIS QUANTIFIED OBJECTIVES 2006 - 2013				
Quantified Objective	New Construction	Rehabilitation	Preservation	Total
Extremely Low Income (less than 30% of Median)	47	28	0	75
Very Low Income (50% of Median)	89	146	0	235
Low Income (51% - 80% of Median)	129	145	0	274
Moderate Income (80% - 120% of Median)	1,426	0	0	1,426
Above Moderate (over 120% of Median)	5,177	0	0	5,177
TOTAL	6,868	319	0	7,187

It is important to note that while the Quantified Objectives of the RHNA are required to be part of the Housing Element and the City will strive to attain these objectives, Clovis cannot guarantee that these needs will be met given limited financial resources and the present gap in affordability of housing resources and incomes.

Satisfaction of the City's regional housing needs will depend upon cooperation of private funding sources and funding levels of the state, federal, and county programs that are used to support the needs of the extremely low-, very low-, low- and moderate-income persons. Additionally, outside economic forces heavily influence the housing market. State law recognizes that a locality may not be able to accommodate its regional fair share housing needs. The quantified objectives assume optimum conditions for the production of housing. However environmental, physical, and market conditions exert influence on the timing, type, and cost of housing production in a community.

Table 4-33 shows the quantified objectives for Clovis by income classification. Table 4-34 presents the Quantified Objectives by program.

As shown in Table 4-33, the quantified objectives are 47 extremely low, 89 very low; 129 low; 1,426 moderate; and 5,177 above moderate units provided through

construction. Finally, the objective through the planning period is rehabilitation of 28 extremely low, 146 very low and 145 low-income units. A description of objectives by topical area is provided below.

Table 4-34						
Quantified Objectives by Program						
Program	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
NEW CONSTRUCTION						
CCDA/Fresno City College/Non-profits	0	16	32	0	0	48
CCDA/Private Developer	0	40	40	0	0	80
Second Units	0	0	0	0	0	0
MRB Multi-Family	0	0	0	0	0	0
Mortgage Credit Certificates			47	0	0	47
Shelters/Transitional Housing	10	10	10	0	0	30
Market Rate Housing	0	0	0	1,426	5,177	6,603
Section 202	37	23				
Subtotal	47	89	129	1,426	5,177	6,868
HOUSING PRESERVATION						
Preservation of At-Risk	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0
REHABILITATION						
Rental Rehab	0	0	0	0	0	0
Clovis Home Improvement Program (Residential Rehab)	28	146	145	0	0	319
Subtotal	28	146	145	0	0	319
TOTAL	75	235	274	1,426	5,177	7,187

11.1 Constructed

State law requires that jurisdictions plan for the development of units that need to be constructed within the planning period by income group, according to the Regional Housing Needs Allocation Plan. The number of new units that need to be constructed through 2013 was estimated based on past development trends. As shown on Table 4-23, the City has adequate sites for the development of the number of units established in the Regional Housing Needs Allocation Plan for each income group when the maximum unit counts are used. It was assumed that private development would continue to provide market rate units that would accommodate moderate- and above moderate-income households.

Development of multi-family rental units may provide housing opportunities for low-income housing. As indicated in Tables 4-9 and 4-10, the majority of rental units at

market rate are affordable to moderate- and above moderate-income households. Housing affordable to extremely low-, very low- and low-income households cannot be developed without some form of public subsidy. Given the limited availability of public funds, it is estimated that 47 units affordable to extremely low-, 89 very low-income households, and 129 units affordable to low-income households will be constructed during the planning period. If resources are available, the City will make every effort to encourage and assist in the development of additional units affordable to extremely low-, very low- and low-income households.

11.2 Rehabilitated

The majority of the City's housing stock was built within the past thirty years and is therefore, considered in good condition. However, units in need of rehabilitation exist in older residential areas of the City. Code enforcement, Clovis Housing Improvement Program, Summer Painting Program, and CDBG-funded programs address the rehabilitation of both multi-family and single-family units in these areas. The primary beneficiaries of these programs would be renters and low-income households. It is assumed that moderate- and above moderate-income households will rehabilitate units, as needed through private efforts.

11.3 Conserved

There are 394 affordable, assisted units in the City of Clovis; none are eligible to convert to market rate within the planning period. The earliest conversion will be in 2020. The preservation of the At-Risk Units Program is the primary vehicle by which these units will be attempted to be preserved.

Appendix 1- General Plan/Zoning Correlation Table

TABLE 2-2 GENERAL PLAN/ZONING CORRELATION		
Proposed General Plan Land Use Category	Corresponding Existing Zoning Categories	Proposed Zone Categories
Agricultural		A
Rural Residential (.5 du/ac)	R-A 24,000	RR
Very Low (.6 - 2.0 du/ac)	R-1-A R-1-Ah 18,000	R-1-A
Low (2.1 - 4.0 du/ac)	R-1-B 12,000 R-1-C 9,000	R-1 6,000 R-1-B R-1-C
Medium (4.1 - 7.0 du/ac)	R-1 6,000	R-1
Medium-High (7.1 - 15.0 du/ac)	R-2 R-2-A	R-2 R-2-A
High (15.1 - 25.0 du/ac)	R-3 R-3-A	R-3 R-3-A
Office	C-P	C-P
Mixed Use	C-P R-2 C-2 R-2-A C-3 R-3 C-M R-3-A P-C-C R-4 P-F MP M-1 C-R M-2	Mixed-Use Zone District ¹
Commercial	C-1 C-2 C-R P-C-C	C-1 C-2 C-R P-C-C
Industrial	C-M M-1 M-2 M-P	C-M M-1 M-2 M-P
Public Facilities	C-R P-F	C-R P-F
Schools	P-F	P-F
Parks	O	O
Open Space	O	O
Water Basin	P-F	P-F
Transit Center	---	P-F
Beltway	---	P-F
Village Center	---	Part of Specific Plan for Urban Center ²

--- = No Existing Category

1 The City may choose to create a Mixed-Use Overlay Zone, or a Planned Community/Planned Commercial Zone to implement the Mixed-Use Designation.

2. The Village Center designation does not require a correlative zoning classification. The Village Center will be addressed within the specific plans required to implement the Urban Centers.

Source: 1993 Clovis General Plan

Appendix 2

**Fresno County Local Agency Formation Commission
Policies, Standards, and Procedures Manual**

This document is available at:

**[http://www.fresnolafco.org/documents/POLICIES%20STANDARD
S%20%20PROCEDURES.pdf](http://www.fresnolafco.org/documents/POLICIES%20STANDARD%20PROCEDURES.pdf)**

Appendix 3

Available Land Inventory

Copies are available at:

**City of Clovis Planning and Development Services Department
1033 Fifth Street
Clovis, CA 93612**

Appendix 4

City Council Resolutions

**Reso No. 08-88 Adopting the 2008 Housing Element
Reso No. 10-93 Amending the 2008 Housing Element**

