

# CHAPTER 3 | Housing Needs Assessment

This section provides a comprehensive assessment of housing needs as the basis for developing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for the jurisdictions in Fresno County. The main source of the information is the pre-approved data package for Fresno County provided by the California Department of Housing and Community Development (HCD), which uses several data sources, including the 2010 and 2020 US Decennial Census, American Community Survey (ACS), and the California Department of Finance (DOF). Other sources of information in this section include the following: the Fresno County Council of Governments (FCOG), the California Employment Development Department (EDD), the US Department of Housing and Urban Development (HUD), the US Department of Agriculture (USDA), and local economic data (e.g., home sales prices, rents, wages).

## 3.1 Population and Demographic Profile

### Population Trends

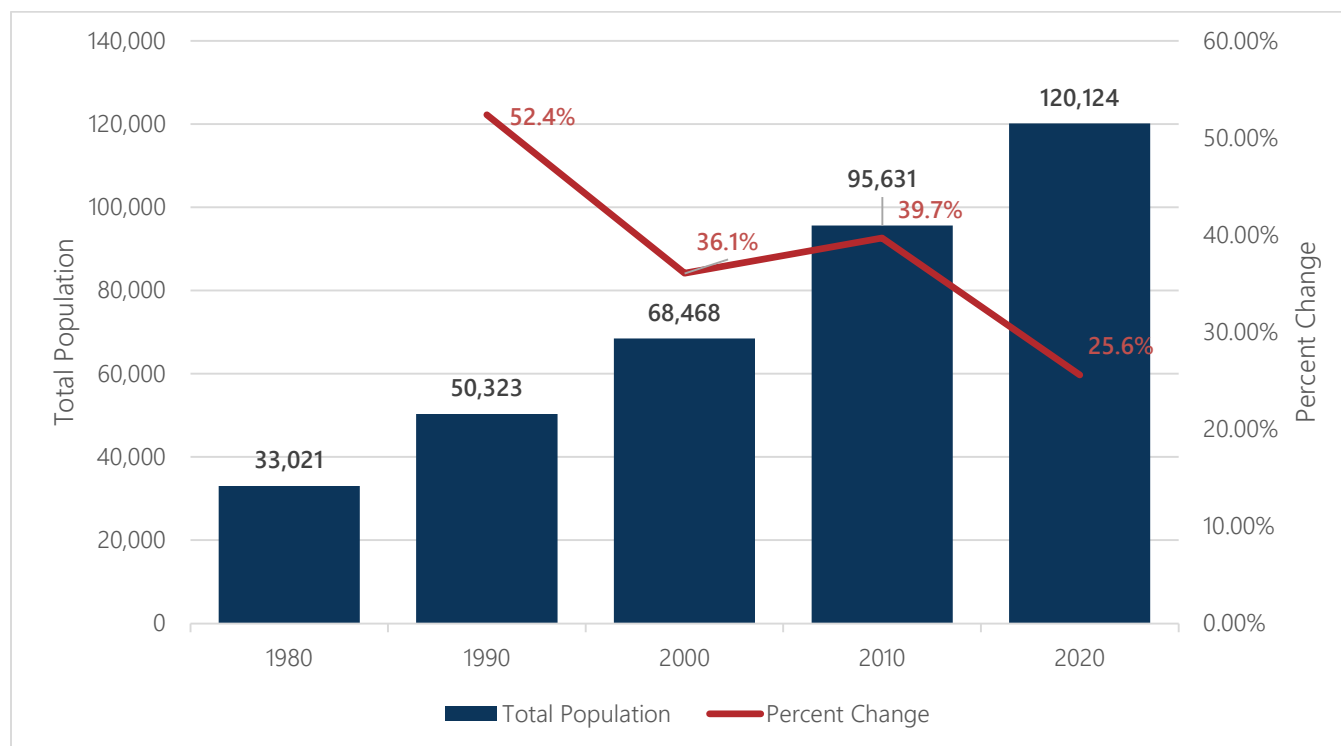
In 2020, the population of Clovis was 120,124 people, accounting for 11.9 percent of Fresno County's total population (Table 3-1). Clovis is the second largest city within Fresno County, after the city of Fresno. Other cities within Fresno County are much smaller, with populations of around 25,000 or less, and account for small percentages of the total county population.

Table 3-1 Total Population by Jurisdiction (2020)		
<i>Jurisdiction</i>	<i>Population</i>	<i>Percent of County Population</i>
Clovis	120,124	11.9%
Fowler	6,700	0.6%
Fresno (city)	542,107	53.7%
Kerman	16,016	1.6%
Kingsburg	12,380	1.2%
Orange Cove	9,649	.9%
Parlier	14,576	1.4%
Reedley	25,227	2.5%
Sanger	26,617	2.6%
Selma	24,674	2.4%
<b>Fresno County (total)</b>	<b>1,008,654</b>	<b>100%</b>

Source: US 2020 Decennial Census.

Clovis has experienced rapid growth over the past several decades. From 1980 to 2020, the population grew by an average of over 20,000 per decade from 33,021 to 120,124, as shown in Figure 3-1. In the most recent decade between 2010 and 2020, the population in Clovis grew by nearly 25,000 people. According to the California Department of Finance, between 2021 and 2022, Clovis was the 12<sup>th</sup> fastest growing city in California in terms of numeric change, with a 2022 population of 123,665.

Figure 3-1 Total Population and Percent Change Over Time, Clovis (1980-2020)



Source: US Census Bureau, Census 1980, 1990, 2000, 2010; Social Explorer tables for Census 2020.

The population in Clovis is anticipated to continue to grow at a rapid pace. The Fresno Council of Governments (FCOG) produces population projections for the Fresno region based on economic growth and data from the Department of Finance (DOF). The total population for Fresno County (including incorporated cities) is projected to increase from 1,018,240 in 2019 to 1,240,090 in 2050, an increase of 22 percent (see Table 3-2). Similarly, the population in Clovis (including the sphere of influence) is anticipated to increase by 24 percent, from 134,210 in 2019 to 166,160 in 2050.<sup>1</sup> Firebaugh and Kerman are anticipated to grow at the fastest rate (35 percent and 30 percent) while the unincorporated county is only projected to grow by 8 percent from 2019 to 2050.

<sup>1</sup> The population estimates provided by Fresno COG include the population within the spheres of influence. The actual population in Clovis in 2020 was 120,124, as described above.

<i>Jurisdiction<sup>1</sup></i>	<i>2019</i>	<i>2020</i>	<i>2030</i>	<i>2050</i>	<i>2019-2050 Percent Change</i>
Clovis	134,210	134,780	147,760	166,160	23.8%
Coalinga	13,530	13,690	15,210	17,140	26.7%
Firebaugh	7,720	7,720	9,200	10,450	35.4%
Fowler	6,380	6,580	7,200	8,030	25.9%
Fresno (city)	592,350	596,060	647,980	728,200	22.9%
Huron	5,700	5,700	6,200	7,030	23.3%
Kerman	14,220	14,290	16,340	18,420	29.5%
Kingsburg	13,350	13,410	14,960	16,750	25.5%
Mendota	11,170	11,220	12,330	13,850	24.0%
Orange Cove	9,170	9,170	10,070	11,310	23.3%
Parlier	14,040	14,140	15,380	17,320	23.4%
Reedley	25,170	25,170	27,240	30,700	22.0%
Sanger	28,660	28,770	31,370	35,240	23.0%
San Joaquin	3,500	3,500	3,750	4,170	19.1%
Selma	26,960	27,000	30,360	34,100	26.5%
Unincorporated County	112,110	112,160	116,660	121,220	8.1%
<b>Fresno County (total)</b>	<b>1,018,240</b>	<b>1,023,360</b>	<b>1,112,010</b>	<b>1,240,090</b>	<b>21.8%</b>

<sup>1</sup> Jurisdiction includes 2017 published sphere of influence.

Source: Fresno Council of Governments, Fresno County 2019-2050 Growth Projections, October 2020.

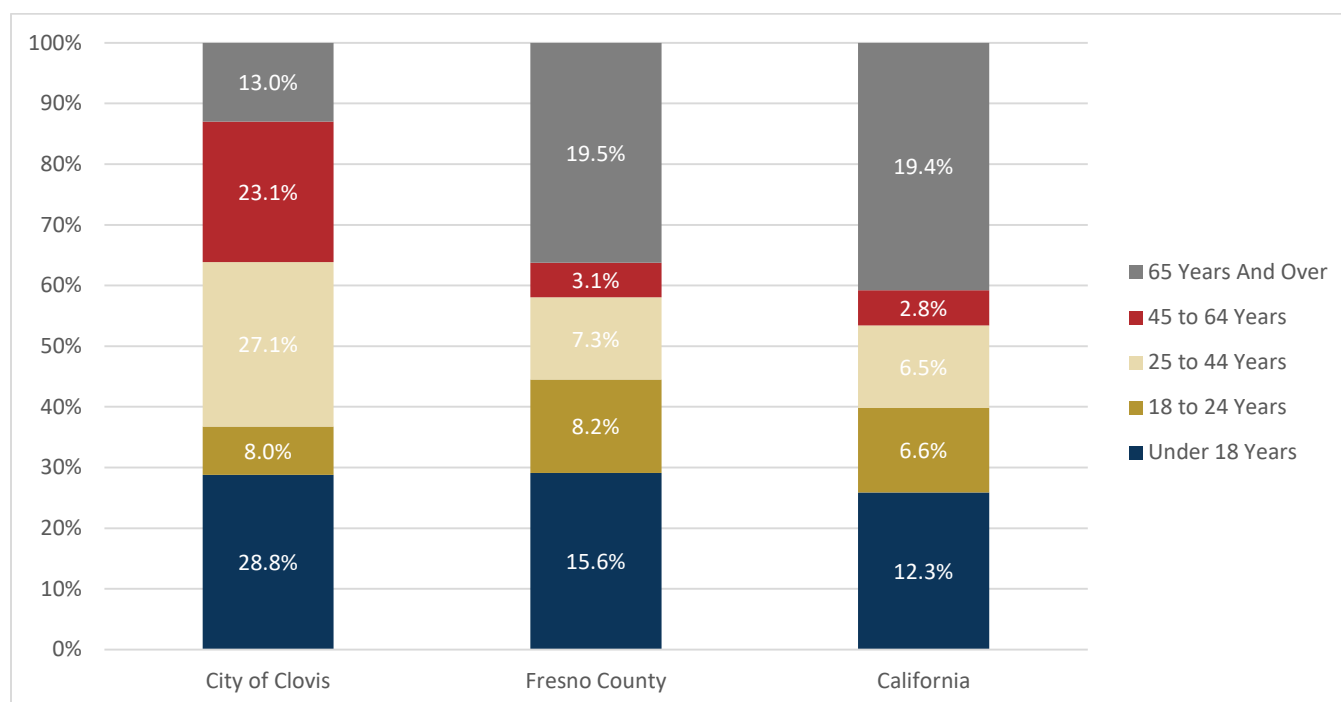
## Age Distribution

Although population growth strongly affects total demand for new housing, the distribution of age groups in the city can be telling of what types of housing the community needs or may need in the future. Most typically an increase in the older population may mean there is a developing need for more senior housing options, while high numbers of children and young families can point to the needs of more diverse family housing types and related services.

Figure 3-2 below shows the population distribution by age group for Clovis, Fresno County, and California. According to the US Census Bureau, both Clovis and Fresno County have a higher proportion of children under age 18 (28.8 percent and 15.6 percent, respectively), than that of California (12.3 percent). Conversely, Clovis has a lower proportion of seniors over 65 (13 percent), compared to Fresno County (19.5 percent) and California (19.4 percent).

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Figure 3-2 Population by Age by Jurisdiction (2020)



Source: US. Census Bureau, ACS16-20 (5-year Estimates), Table B01001.

Note: Percentages shown for respective geographies. For example, percent of age group in total state population, not by a specific smaller jurisdiction's share of the total state population.

## Racial and Ethnic Composition

As shown in Table 3-3, 49.5 percent of the population in Clovis is White, non-Hispanic compared to 28.7 percent in Fresno County as a whole and 36.5 percent statewide. Conversely, the Hispanic or Latino population in Clovis is 32.7 percent, much less than that of Fresno County (53.4 percent), but similar to the proportion of the Hispanic or Latino population statewide (39.1 percent). The Black population in Clovis (2.6 percent) is also proportionately less than that of both Fresno County (4.4 percent) and California (5.4 percent), while the Asian population in Clovis (10.7 percent) is similar to that of Fresno County (10.4 percent) but lower than that of California (14.6 percent).

Table 3-3 Population by Race and Hispanic Origin by Jurisdiction (2020)						
Race/Ethnicity	City of Clovis		Fresno County		California	
	Population	Percent	Population	Percent	Population	Percent
White (Non-Hispanic)	55,809	49.5%	284,169	28.7%	14,365,145	36.5%
Hispanic Or Latino	36,822	32.7%	528,293	53.4%	15,380,929	39.1%
Black or African American	2,906	2.6%	43,660	4.4%	2,142,371	5.4%
American Indian And Alaska Native	240	0.2%	4,459	0.5%	131,724	0.3%
Asian	12,105	10.7%	102,986	10.4%	5,743,983	14.6%
Native Hawaiian and Other Pacific Islander	219	0.2%	1,305	0.1%	135,524	0.3%
Some Other Race	279	0.2%	1,979	0.2%	124,148	0.3%
Two Or More Races	4,283	3.8%	23,353	2.4%	1,322,199	3.4%
<b>Total</b>	<b>112,663</b>	<b>-</b>	<b>990,204</b>	<b>-</b>	<b>39,346,023</b>	<b>-</b>

Source: US Census Bureau, ACS16-20 (5-year Estimates), Table B03002.

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While the Hispanic/Latino population in Clovis is proportionally smaller than other areas of the county, since 2000, the number of residents in Clovis identifying as Hispanic or Latino has increased at a much higher rate than those identifying as non-Hispanic White (see Table 3-4). In 2000, the Hispanic or Latino population made up 20.3 percent of the total population and the non-Hispanic White population made up 67.5 percent. By 2020, the Hispanic or Latino population made up 32.7 percent of the total population and the non-Hispanic White population made up only 49.5 percent. In addition, the non-Hispanic Black and non-Hispanic Asian populations have also increased during these same time periods.

<i>Race/Ethnicity</i>	2000		2010		2020		Percent Change 2010-2020
	Population	Percent	Population	Percent	Population	Percent	
Hispanic Or Latino	13,876	20.3%	24,514	25.6%	36,822	32.7%	50.2%
Not Hispanic or Latino	54,592	79.7%	71,117	74.4%	75,841	67.3%	6.6%
White	46,186	67.5%	55,021	57.5%	55,809	49.5%	1.4%
Black or African American	1,207	1.8%	2,360	2.5%	2,906	2.6%	23.1%
American Indian And Alaska Native	679	1.0%	754	0.8%	240	0.2%	-68.2%
Asian	4,322	6.3%	9,965	10.4%	12,105	10.7%	21.5%
Native Hawaiian and Other Pacific Islander	75	0.1%	187	0.2%	219	0.2%	17.1%
Some Other Race	131	0.2%	153	0.2%	279	0.2%	82.4%
Two Or More Races	1,992	2.9%	2,677	2.8%	4,283	3.8%	60.0%
<b>Total</b>	<b>68,468</b>	<b>--</b>	<b>95,631</b>	<b>--</b>	<b>112,663</b>	<b>--</b>	<b>--</b>

Source: U.S. Census Bureau, Census 2000, 2010, ACS16-20 (5-year Estimates), Table B03002.

## 3.2 Employment Trends

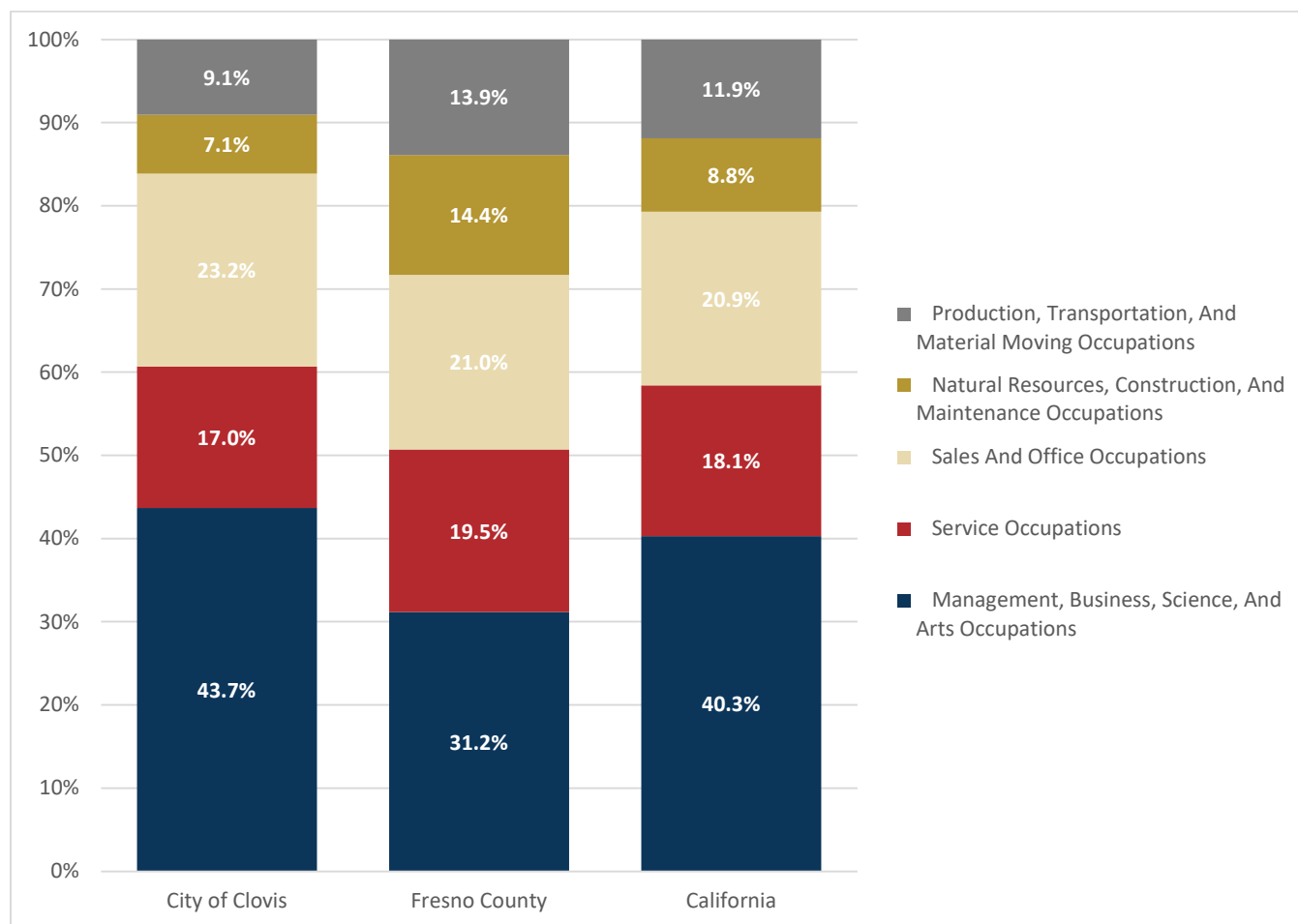
Information on the local workforce and how it is changing over time can help estimate potential housing and employment needs in the future. This section describes employment trends in Clovis to provide insight into industry and occupation types within Clovis, Fresno County, and California and to provide an understating of the balance of housing and employment within Clovis.

### Employment by Occupation

In 2020, management, business, science, and arts occupations accounted for the largest sector of employment across California, Fresno County and Clovis. As shown in Figure 3-3 and Table 3-5, the proportion of employees occupied by this sector was higher in Clovis (43.7 percent) and California (40.3 percent) than in the county as a whole (31.2 percent). Similar to California and Fresno County, sales and office occupations was the next largest sector in Clovis, followed by service occupations (17 percent). The proportion of Clovis residents employed by production, transportation, and material moving occupations (9.1 percent) and natural resources, construction, and maintenance occupations (7.1 percent) was much smaller than those of the county as a whole (13.9 percent and 14.4 percent, respectively).

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Figure 3-3 Total Employment by Occupation (2020)



Source: US Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

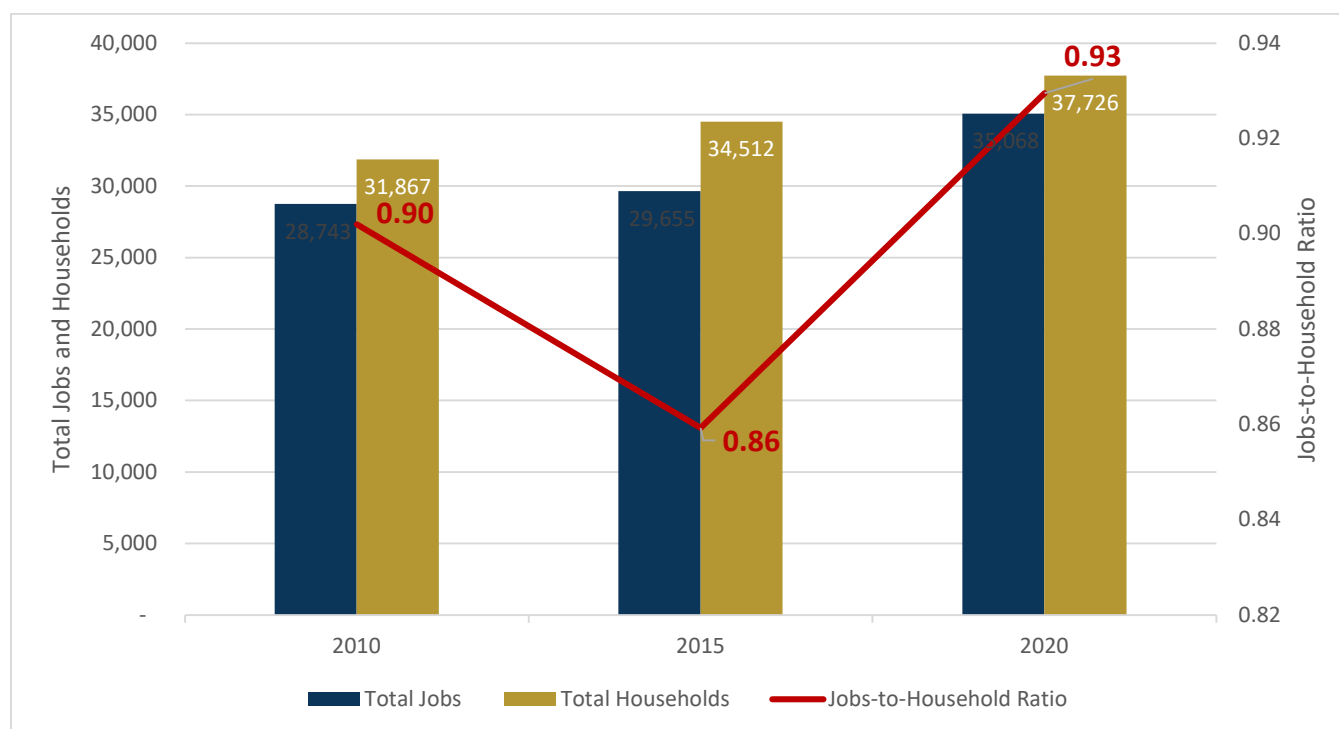
Occupation	City of Clovis		Fresno County		California	
	Number of Persons Employed	Percent of Total	Number of Persons Employed	Percent of Total	Number of Persons Employed	Percent of Total
Management, Business, Science, and Arts Occupations	22,460	43.7%	127,355	31.2%	7,517,770	40.3%
Service Occupations	8,744	17.0%	79,821	19.5%	3,376,613	18.1%
Sales and Office Occupations	11,913	23.2%	85,799	21.0%	3,903,884	20.9%
Natural Resources, Construction, and Maintenance Occupations	3,634	7.1%	58,938	14.4%	1,638,447	8.8%
Production, Transportation, and Material Moving Occupations	4,657	9.1%	56,712	13.9%	2,210,180	11.9%
<b>Total</b>	<b>51,408</b>		<b>408,625</b>		<b>18,646,894</b>	

Source: US Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

## Balance of Jobs and Housing

The location of a person's home in relation to their workplace directly impacts commute times and regional traffic. It can also impact physical, mental, and financial wellbeing. Providing a balanced jobs to housing ratio (close to 1.0) allows more people to live and work in the same city. Although Clovis is the second largest city in the county, the city of Fresno, directly to the west, is much larger and is the main employment center in the county. As of 2020, there were 35,068 jobs and 51,408 employed residents in Clovis. The jobs-household ratio in Clovis has remained relatively stable over the last decade, from 0.9 in 2010 to 0.86 in 2015 and 0.96 in 2020 (see Figure 3-4 below). Improving and maintaining the balance between jobs and appropriately priced housing can help reduce commutes, alleviate traffic congestion and the associated environmental and social impacts.

Figure 3-4 Jobs-to-Household Ratio Over Time, Clovis (2010-2020)



Source: US Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25003, C24050.

Table 3-6 displays data from the US Census Bureau OnTheMap web-based mapping and reporting application, which uses data from the Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics to show where workers are employed and where they live. As shown in the table below, only about 24 percent of Clovis workers also live in Clovis. While the remaining portion of the Clovis workforce commutes from other areas. Most workers commute from the city of Fresno, making up about 40 percent of the Clovis workforce. As for where Clovis residents work, nearly half (48.5 percent) of Clovis residents worked in the city of Fresno in 2020 compared to about 17 percent of Clovis residents that worked in Clovis. In addition, the data for 2020 shows that for workers earning \$1,250 per month or less, there are 8,619 people that live in Clovis but work elsewhere ("outflow") compared to 7,914 people that live elsewhere and work in Clovis ("inflow").

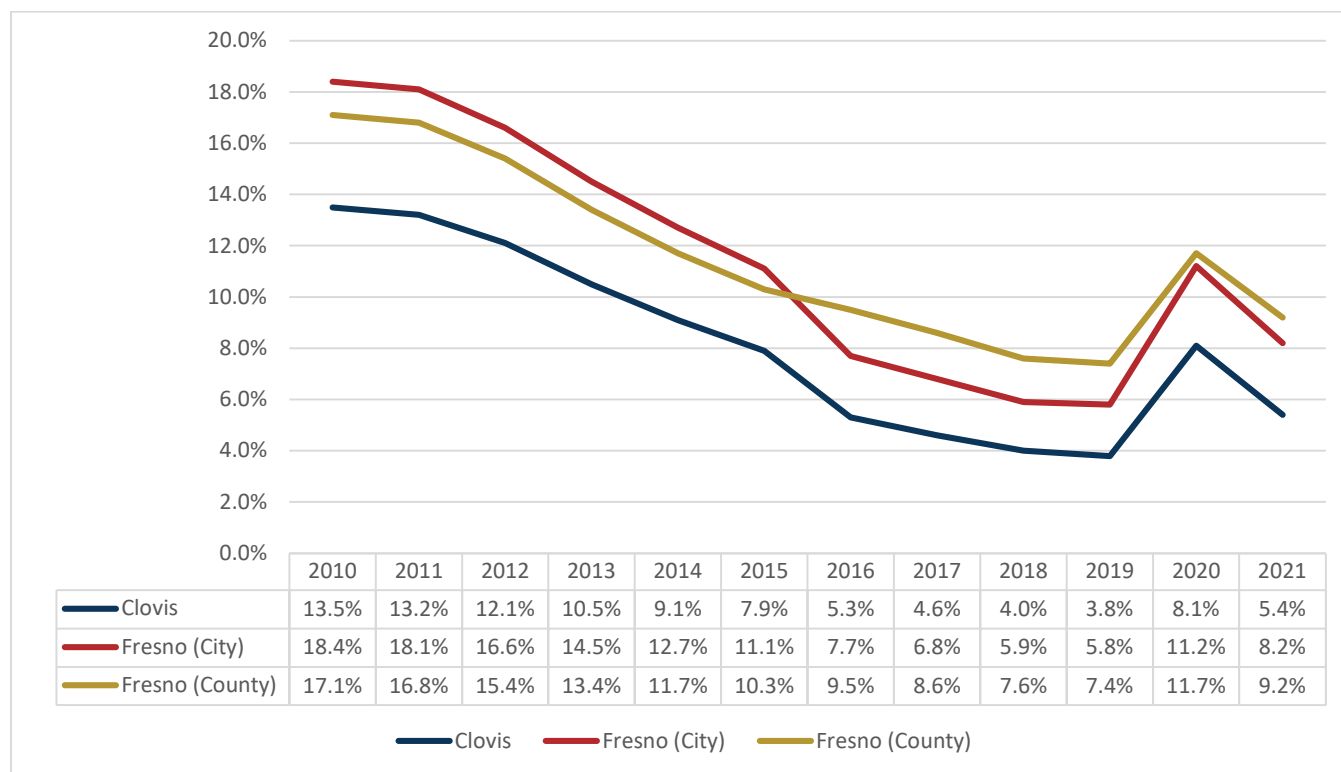
Table 3-6 Top 5 Work/Residence Destinations, Clovis (2020)					
Where Clovis Workers Live			Where Clovis Residents Work		
Jurisdiction	Count	Share	Jurisdiction	Count	Share
<b>Total Clovis Workers</b>	<b>34,788</b>	<b>100.0%</b>	<b>Total Clovis Employed Residents</b>	<b>50,688</b>	<b>100.0%</b>
Fresno (city)	13,992	40.2%	Fresno (city)	24,598	48.5%
Clovis	8,495	24.4%	Clovis	8,495	16.8%
Sanger	512	1.5%	Visalia	833	1.6%
Madera	394	1.1%	Madera	591	1.2%
Visalia	350	1.0%	Los Angeles (city)	539	1.1%
Other	11,045	31.7%	Other	15,632	27.4%

Source: US Census Bureau, OnTheMap, 2020.

## Unemployment

Similar to statewide and national trends, the average annual unemployment rate in Clovis decreased by 8.1 percentage points between 2010 and 2021. As shown in Figure 3-5, unemployment was at its highest (13.5 percent) in 2010 and at its lowest (3.8 percent) in 2019. Jurisdictions throughout the nation experienced a sharp rise in unemployment in 2020 due to impacts of the COVID-19 pandemic. Unemployment trends in Clovis generally follow countywide unemployment trends and are now showing signs of general improvement and recovery. As of June 2022, the unemployment rate in Clovis is 3.1 percent and the unemployment rate in Fresno County is 5.8 percent. This compares with an unadjusted unemployment rate of 4.0 percent for California and 3.8 percent for the nation during the same period.

Figure 3-5 Annual Average Unemployment Rates by Jurisdiction (2010-2021)



Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.



## Projected Job Growth

According to the 2019-2050 Growth Projections prepared by the Fresno Council of Governments, the number of jobs in Fresno County is projected to increase from 405,300 in 2019 to 475,000 in 2050, an increase of 17 percent. As shown in Table 3-7, job growth in Clovis is projected to outpace that of the County with over 9,000 new jobs, a 25 percent increase, from 2019 to 2050. Although job growth is anticipated to occur at a slower pace than many smaller jurisdictions in the county, such as Firebaugh, Huron, and Kerman, it is still expected to outpace that of the city of Fresno, the largest job producer in the county.

<i>Jurisdiction</i> <sup>1</sup>	<i>2019</i>	<i>2020</i>	<i>2030</i>	<i>2050</i>	<i>2019-2050 Percent Change</i>
Clovis	36,060	33,260	38,770	45,200	25.3%
Coalinga	2,700	2,540	3,000	3,240	20.0%
Firebaugh	1,160	1,090	1,310	1,620	39.7%
Fowler	2,990	2,740	3,490	3,610	20.7%
Fresno (city)	257,140	237,950	272,810	299,960	16.7%
Huron	1,240	1,180	1,510	1,630	31.5%
Kerman	2,800	2,590	3,780	4,090	46.1%
Kingsburg	3,750	3,490	4,490	4,720	25.9%
Mendota	910	840	970	1,070	17.6%
Orange Cove	640	600	650	710	10.9%
Parlier	2,300	2,150	2,300	2,570	11.7%
Reedley	5,820	5,390	6,810	6,960	19.6%
Sanger	5,570	5,150	5,930	7,010	25.9%
San Joaquin	480	440	420	490	2.1%
Selma	6,540	6,090	7,530	7,930	21.3%
Unincorporated County	75,200	69,700	78,620	84,210	12.0%
<b>Fresno County (total)</b>	<b>405,300</b>	<b>375,200</b>	<b>432,400</b>	<b>475,000</b>	<b>17.2%</b>

Source: Fresno Council of Governments, Fresno County 2019-2050 Growth Projections, October 2020.

## 3.3 Household Characteristics

Household type and size, varying income levels, and the size and types of special needs populations all affect the type of housing needed by residents. This section describes the various household characteristics contributing to housing needs in Clovis and gives perspective on how to meet the needs of residents.

### Household by Type

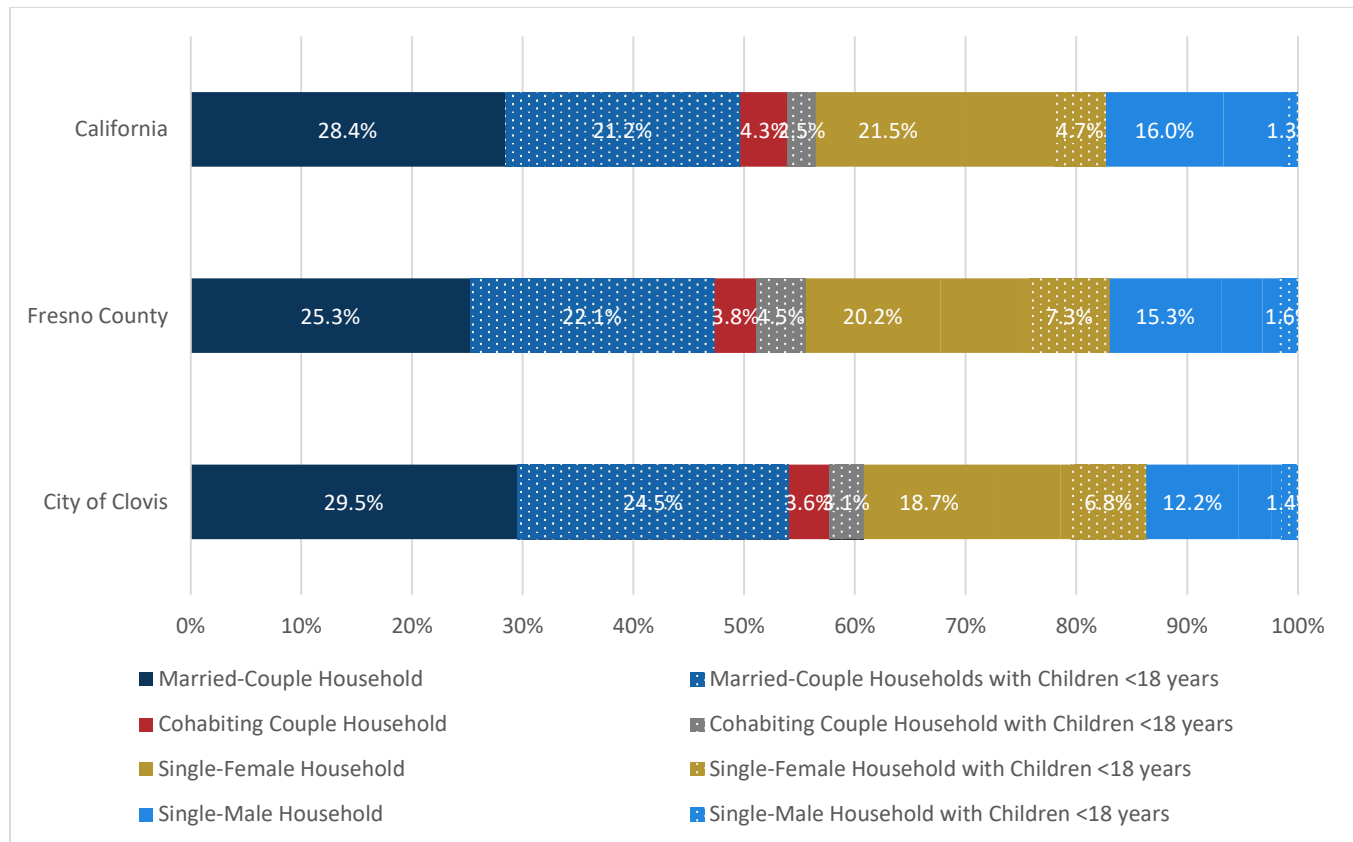
A household is defined as all persons living in a housing unit. For the purpose of the data presented in this section, families are a type of household and include people related by blood, marriage, or adoption who live together. A single person living alone is also a household. "Other" types of households are unrelated people residing in the same dwelling unit. People living in group quarters, such as dormitories or convalescent homes, are not counted as households.

As shown in Figure 3-6 below, most households in Clovis are married-couple households (54 percent), almost half of which have children. This is higher than the Fresno County proportion of married-couple households (47.3 percent) and that of California (49.7 percent). Female householders with no spouse or partner present make up the second

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largest proportion of households in Clovis (25.5 percent), of which approximately one-third have children. Only 13.7 percent of total households in Clovis are single-male households, less than the proportion of single-male households in both the county and the state (17 percent).

**Figure 3-6 Households by Type (2020)**



Source: US Census Bureau, ACS16-20 (5-year Estimates), Table B11012

## Housing Tenure

The number of homeowners compared to renters can be an indicator of the level of housing insecurity in a city or region. Generally, renters can be displaced more quickly if rents increase. Clovis has seen an increase in homeownership in recent decades, from 60.4 percent of housing units being owner-occupied in 2000 to 65.1 percent being owner-occupied in 2020. As shown in Table 3-8, the rate of homeownership in Clovis in 2020 (65.1 percent) was higher than the countywide rate (53.7 percent) and the statewide homeownership rate (55.3 percent). Conversely renter occupancy is much lower than the surrounding region and state. This trend indicates greater housing security in Clovis, but may also reflect a limited rental housing supply.

Table 3-8 Tenure by Housing Tenure (2020)						
	City of Clovis		Fresno County		California	
	Number	Percent	Number	Percent	Number	Percent
Total Occupied Housing Units	37,726		310,097		13,103,114	
Owner Occupied	24,548	65.1%	166,420	53.7%	7,241,318	55.3%
Renter Occupied	13,178	34.9%	143,677	46.3%	5,861,796	44.7%

Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25009.

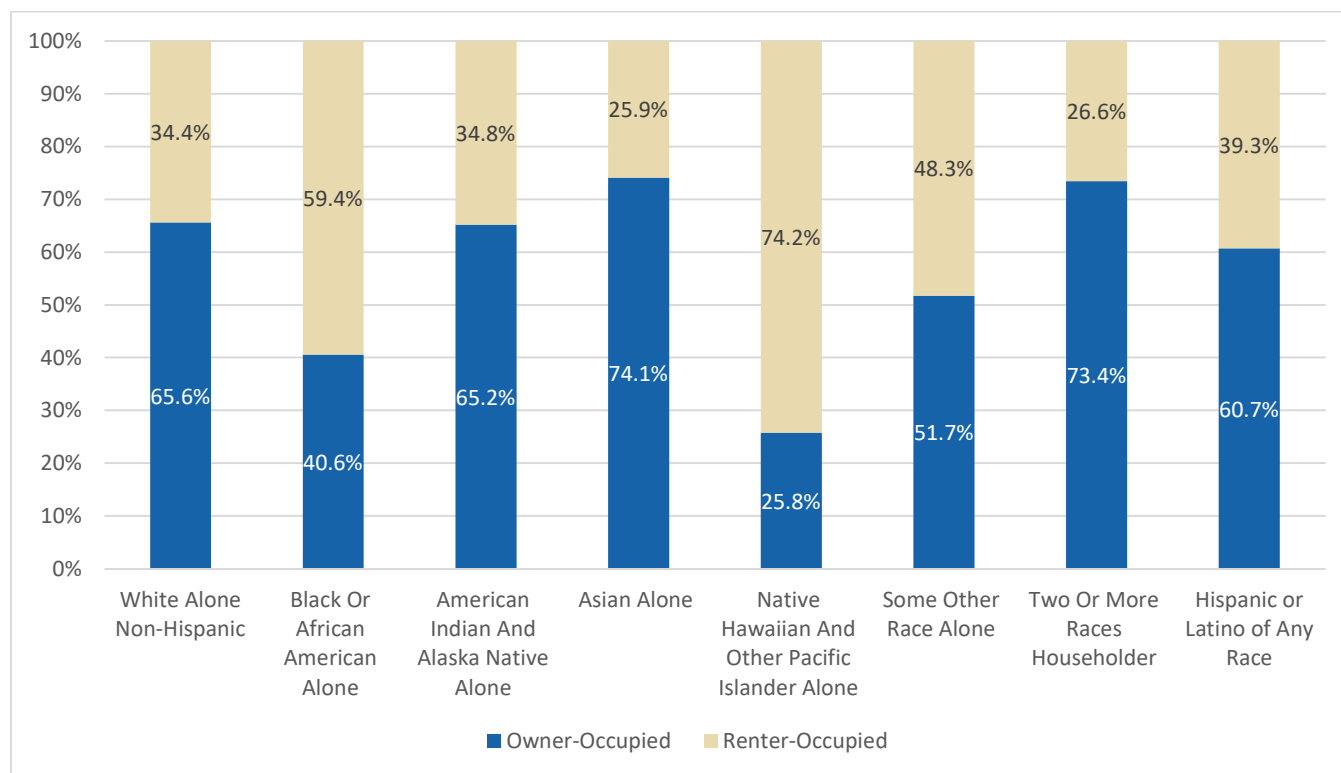
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### Housing Tenure by Race and Ethnicity

Homeownership rates often vary considerably across the state and throughout the country. These disparities not only reflect differences in income and wealth, but also stem from past federal, state, and local policies that limited access to homeownership for certain communities, while facilitating homebuying for white residents. Although these practices have been banned, their impacts are still evident in the Clovis area and across the nation.

Data on housing tenure by race is shown in Figure 3-7. Note that data for all racial groups, except White, are not available by Hispanic origin. In Clovis, homeownership rates were highest among Asian households (74.1 percent), two or more race households (73.4 percent), non-Hispanic White households (65.6 percent), and American Indian and Alaska Native alone households (65.2 percent). Both Native Hawaiian and Other Pacific Islander households and Black households experience the lowest rates of homeownership (40.6 percent and 25.8 percent, respectively). Homeownership rates among Hispanic or Latino households in Clovis were lower than that of Asian alone and White alone (non-Hispanic) households at 60.7 percent, but were much higher than Hispanic/Latino homeownership rates in Fresno County (45.0 percent) and California (44.9 percent).

**Figure 3-7 Housing Tenure by Race or Hispanic Origin, Clovis (2020)**



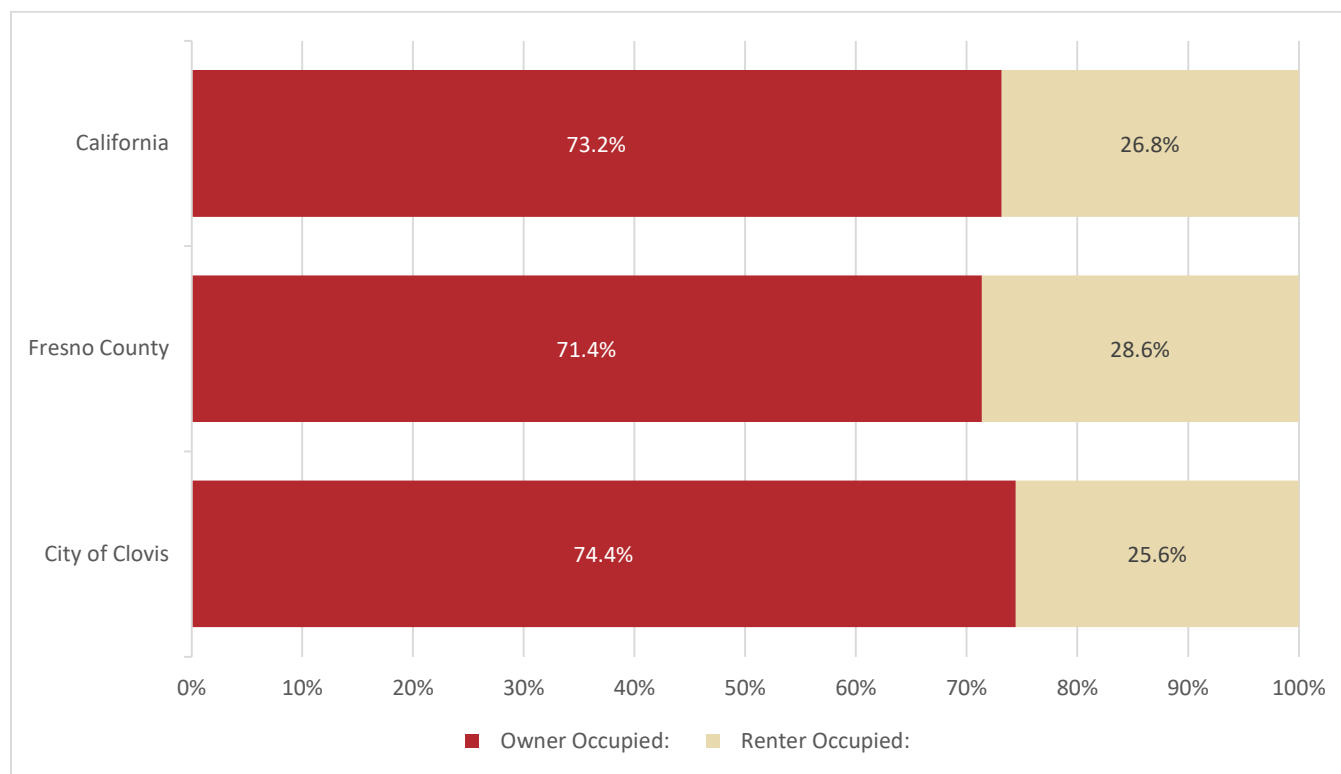
\* The Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity in the source of this information (Table B25003) so each racial category accounts for Hispanic / non-Hispanic ethnic characteristics.

Source: Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25003

### Housing Tenure By Age

Figure 3-8, below, depicts the proportion of senior (65 years and older) households that rent or own their home in 2020. In Clovis and across the region and the state, homeownership rates are higher among seniors than the total population. As shown below, 74.4 percent of seniors own their homes in Clovis, this proportion is slightly higher than in the county (71.4 percent), and in the state (73.2 percent). Over time the proportion of senior households that own their homes has increased. From 2010 through 2020, the rate of homeownership among seniors increased by 5.4 percent, indicating an increase in housing security for seniors in Clovis.

Figure 3-8 Senior (65 Years and Older) Household by Tenure (2020)



Source: US Census Bureau, ACS16-20 (5-year Estimates), Table B25007

## Household Income Characteristics

Household income is the most important factor affecting housing opportunity, as it determines a household's ability to afford its preferred type and location of housing, and to balance housing costs with other basic needs. Income levels can vary considerably among households based on age, number of workers, education level, type of employment, and/or race and ethnicity, among other factors.

The standard income categories used by HCD are provided below in Table 3-9, and include the categories of acutely low, extremely low, very low, low, median, and moderate income. The income levels are determined in relation to the median household income Fresno County, adjusted by household size. In 2022, the Fresno County Area Median Income (AMI) was \$80,300 for a family of four.

Table 3-9 State Income Limits, Fresno County, 2022					
Income Category	Definition	Fresno County 2022 Income Limit by Household Size			
		1-Person	2-Person	3-Person	4-Person
Acutely Low	<15 % of Fresno County AMI	\$8,450	\$9,650	\$10,850	\$12,050
Extremely Low	16-30 % of Fresno County AMI	\$16,350	\$18,700	\$23,030	\$27,750
Very Low	31-50 % of the Fresno County AMI	\$27,300	\$31,200	\$35,100	\$38,950
Low	51-80 % of the Fresno County AMI	\$43,650	\$49,850	\$56,100	\$62,300
Median	81-120 % of the Fresno County AMI	\$56,200	\$64,250	\$72,250	\$80,300
Moderate	>121 % of the Fresno County AMI	\$67,450	\$77,100	\$86,700	\$96,350

AMI= Area Median Income

Fresno County 2022 Area Median Income (AMI) for a four-person household = \$80,300

Source: California Department of Housing and Community Development, 2022.

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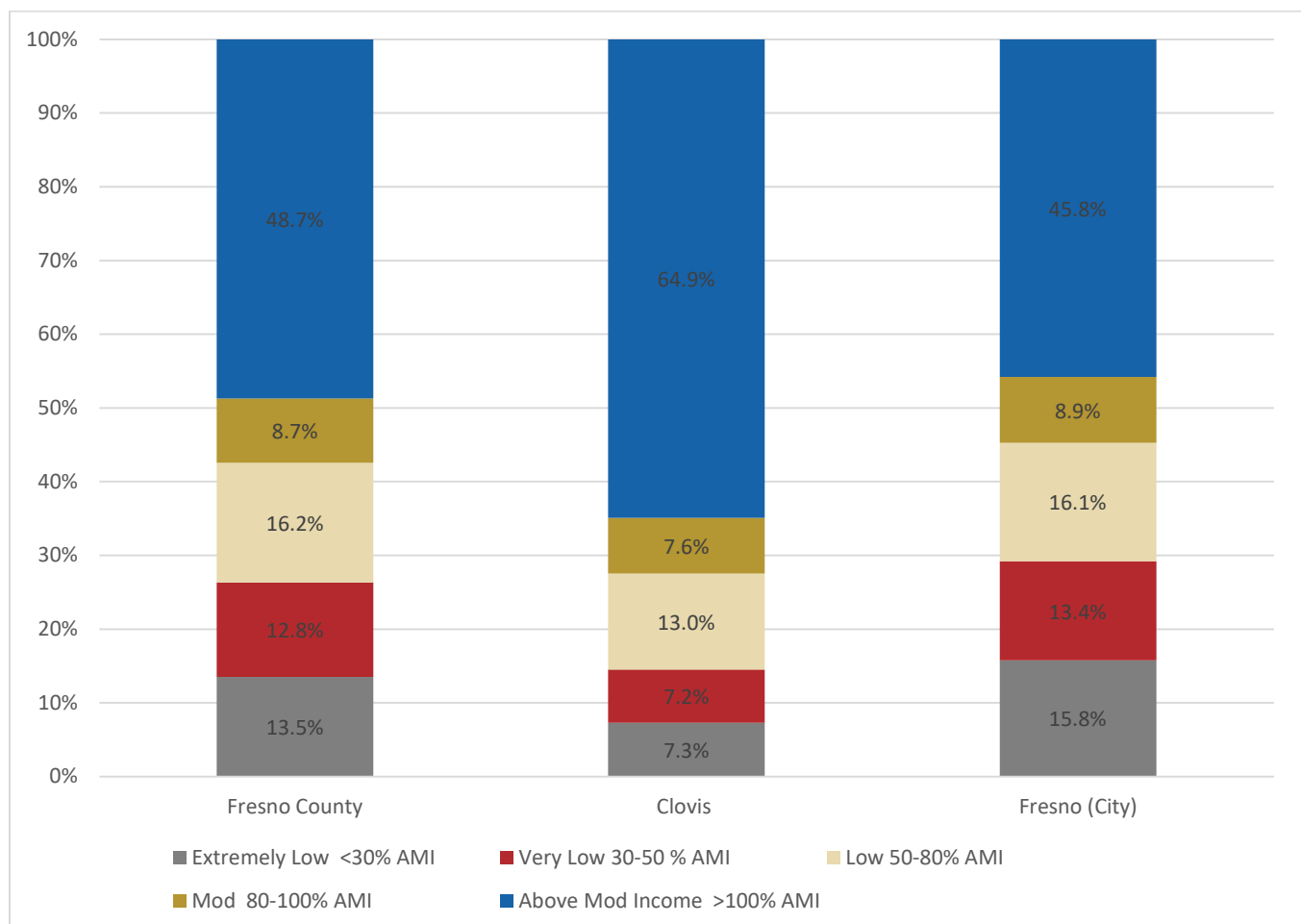
### Income Distribution

Median household income has typically been higher in the city than the county and California. The 2016-2020 ACS estimates the annual median household income in Clovis as \$84,119, almost 1.5 times higher than that of the County (\$57,109), and slightly higher than that of California (\$78,672).

As shown in Figure 3-9 below, Clovis has more high-income households than other jurisdictions in the region. Nearly 65.0 percent of households in Clovis earn more than 100 percent of the AMI, compared to 7.3 percent making less than 30 percent of the AMI, which is considered extremely low-income. In contrast, 45.8 percent of Fresno city households make more than 100 percent of the AMI, while 15.8 percent make less than 30 percent of the AMI, and 48.7 percent of households countywide make more than 100 percent of the AMI, while 13.5 percent make less than 30 percent of the AMI.

In Fresno County, 30 percent of the AMI is equivalent to an annual income of \$27,750 for a family of four. Many households with single wage earners and even multiple wage earners – including food service workers, full-time students, and farmworkers – can fall into lower AMI categories due to relatively stagnant wages in many industries.

**Figure 3-9 Households by Income Level (2018)**



Source: US Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2014-2018.

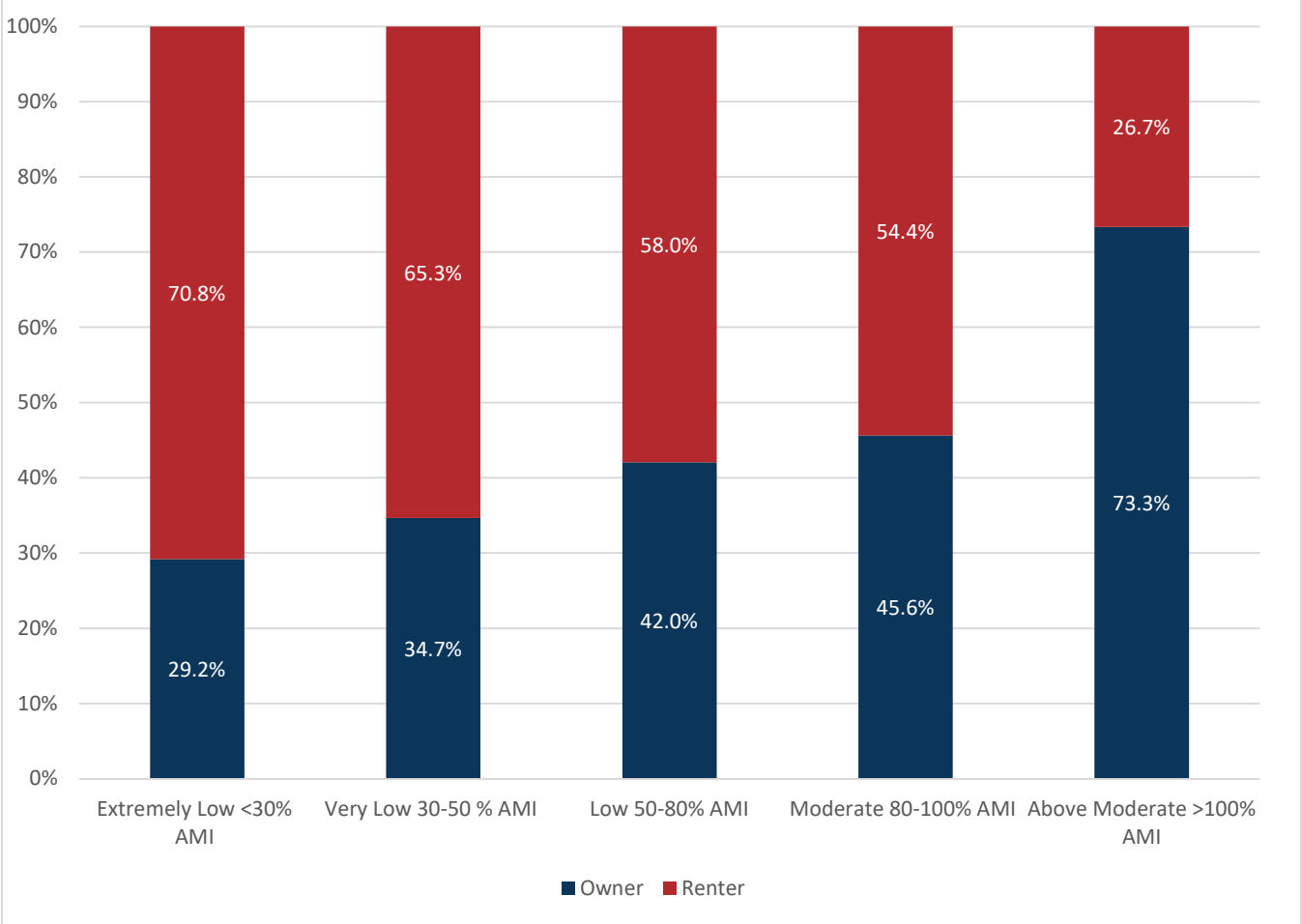
### Household Income by Tenure

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of available housing that is affordable for those households. In Clovis, 73.3 percent of Clovis residents that are homeowners have a household income level at or above 100 percent

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AMI, compared to just 26.7 percent of Clovis renters who also have a household income above the AMI (see Figure 3-10). In contrast, only 29.2 percent of Clovis households with extremely low incomes (less than 30 percent of the AMI) are homeowners and the majority of households with extremely low incomes rent (70.8 percent).

**Figure 3-10 Income Distribution by Tenure, Clovis (2018)**



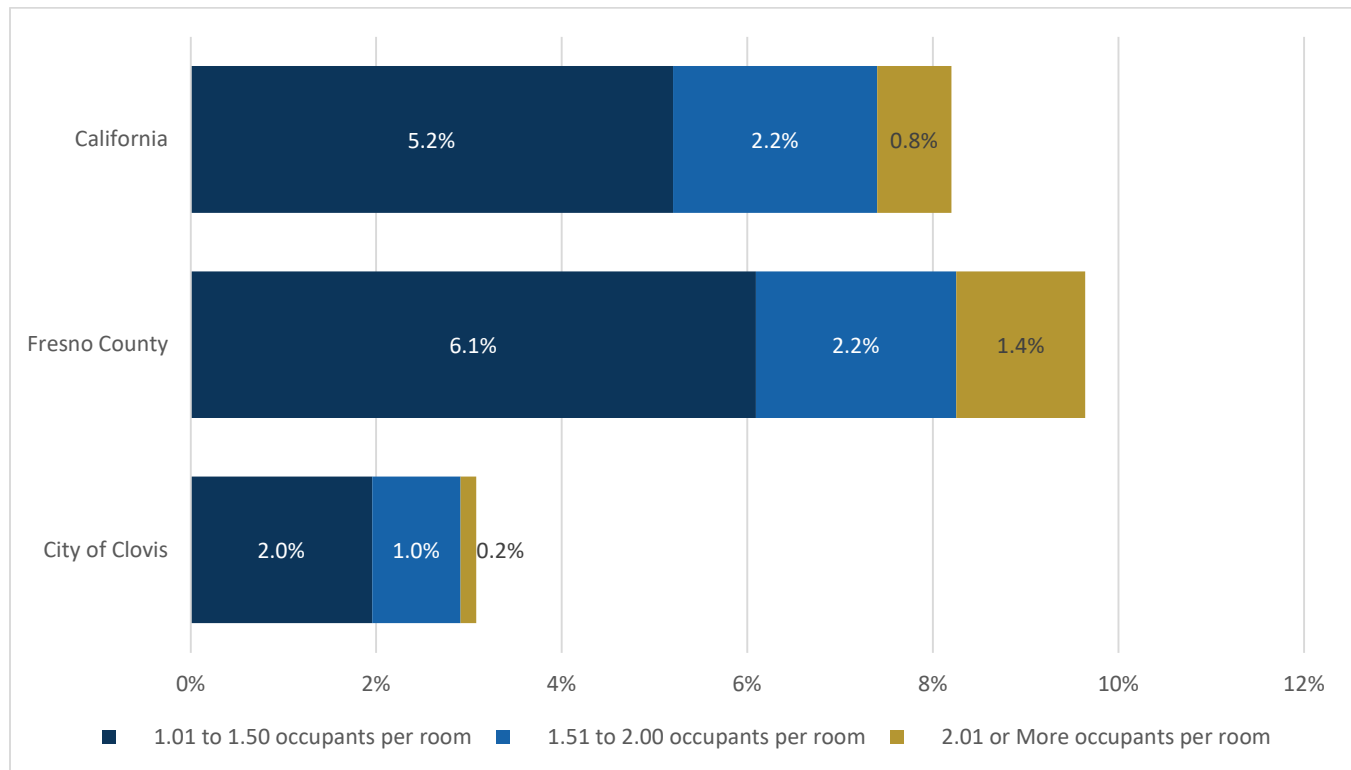
Source: US Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2014-2018.

## Overcrowding

Overcrowding can occur when housing costs are so high relative to income that families double up or take in roommates or extended family members to share their housing costs. The U.S. Census Bureau defines an overcrowded unit as being occupied by more than one person per room (not including bathrooms or kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. In Clovis, overcrowding is less common than in the county or the state. Only 3.2 percent of occupied housing units in Clovis are defined as overcrowded, of which 2 percent have 1.01 to 1.5 persons per room and 1.2 percent have more than 1.5 persons per room and are considered severely overcrowded (see Figure 3-11). In comparison, 9.7 percent of housing units in Fresno County are overcrowded, 3.6 percent of which are severely overcrowded, and 8.2 percent of housing units in California are overcrowded, 3 percent of which are severely overcrowded.

[As described in more detail in Chapter 4, Fair Housing Assessment, renter households have a higher rate of overcrowding \(5.9 percent\) compared to owner-occupied households \(1.5 percent\).](#)

Figure 3-11 Percentage of Overcrowded Housing Units (2020)



Source: US Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014.

### 3.4 Special Needs Populations

Special needs populations include specific demographic or occupational groups that call for specific program responses. These groups may often spend a disproportionate amount of their income on housing and can often experience discrimination based on their specific needs or circumstances. The state requires that housing elements address several different special needs groups, including extremely low-income households, senior households, persons with disabilities, large families, female-headed households, people experiencing homelessness, and farmworkers.

#### Extremely Low-Income Households

Extremely low-income (ELI) households are those with an income of 30 percent or less of the AMI. In 2022, a family of four making \$27,750 would be classified as ELI in Clovis. This income equates to a wage of about \$13.34 per hour for a full-time single wage-earner, less than the state minimum wage of \$14.00 per hour for employers with 25 employees or less or \$15.00 per hour for employers with 26 employees or more. A four-person extremely low-income household could afford a monthly housing cost of \$694. [As described in the Housing Costs and Affordability section of this chapter, the median rent in Clovis is \\$1,247 per month according to ACS, almost double what an ELI family could afford.](#)

[Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, persons with disabilities, and farmworkers. This income group is disproportionately likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies. Most ELI households will be seeking rental housing, including more deeply affordable housing types like deed-restricted units and single-room occupancy units. Some ELI households may also have large families or include household members with mental or other disabilities and special needs and require supportive services. Housing choice vouchers, which serve to subsidize rents, are one of the most prevalent programs available to ELI households; however, there is generally an insufficient number of vouchers to meet the demand. The City supports access to](#)

## Housing Needs Assessment

[services through local and countywide programs that are available to extremely low-income households, including childcare services, youth services, job/employment services, food/meal programs, health services, and other services.](#)

In Clovis, there are a total of 2,655 ELI households, 70.8 percent of which are renter-occupied, and 29.2 percent of which are owner-occupied. As shown in Table 3-10, approximately 80 percent of ELI households pay more than 30 percent of their income on housing and approximately 73 percent pay more than 50 percent of their income on housing. Generally, renter-occupied ELI households experience higher rates of overpayment, or cost burden, than owner-occupied ELI households. ~~In recent years rising rents, higher incomes and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.~~

Table 3-10 Extremely Low-Income Households Overpaying by Tenure, Clovis (2018)						
	Owner Occupied	Percent	Renter Occupied	Percent	Total	Percent
ELI Households with Cost Burden (paying more than 30% income on housing)	595	76.8%	1,525	81.1%	2,115	79.7%
ELI Households with Severe Cost Burden (paying more than 50% of income on housing)	520	67.1%	1,415	75.3%	1,935	72.9%
ELI Households with at least One Housing Problem	595	76.8%	1,555	82.7%	2,150	81.0%
<b>Total Number of ELI Households</b>	<b>775</b>	<b>-</b>	<b>1,880</b>	<b>-</b>	<b>2,655</b>	<b>-</b>

Source: US Housing and Urban Development, CHAS 2014-18 (5-Year Estimates)

Note: Local jurisdictions must supplement HUD's overpayment data with current data that reflect local market conditions.

[In recent years rising rents, higher incomes and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness. Virtually all ELI households are expected to need aid, including housing cost subsidies and social services.](#) State law requires the city to identify the projected need for ELI housing ~~because virtually all ELI households are expected to need aid, including housing subsidies and social services.~~ To calculate the projected housing needs for ELI households, the City assumed that 50 percent of the very low-income housing need (see the "Regional Housing Needs Allocation" Section for more details) is equal to the ELI housing need. As such, in Clovis, there is a projected need for 1,436 ELI housing units during the 2023-2031 planning period.

~~Households with extremely low incomes have a variety of housing situations and needs. Most ELI households will be seeking rental housing, including more deeply affordable housing types like deed-restricted units and single-room occupancy units. Some ELI households may also have large families or include household members with mental or other disabilities and special needs and require supportive services.~~

## Senior Households

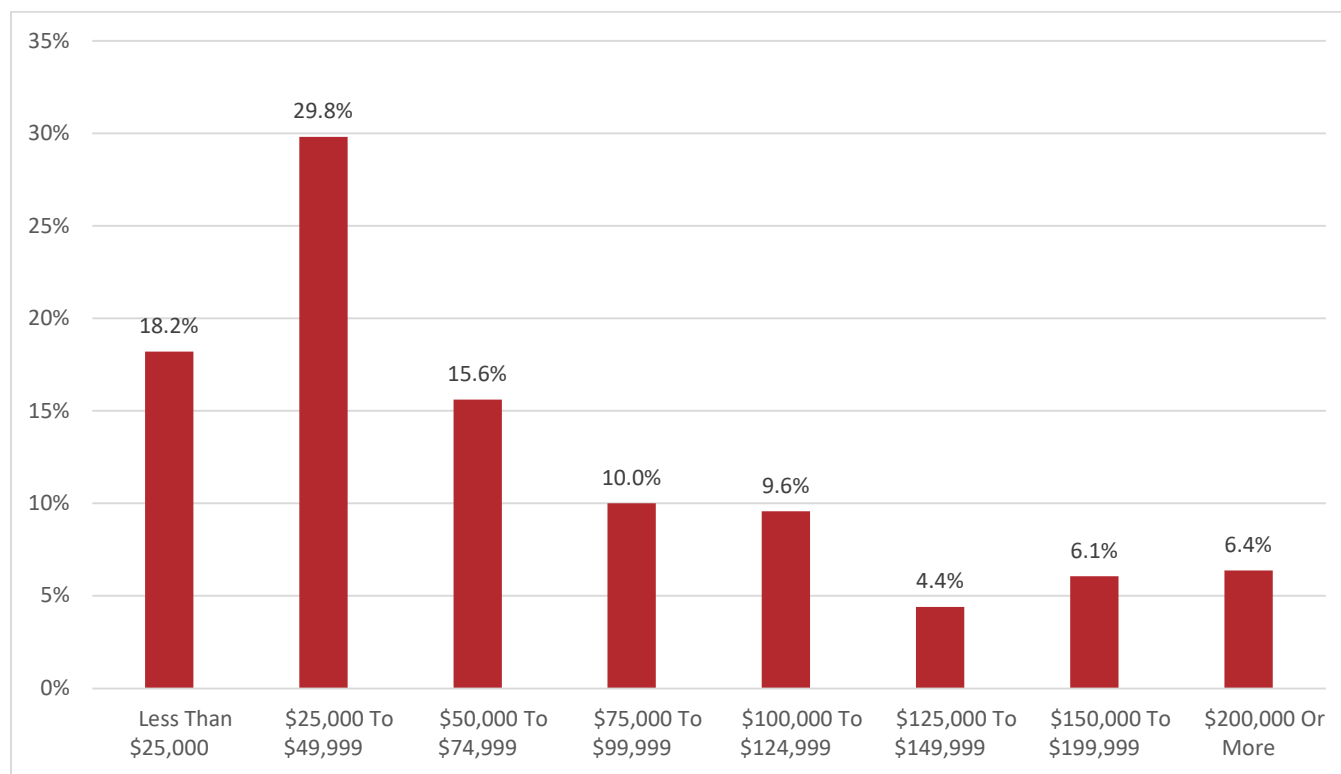
Senior households, defined as households headed by someone 65 or older, often experience a combination of factors that can make accessing or keeping affordable housing a challenge. As discussed in Section 3.1, "Population and Demographic Profile," persons 65 years and older made up 17.3 percent of the total Clovis population in 2020. Consistent with the housing tenure for the total Clovis population, most seniors, or 74 percent, are homeowners. Homeownership amongst the Clovis senior population is slightly higher than that of Fresno County (71.4 percent) and California (73.2 percent).

Figure 3-12 shows the distribution of senior households by income in Clovis. As depicted in the figure below, nearly 50 percent of senior households have incomes that are less than \$50,000 annually [and are considered lower-income households](#). About 16 percent have incomes between \$50,000 and \$74,999 and 10 percent of senior households in Clovis have a household income of \$75,000 to \$99,999. The remaining senior households have incomes that are greater than \$100,000, with 6.4 percent of seniors with incomes of \$200,000 or more.



## Housing Needs Assessment

Figure 3-12 Senior (65 Years and Older) Households by Household Income, Clovis (2020)



Source: US Census Bureau, ACS16-20 (5-year Estimates), Table B19037.

Most seniors experience some changes in their housing needs as they age, although the degree to which housing needs change and the type of changes that seniors need as they age vary substantially from one individual to the next. Some examples of senior housing needs include:

- **Accessibility Improvements.** Many individuals develop a need for physical adaptations to their homes, such as entry ramps or shower grab bars, to improve accessibility and accommodate new physical limitations.
- **Access to Transit.** For many seniors, having access to public transportation and other services becomes more important as they age due to decreased mobility or increased difficulty with driving.
- **Financial Assistance.** Seniors with low incomes may need financial assistance to afford rent, property taxes, mortgage payments, or home repairs.
- **Long-Term Care.** Seniors with more serious medical needs or physical limitations may require in-home care or assisted living as they age.

There are a range of potential living arrangements that seniors may seek out as their housing needs change with age, depending on their specific needs, financial resources, and other factors. These can include remaining in their own homes, potentially with adaptability features or financial assistance; independent living for seniors, which may be market-rate or affordable; and various types of assisted living and skilled nursing facilities with services on-site.

### Existing Resources for Elderly Residents

[As of 2023, Clovis has three affordable senior housing developments with a total of 233 rental units restricted to lower-income seniors \(see Table 3-20 for more information\). According to community care licensing data from the California Department of Social Services, there are 75 licensed residential care homes for seniors with nearly 850 beds. In addition, the City's Senior Center offers a variety of educational, recreational, and health-related services for older adults, including advocacy services to help seniors access housing or legal counseling. The City leverages Community Development Block Grant \(CDBG\) and ~~CalHOME~~ CalHome funds for a Housing Rehabilitation program](#)

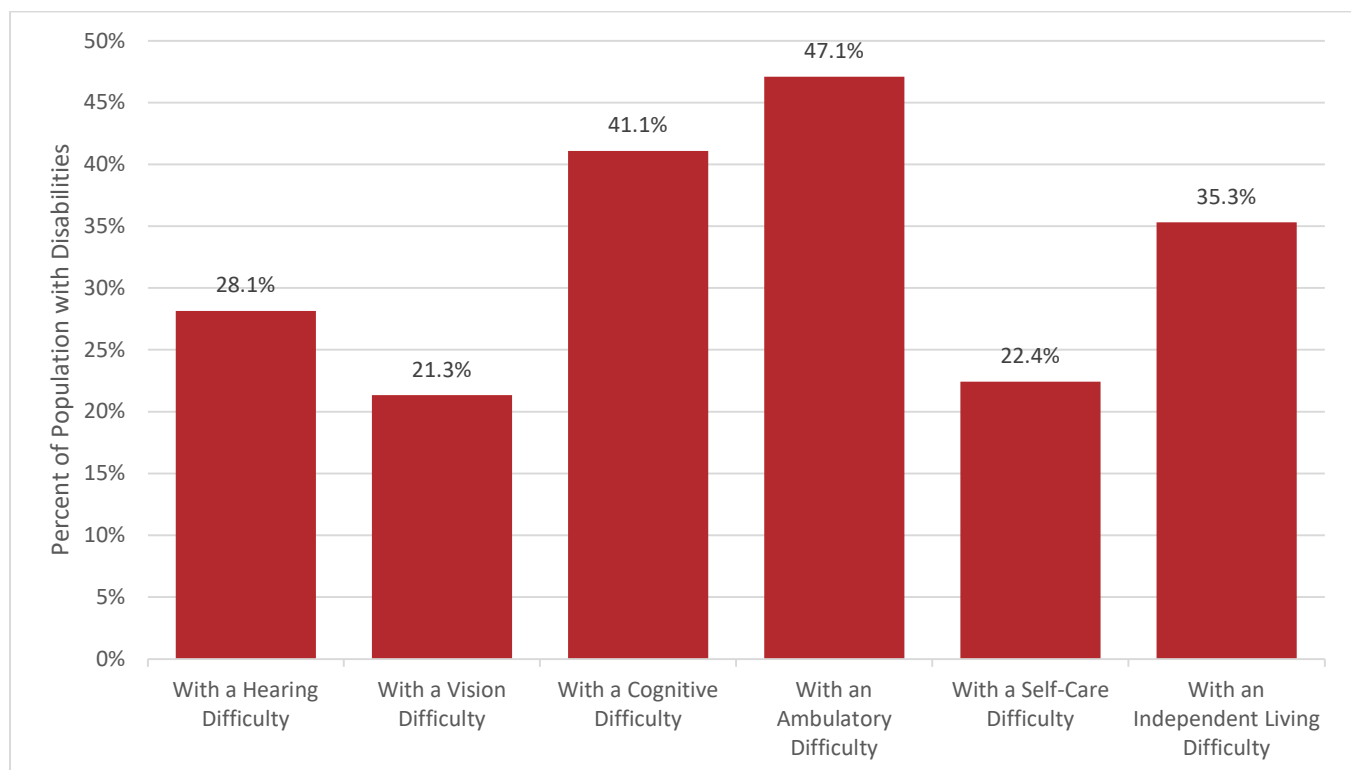
that provides grants to low-income households to make needed repairs and eligible modifications, including weatherization, which ~~may be used to support the ability of~~ allows seniors in ~~aging older housing stock~~ homes to make the necessary repairs to age in place. Additionally, Clovis seniors have access to several regional support programs that connect adults with disabilities and seniors with resources such as Adult Protective Services operated by the Fresno County Senior Resource Center and the Fresno/Madera Area Agency on Aging.

## Persons with Disabilities

Persons with disabilities typically have special housing needs because of their physical and/or developmental capabilities, fixed or limited incomes, and higher health costs associated with their disabilities. A disability is broadly defined by the Census Bureau as a long-lasting condition that impairs an individual's mobility, ability to work, or ability to perform self-care. Persons with disabilities include those with physical, mental, developmental, or emotional disabilities. ~~Persons with severe disabilities often have special housing needs because of limited incomes and higher health care costs due to their disability. Many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.~~

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk of housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Approximately 11 percent of Clovis residents have one or more disability, lower than the proportion of the countywide population with disabilities (13.1 percent), and slightly higher than the state population with disabilities (10.7 percent). As shown in Figure 3-13, the most common disabilities are ambulatory difficulties and cognitive difficulties, representing 47 and 41 percent of the total population of persons with disabilities, respectively.

Figure 3-13 Disability by Type for Population with a Disability, Clovis (2020)



Source: US Census Bureau, ACS16-20 (5-year Estimates), Table B18102 - B18107.

## Housing Needs Assessment

### Persons with Development Disabilities

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, mild to severe mental retardation, and other cognitive or physical impairments. Some people with developmental disabilities are unable to work, rely on Supplemental Security income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

According to the data from California Department of Developmental Services, 1,259 residents in Clovis had a developmental disability in 2021. A developmental disability could include any of the residents reporting an ambulatory difficulty, independent living difficulty, a cognitive difficulty, a self-care difficulty, or a hearing and vision difficulty as shown in Figure 3-15 above. Of the population with a developmental disability, children under the age of 18 make up nearly 52 percent (or 652 individuals), while adults account for 48 percent (or 607 individuals). The most common living arrangement for individuals with development disabilities in Clovis is the home of a parent /family /guardian (see Table 3-11).

Table 3-11 Population with Development Disabilities by Place of Residence, Clovis, (2020)			
<i>DDS Data on People with Developmental Disabilities - Residence</i>	<i>City of Clovis</i>	<i>Fresno County</i>	<i>State</i>
Home of Parent /Family /Guardian	1,011	8,602	309,381
Independent /Supported Living	85	931	27,881
Community Care Facility	84	666	23,728
Intermediate Care Facility	34	230	6,188
Foster /Family Home	40	369	8,288
Other	5	114	4,792

Source: DDS Quarterly Consumer Report, December 2021.

### Housing Needs and Programs for Persons with Disabilities

Persons with disabilities in Clovis have different housing needs depending on the nature and severity of the disability. Those with physical disabilities generally require more modifications to their housing units, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents someone from working or limits their income, the cost of housing and costs of needed modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many people living with disabilities rely solely on Social Security income, which is insufficient to afford market rate housing.

Living arrangements for people with disabilities depends on the severity of the disability. Many people live independently with other family members. To maintain independent living, people with disabilities may need special housing design features, income support, and in-home supportive services for persons with medical conditions. Special design and other considerations for people with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. While regulations adopted by the State require all ground floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single family units have no accessibility requirements. The type of housing that is suitable for persons with disabilities varies substantially based on the nature and extent of the disability. Because households that include people with disabilities are disproportionately lower income, many persons with disabilities need affordable housing options. Some individuals with disabilities may be best served in housing with supportive services that can help them live independently or with licensed care. Design of accessibility modifications, proximity to services and transit, availability

## Housing Needs Assessment

~~of group living opportunities, and affordability are some common considerations that are important for serving this need group. Incorporating "barrier-free" design in all new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities.~~

The California Department of Developmental Services provides community-based services to individuals with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The City of Clovis, along with other jurisdictions in Fresno County, is serviced by the Central Valley Regional Center, which provides a point of entry to services for people with developmental disabilities.

[Clovis residents have access to services provided by Fresno County and other regional providers. The Fresno County Senior Resource Center, which operates the Adult Protective Services program, assisting both disabled adults and seniors with all requests for assistance. Additionally, the Arc of Fresno and Madera Counties, located in the City of Fresno, provides personalized support to people with intellectual and developmental disabilities that require assistance to maintain independent lifestyles including adult day programs, community living services, certified benefit planning, and employment support. Locally, the City operates Round Up, a paratransit service for Clovis residents with disabilities who have difficulty accessing the fixed-route transit service. Round Up's service area includes Clovis as well as a limited area of the City of Fresno. Rides requested outside of the service area can be coordinated with Fresno Handy Ride. Additionally, the City leverages CDBG and CalHome funds to operate a Housing Rehabilitation program that provides grants to low-income homeowners to make necessary repairs and modifications, which may be used for accessibility improvements or other modifications needed to support continued independent living and aging in place.](#)

## Female-Headed Households

Single-parent households typically need services, such as childcare and affordable health care. Female-headed households with children, in particular, tend to have lower incomes than two-parent families, which limits their housing options and access to private services such as childcare services and recreational activities for their children. The 2016-2020 ACS reported 9,632 female-headed households in Clovis, accounting for 25.5 percent of all households. Of the female-headed households in Clovis, 26.7 percent live with their children. As shown in Figure 3-8 above, Clovis has a lower percentage of female households with children (6.8 percent) than Fresno County (7.3 percent), but a higher percentage than that of California (4.7 percent).

Table 3-12 below shows the poverty status of female-headed households with children, no spouse present. In Clovis, almost 24 percent of female-headed households with children fall below the federal poverty line, a substantially smaller proportion than in the county (44 percent) and the statewide proportion, 31 percent. In comparison, the poverty rate of all households in Clovis is approximately 6 percent, which is much lower than that of female-headed households with children (i.e., 23.7 percent).

Table 3-12 Female-Headed Households with Children, No Spouse Present, by Poverty Status (2020)						
	City of Clovis		Fresno County		California	
	Number	Percent	Number	Percent	Number	Percent
Below Poverty Line	896	23.7%	16,010	44.3%	300,472	31.0%
Above Poverty Line	2,890	76.3%	20,123	55.7%	667,869	69.0%
<b>Total</b>	<b>3,786</b>		<b>36,133</b>		<b>968,341</b>	

Source: US Census Bureau, ACS16-20 (5-year Estimates), Table B17010

## Large Households

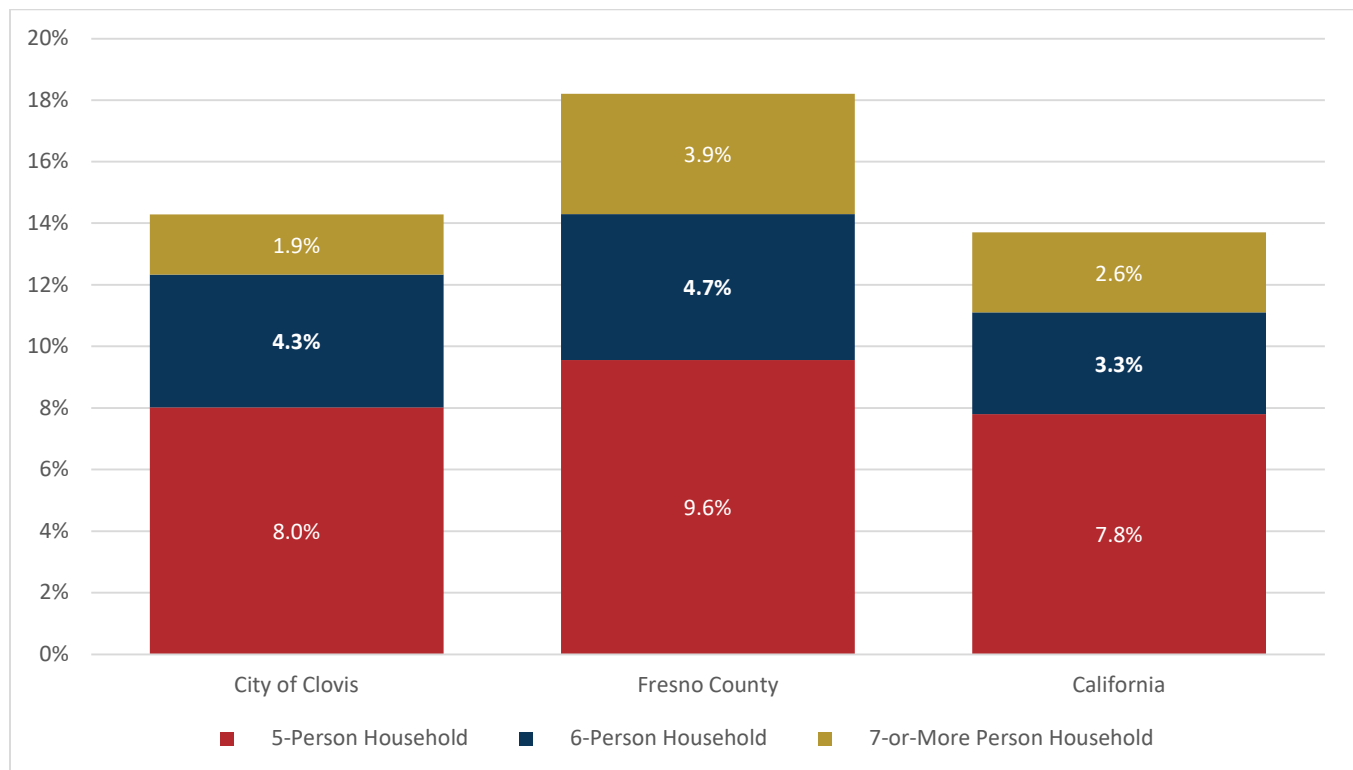
Large households, defined as households with five or more members, often have different housing needs than smaller households. If a city does not include larger housing options, large households could end up living in overcrowded conditions. In addition, a lack of larger apartment units could cause large households who rent to face

## Housing Needs Assessment

overcrowding and more housing insecurity. Approximately 5,388 households, or 14.3 percent of total Clovis households, are large households with 5 or more members. Most large households, 69.2 percent, are owner occupied, and 30.8 percent are renter occupied. Figure 3-14 shows large households by size in Clovis, Fresno County, and California. Clovis has a slightly higher percentage of large households than the state but has a lower percentage of large households than the county.

Large households are generally served by housing units with three or more bedrooms. Of the 37,726 total occupied housing units in Clovis, about 27,895 units, or 74 percent, have three bedrooms or more. However, most large units are occupied by homeowner households and only 5,442 units with three bedrooms or more are occupied by renter households. Based on this data, there are adequate units for large households who are able to purchase a home, however large households seeking to rent face greater difficulty finding a home that can meet their needs.

**Figure 3-14 Percentage of Large Households (2020)**



Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25009

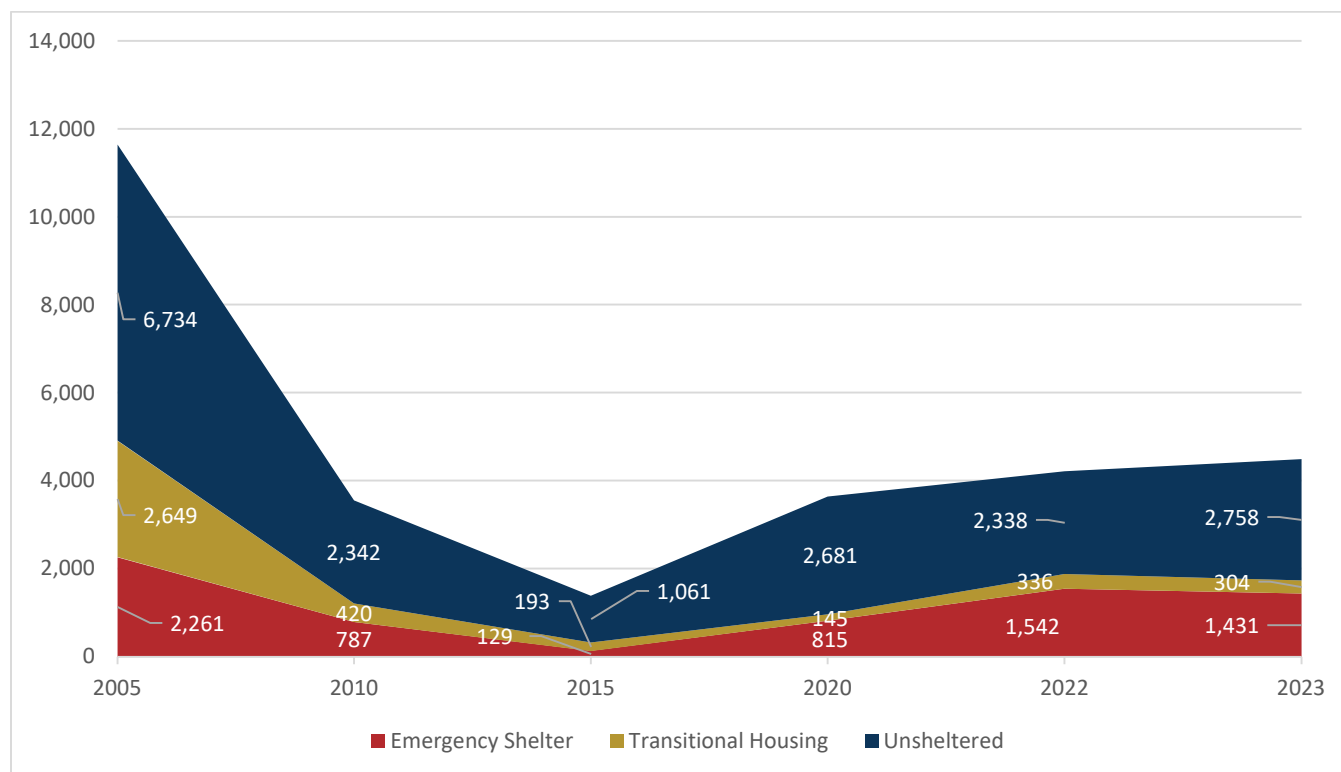
## Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting the lack of affordable and accessible housing and supportive services. Housing insecurity is a serious issue, and although there are a range of social, economic, and psychological factors, the limited development of affordable housing is one of the main factors contributing to homelessness.

The Fresno-Madera Continuum of Care (FMCoC) conducts two annual surveys to understand homelessness in the Fresno and Madera region. The Point-in-Time Count (PIT) measures how many people are experiencing homelessness and the Housing Inventory Count (HIT) measures how many units of housing assistance (e.g., emergency shelters) are available. The most recent PIT was conducted on [January 24, 2023](#) ~~February 23, 2022~~, and showed that [4,493](#) ~~4,216~~ people experience homelessness in Fresno and Madera Counties, a [6.6](#) ~~15.8~~ percent increase from the [2020](#) PIT. As shown in Figure 3-15, homelessness decreased dramatically in the late 2000s but has been on the rise since 2015. Of the [4,493](#) ~~4,216~~ people experiencing homelessness in [2023](#) ~~2022~~, [2,758](#) ~~2,338~~ were unsheltered, [1,431](#) ~~1,524~~ were in emergency shelters, and [304](#) ~~336~~ were in transitional housing.

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Figure 3-15 Fresno City and County/Madera County CoC- Homelessness by Type Over Time (2005-2023<sup>2</sup>)



Source: US HUD, CoC Homeless Populations and Subpopulations Reports (2005, 2010, 2015, 2020, 2022, [2023](#)).

The [2023](#) ~~2022~~ PIT found that most people experiencing homelessness in the region, [3,397](#) ~~3,207~~ people, reside in the city of Fresno and only identified [605](#) ~~544~~ people experiencing homelessness in the remaining portions of Fresno County, including [76](#) ~~49~~ people experiencing homelessness in [the zip codes that include the city of](#) Clovis (see Table 3-13).

Table 3-13 Estimated Number of People Experiencing Homelessness by Jurisdiction, <del>2022</del> <a href="#">2023</a>	
Location	Total
Clovis ( <a href="#">Zip Codes: 93611, 93612, 93613, 93619</a> ) <sup>1</sup>	<a href="#">76</a> <del>49</del>
Fresno City	<a href="#">3,207</a> <del>3,397</del>
Fresno County (outside of Fresno city)	<a href="#">605</a> <del>544</del>
Madera City	<a href="#">541</a> <del>223</del>
Madera County (outside of Madera city)	<a href="#">140</a> <del>55</del>
<b>Total</b>	<b>4,216</b>

Source: FCOG Data Packet, 2022 - Fresno-Madera Continuum of Care, 2022.

<sup>1</sup>Zip code area includes area outside Clovis city limits with the City of Fresno and unincorporated Fresno County. 2023 City-specific estimates are not ~~yet~~ available.

The ~~2022~~ [2023](#) PIT findings also show that approximately [86](#) ~~80~~ percent of people experiencing homelessness in the Fresno and Madera region were single adults [or couples](#), and [14](#) percent were people in family households that included children. Most people were between the ages of 18 and 64 (85 percent), while 9 percent were under the age of 18 and 6 percent were 64 or older. ~~6 percent were parents, and 11 percent were their children. The remaining 4 percent lived in families that included two or more adults but no children.~~ Approximately [63](#) ~~60~~ percent of people experiencing homelessness were male; [nearly more than](#) half of the region's unhoused identified as Hispanic/Latino;

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19-33 percent identified as having a serious mental illness; 19-15 percent identified as survivors of domestic violence; and 6-5 percent were identified as veterans. About 33-25 percent of people experiencing homelessness were "chronically homeless" ~~or have experienced homelessness for at least 12 out of the last 36 months~~ (i.e., experienced homelessness for one year or longer) and had at least one disabling condition.

Addressing the specific housing needs for the unhoused population remains a priority throughout the state, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances.

There are three major types of facilities that provide shelter for homeless individuals and families: emergency shelters, transitional housing, and permanent supportive housing. These types of facilities are defined below:

- **Emergency Shelter** provides overnight shelter and fulfills a client's basic needs (i.e., food, a place to sleep, shower, and/or restroom facilities) either on-site or through off-site services. The permitted length of stay can vary from one day to six months, depending upon whether the shelter is short-term or long-term. Current best practices for addressing homelessness include shifting away from the use of emergency shelters and toward homelessness prevention and rapid-rehousing. This shift has been occurring within the county.
- **Transitional Housing** is a residence that provides housing for up to two years. Residents of transitional housing are usually connected to rehabilitative services, including substance abuse treatment, mental health care, employment services, individual and group counseling, and life skills training.
- **Permanent Supportive Housing** refers to permanent service-enriched affordable housing that is linked with on-going supportive services (on-site or off-site) and is designed to allow formerly homeless clients to live at the facility on an indefinite basis.

~~Butterfly Gardens, located in southwest Clovis, provides permanent supportive housing to up to 75 adults, including individuals with disabilities at-risk of becoming homeless.~~ While there are no emergency shelters within Clovis, the Marjaree Mason Center operates one safe house in Clovis for victims of domestic violence. The shelter can house up to 30 people. In addition, there are another 73 permanent supportive housing beds at Butterfly Gardens that recently were completed and are now fully occupied by individuals with disabilities and at-risk of homelessness.

The Fresno Madera Continuum of Care also coordinates services to the area's homeless population. Its member agencies are responsible for the Fresno & Madera Regional 10-year Plans to End Homelessness, through: homeless prevention activities, outreach and assessment, emergency housing, transitional housing, health and mental healthcare access, and supportive services. The Continuum of Care also ensures availability of supportive permanent and affordable housing. As homeless is often a cross-jurisdictional issue, there are a variety of resources and programs that are available regionally for people experiencing homelessness, including:

- **Multi-Agency Access Program (MAP Point):** Traveling food truck and fixed locations that provide linkage to government resources and services (e.g., housing, behavioral health, physical health, food linkages, and transportation), and also provide all intake processing for applicants seeking housing assistance through agencies as part of the FMCoC, at no cost to residents of Fresno County. This program is funded by Fresno County Department of Behavioral Health and operated by Kings View Corporation.
- **Projects for Assistance in Transition from Homelessness (PATH):** Street outreach for people experiencing or at-risk of homelessness and offers referrals to housing resources, medical care, mental health counseling, and social services. This program is funded by Fresno County Department of Behavioral Health and operated by Kings View Corporation.
- **Fresno County Behavioral Health WARM Line:** Available during weekday business hours for non-emergency emotional and coping support for residents throughout Fresno County, operated by Fresno County Department of Behavioral Health.



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- [\*\*Multi-Agency Response to Community Homelessness \(MARCH\):\*\* Countywide collaboration to address homelessness through coordination of resources regionally and cross-jurisdictionally, engagement of the community, and collection of private funding to support community-specific programs.](#)
- [\*\*Turning Point of Central California:\*\* Offers mental health and rehabilitation services including full-service partnership and assertive community treatment programs to adults and children diagnosed with mental illness or who at-risk of being hospitalized, homeless, and/or incarcerated.](#)
- [\*\*Fresno County Department of Social Services Homeless Assistance:\*\* Offers temporary and permanent housing, and arrears payments for families eligible for CalWorks once during a 12-month period.](#)
- [\*\*Catholic Charities:\*\* Operates short-term shelters, community thrift stores and food pantries to provide basic necessities to individuals and families experiencing homelessness. Also offers services that provide rent and mortgage payment assistance, DMV ID vouchers, application assistance for CalFresh and food stamps, application assistance for PG&E discounts and immigration services, and senior companionship.](#)
- [\*\*Emergency Housing Vouchers:\*\* Assists persons experiencing, or at-risk of becoming, or recently homeless and those fleeing domestic violence, dating violence, sexual assault, stalking, or human trafficking. Operated by Fresno Housing Authority and Fresno-Madera Continuum of Care.](#)
- [\*\*United Way:\*\* Offers emergency informational services to connect persons in need with Homeless Prevention Programs, food and shelter services, help with landlord-tenant conflicts, and referrals to legal services.](#)
- [\*\*Central California Food Bank.\*\* Operates Groceries2Go program which provides grocery boxes of shelf-stable food items through an appointment-based system, CalFresh enrollment assistance, fresh produce distribution via mobile pantry and neighborhood market programs, meal delivery to seniors, and distribution of food acquired through partnership with USDA to community partners operating local food banks.](#)

## Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal or permanent agricultural labor. Farmworkers are generally considered a special housing needs group due to their limited income and often-unstable nature of their employment. Across the state, housing for farmworkers has been recognized as an important and unique concern. [Farmworkers face unique challenges securing affordable housing due to a combination of limited English language skills, very low household incomes, and difficulty qualifying for rental units or home purchase loans.](#)

[There are generally three types of farmworkers in the state:](#)

- [\*\*Permanent Residents:\*\* Permanent residents of the county in which they work and may require housing which accommodates families, including housing affordable to extremely low-income households for seasonal workers who do not work in the off-season.](#)
- [\*\*Migrant Farmworkers:\*\* Temporary residents who perform agricultural labor on a seasonal or temporary basis and typically need housing for individuals, such as single occupancy rooms, bunkhouses, or dormitory style living.](#)
- [\*\*H-2A Visa Workers:\*\* Temporary residents who enter the U.S. under a federal guest worker program for a limited term and require a sponsor employer who provides housing, meals, and transportation to the job site.](#)

[A growing number of migrant workers do not leave California during the non-farm season, but instead stay in the area and perform non-farm work such as construction and odd jobs. Data collected as part of the USDA Census of Agriculture indicates that the composition of farmworker households has changed since 1996 to include more families and fewer individuals. As a result, farmworker housing needs have likely shifted from primarily seasonal housing for migrant workers \(such as dormitory-style housing available during peak labor activity in May through October\) towards more permanent affordable housing for low wage working families, although there remains a need for both housing types.](#)



## Farmworker Population

[Official estimates of farmworker populations vary widely depending on the data source and are generally available at a countywide or regional level. Estimates by government agencies based on traditional data collection tend to underestimate the true numbers. Government agencies that track farm labor do not consistently define farmworkers \(e.g., field laborers versus workers in processing plants\), length of employment \(e.g., permanent or seasonal\), or place of work \(e.g., the location of the business or field\). Further, farmworkers may be difficult to count due to their mobility, shared housing situations, and distrust of authorities. Many farmworkers may be undocumented residents, who are less likely to participate in traditional data collection methods.](#)

[As shown in Table 3-14, the 2017 USDA Agricultural Census reported 2,540 farms and estimated 37,819 farmworkers in Fresno County. Most farmworkers were seasonal \(55.4 percent\), working less than 150 days per year. 2020 ACS estimates that there were 36,163 people in Fresno County \(8.8 percent of the overall workforce\) employed in the Agriculture, Forestry, Fishing and Hunting, and Mining industries. However, this ACS data does not accurately capture the farmworker population as it includes employment in various non-agricultural industries and excludes farm labor contractors, which significantly underestimates the number of farmworkers. It is estimated that roughly 60 percent of the workers on the state's crop farms are farm labor contractors.<sup>2</sup> Estimations based on tax, wage, and employment data collected from employers by California EDD indicate that Fresno County's total farm labor employment in 2021 was 96,300 farmworkers.](#)

Table 3-14 Hired Farm Labor (Countywide), 2017		
<i>Labor Term</i>	<i>Number of Farm Operations</i>	<i>Number of Workers</i>
Year-Round Labor (150 days or more)	1,557	16,876
Seasonal Labor (Less than 150 days)	1,753	20,943
<b>Total</b>	<b>2,540</b>	<b>37,819</b>

Source: USDA Agricultural Census, Table 7, 2017.

<sup>1</sup> 770 farming operations reported hiring both permanent and seasonal workers.

[According to occupational data from California EDD, the median wage for farmworkers statewide in 2022 was \\$14.72 per hour or \\$30,625 annually. Farmworkers in the Fresno region had a slightly lower median wage of \\$14.52 per hour or \\$30,202 annually, which is considered between low- and very low-income based on HCD's household income limits for Fresno County. Seasonal farmworkers \(employed in farm labor less than 150 days per year\) who do not find supplemental income during the off-season are often considered extremely- low income.](#)

[There is little data available on farmworkers in Clovis. The 2017 Agricultural Census estimates that there were 351 active farm operations within the 93611, 93612, 93613, and 93619 zip codes covering Clovis and the surrounding area. Of these, 254 farm operations are located in the 93619 zip code\), which includes mostly unincorporated land to the north and east of Clovis city limits. As of 2023, there is very little active agricultural land within Clovis city limits. Active agriculture occurs along the city's periphery, including sites in the Northwest Urban Center actively under annexation by the City to be developed with urban uses. According to 2020 ACS estimates, 1.1 percent of the city's workforce is employed in the Agriculture, Forestry, Fishing and Hunting, and Mining industries \(approximately 661 residents\). As described above, there are limitations in using this ACS data as an approximation for the farmworker population. However, Clovis' share of workers employed in that category of industries is smaller than all other Fresno County jurisdictions, which suggests that Clovis also has a comparatively smaller population employed in agriculture.](#)

[Between September 2021 and January 2022, Fresno County conducted a Farmworker Survey and a Farmworker Employer Survey. A second round of each survey was conducted between February 2022 and July 2022. In total, the County surveyed 240 farmworkers and 170 farm employers throughout the county. 37.0 percent of respondents reported being citizens, 38.2 percent reported being permanent residents, 16.2 percent identified their status as undocumented workers, 6.3 percent did not respond, and 1.3 percent had H-2A visa status. Approximately 99.6](#)

<sup>2</sup> Rural Migration News Blog 230. UC Davis. July 2021.

[percent of farmworkers surveyed were Hispanic/Latino and 81.7 percent of respondents reported a monthly income less than \\$2,500 \(corresponding to an extremely low-income household of four\). There was only 1 respondent to the Survey who reported working in the Clovis area; no respondents reported living in the City. Refer to Chapter 4 for an in-depth analysis of survey findings in relation to local and regional fair housing issues.](#) ~~Farmworkers are typically categorized into three groups: 1) permanent, 2) seasonal, and 3) migrant. Permanent farmworkers are typically employed year-round by the same employer. Seasonal farmworkers work on average less than 150 days per year and earn at least half of their earned income from farm work. Migrant farmworkers are seasonal farmworkers who have to travel to do the farm work so they are unable to return to their permanent residence within the same day.~~

~~Farmworkers have a difficult time locating affordable housing in Fresno County. Due to a combination of limited English language skills and very low household incomes, the ability to obtain housing loans for home purchase is extremely limited. For the same reasons, rentals are also difficult to obtain. Housing needs include permanent family housing as well as accommodations for migrant single men, such as dormitory-style housing, especially during peak labor activity in May through October. A growing number of migrant workers do not leave California during the non-farm season, but instead stay in the area and perform non-farm work such as construction and odd jobs. Housing needs of this migrant but non-farmworker population are partially addressed by year-round housing units, but additional migrant units are needed.~~

~~Migrant and other seasonal farmworkers usually do not have a fixed physical address and work intermittently in various agricultural and non-agricultural occupations during a single year, with only casual employer-employee links. Many workers and/or their families live in rural, often remote areas and are reluctant to voice their housing needs and concerns to local government or housing authorities.~~

~~Estimating the size of the agricultural labor force is problematic as farmworkers are historically undercounted by the census and other data sources. For instance, the government agencies that track farm labor do not consistently define farm labor (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field). As shown in Table 3-14, the 2017 USDA Agricultural Census reported 2,540 farms and estimated 37,819 farmworkers in Fresno County.~~

~~Most farmworkers were seasonal, working less than 150 days per year.~~

~~The USDA Agricultural Census does not provide data on farmworkers at the city level; however, according to the 2017 ACS, there were 661 employees in the Agriculture, Forestry, Fishing and Hunting, and Mining industry living in Clovis. This would indicate that up to 1.7 percent of permanent farmworkers in Fresno County live in Clovis. Farmworkers living in urban areas of the county often have similar needs for affordable rental housing as other lower-wage earners.~~

### **Resources for Farmworkers**

[The Fresno Housing Authority manages 194 units of seasonal farmworker housing for migrant farmworkers. This includes 131 housing units in Parlier owned by the State of California, Office of Migrant Services, and 64 units in Firebaugh. These units are open about six months of the year, from April through October, to serve agricultural workers during planting and harvesting seasons when most workers are needed. The Housing Authority also owns and manages three year-round housing complexes exclusively located for farm laborers in the Cities of Mendota, Orange Cove, and Parlier. Both seasonal and year-round units are restricted to legal U.S. residents who earn at least \\$5,752.50 annually from farm labor. The cost of managing and maintain the complexes is subsidized by state and federal funding sources.](#)

[The HCD Employee Housing Facilities Permit Services database reports that there are 36 dedicated employee housing units in Clovis reserved for workers with H-2A visa. These units are privately-funded and provided by employers as a requirement of the H-2A visa program. An additional 30 units are reserved exclusively for farmworkers at Willow Family Apartments.](#)

[The following is a list of organizations that provide resources and support to Central Valley farmworkers that can be accessed by Clovis residents:](#)

## Housing Needs Assessment

- [Add Cultiva la Salud](#)
- [Add Self-Help Enterprises](#)
- [\*\*Binational Central California:\*\* Provides services related to immigration, health care, and educational resources.](#)
- [\*\*United Farm Workers Foundation:\*\* Provides assistance related to immigration status filings including Deferred Action for Childhood Arrivals, family-based petitions, naturalization/citizenship; representation before the Board of Immigration Appeals, legislative advocacy, and referrals to other support services.](#)
- [\*\*California Farmworker Foundation:\*\* Provides services related to education, workforce development, health care, immigration, and community wellness.](#)
- [\*\*California Rural Legal Assistance:\*\* Provides legal counseling and representation in matters of housing advocacy, immigration law, removal defense, impact litigation, labor and employment, pesticide and work safety, sexual harassment prevention.](#)
- [\*\*Green Raiteros:\*\* Provides transportation assistance, workforce development and small business support.](#)
- [\*\*Rural Mobile Health:\*\* Offers medical services and screenings at no-cost.](#)
- [\*\*Centro La Familia:\*\* Offers domestic violence assistance, sexual assault and human trafficking services, consumer and family advocacy, CalFresh outreach and education, telecommunications education and assistance in multiple languages, and immigration support services.](#)
- [\*\*Central California Legal Services:\*\* Provides legal counseling and support.](#)
- [\*\*Fair Housing Council of Central California:\*\* Provides fair housing advocacy and tenant support.](#)

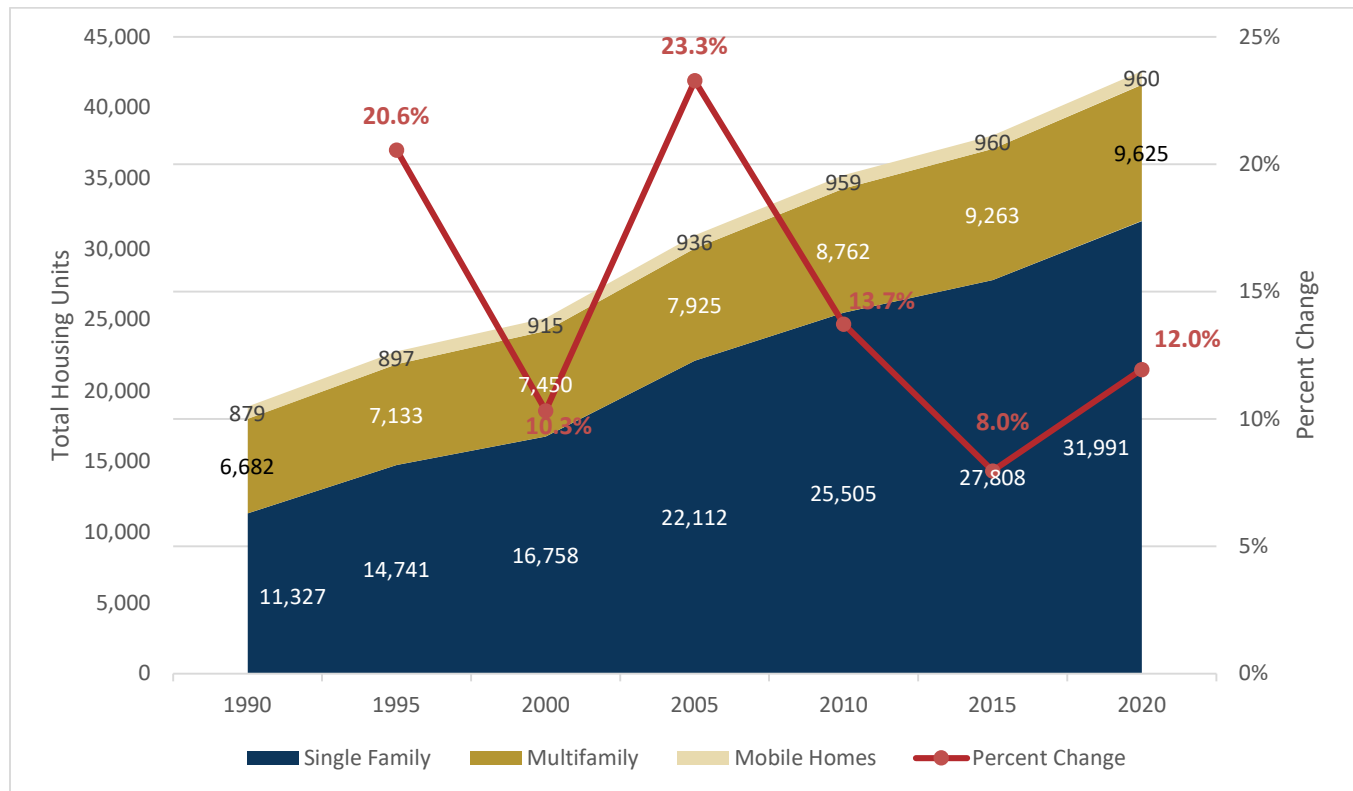
## 3.5 Housing Stock Characteristics

This section describes the housing stock in the city of Clovis, including an analysis of development trends, housing conditions, housing prices, and affordability.

The number of housing units in Clovis has more than doubled since 1990, from 18,888 units to 42,576 units in 2020. Housing growth was highest in the early 2000s but dropped during the recession in the late 2000s and early 2010s. Since 2015, housing production has increased and in 2020 the rate of housing growth surpassed 2000 levels. Figure 3-16 shows the total number of housing units and percent change over time for Clovis.

## Housing Needs Assessment

Figure 3-16 Total Housing Units, Clovis (1990 to 2020)



Source: Department of Finance, Table E-5 Population and Housing Estimates for Cities, Counties, and the State, 2022.

## Housing Unit Types

Of the 45,835 housing units in Clovis in 2022, detached single family homes make up the largest proportion, accounting for nearly 75 percent. This proportion of detached single family homes is higher than that of Fresno County (68 percent), and substantially higher than that of California (57 percent). The proportion of multifamily homes with 5 or more units in Clovis (14 percent) is slightly less than that of Fresno County (16 percent). However, both Clovis and Fresno County have a substantially smaller proportion of multifamily units than California as a whole (24 percent). Clovis also has a lower proportion of mobile homes (2.1 percent) than both Fresno County (4.3 percent) and the state (3.9 percent). Table 3-15 shows housing units by type in Clovis, Fresno County, and California.

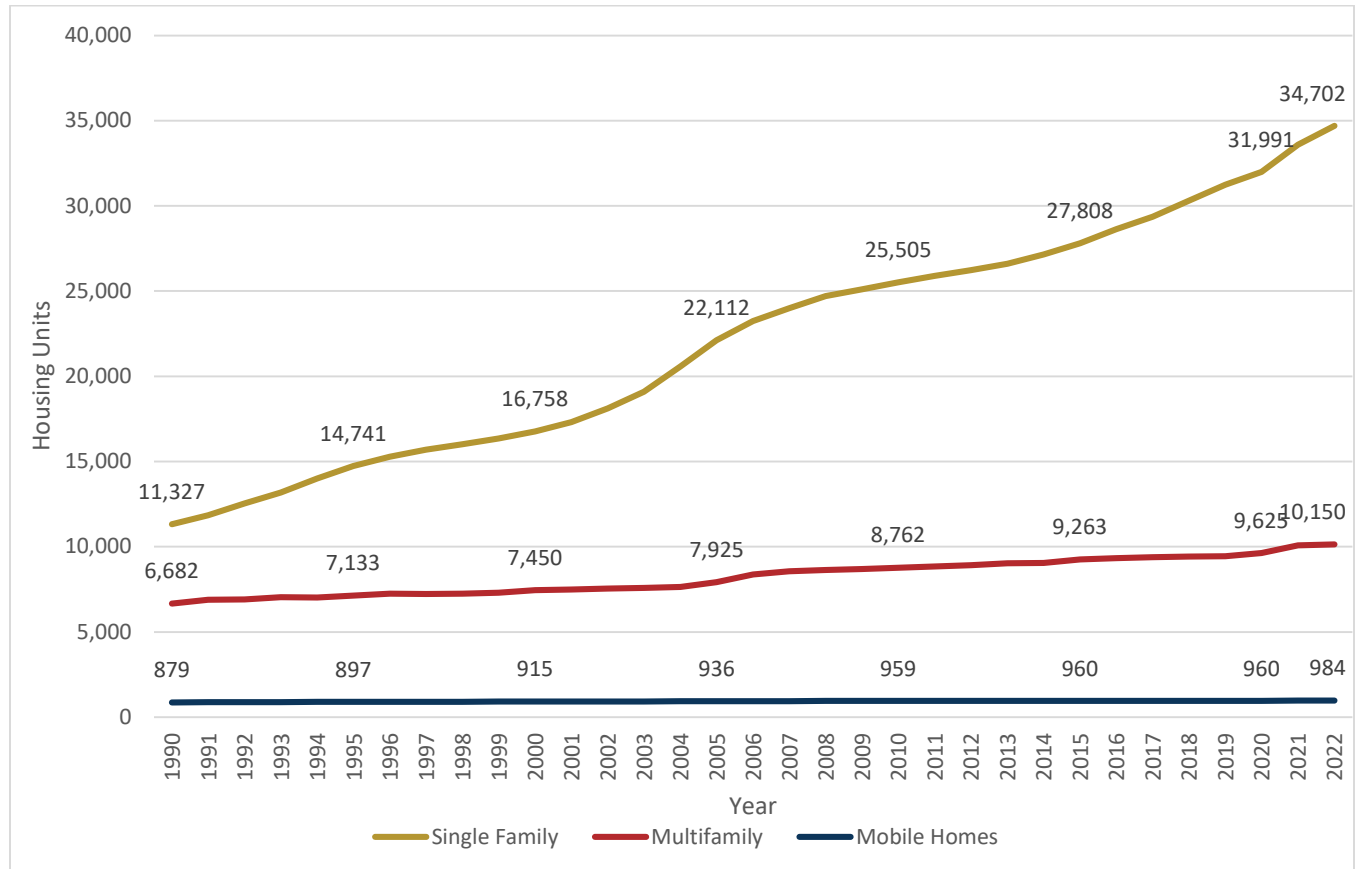
Table 3-15 Total Housing Units by Type (2022)						
	City of Clovis		Fresno County		California	
	Housing Units	Percent of Total Units	Housing Units	Percent of Total Units	Housing Units	Percent of Total Units
<b>Total</b>	<b>45,835</b>		<b>343,513</b>		<b>14,583,998</b>	
Single Family, Detached	33,919	74.0%	233,817	68.1%	8,341,577	57.2%
Single Family, Attached	783	1.7%	7,594	2.2%	1,010,851	6.9%
Multifamily, 2 to 4 units	3,692	8.1%	34,288	10%	1,168,669	8.0%
Multifamily, 5 or more units	6,458	14.1%	53,118	15.5%	3,500,674	24.0%
Mobile Home	984	2.1%	14,695	4.3%	562,223	3.9%

Source: Department of Finance, E-5 Population and Housing Estimates for Cities, 2022.

## Housing Needs Assessment

Figure 3-17, below, shows the number of housing units in Clovis by type from 1990 through 2022. As shown, the growth in single family units substantially outpaced that of multifamily units and mobile homes. The number of single family homes has tripled since 1990, while the number of multifamily units has only increased by 52 percent and mobile homes have only increased by 12 percent.

**Figure 3-17 Total Housing Units by Type Over Time, Clovis (2010 to 2020)**



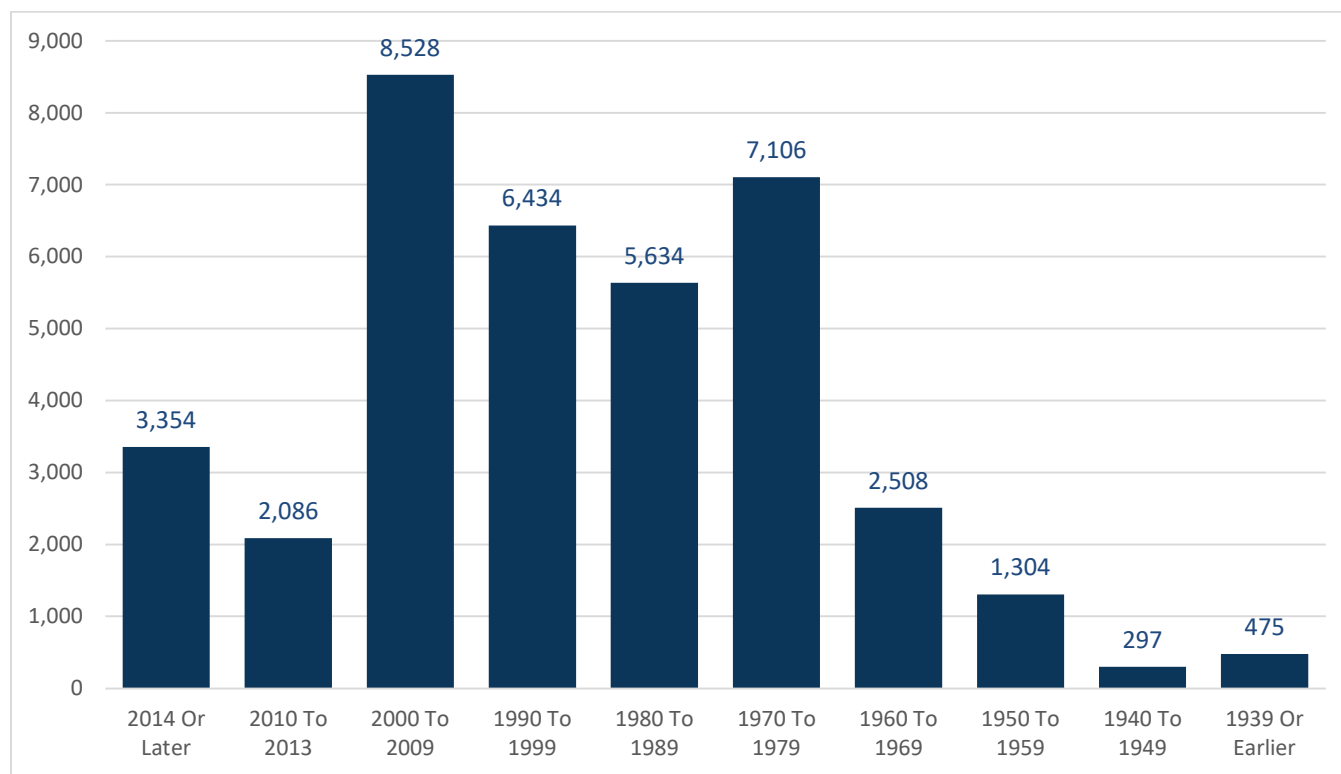
Source: Department of Finance, E-5 Population and Housing Estimates for Cities, 2021, 2022.

## Housing Age

The age of a community's housing stock can provide a general indicator of overall housing conditions. In general, housing units over 30 years in age are likely to exhibit signs of rehabilitation needs, such as new roofing, foundation work, and new plumbing. Approximately 54 percent of the Clovis housing stock was built in 1990 or later. The largest proportion of the housing stock (8,528 units) was built in the early 2000s (see Figure 3-18 below). One-third of homes in Clovis were built between 1970 and 1989 and may need repair during the Housing Element planning period. In addition, approximately 12 percent of homes were built prior to 1970. If not already rehabilitated, these homes will likely need repair.

## Housing Needs Assessment

Figure 3-18 Total Occupied Housing Units by Year Built, Clovis (2020)



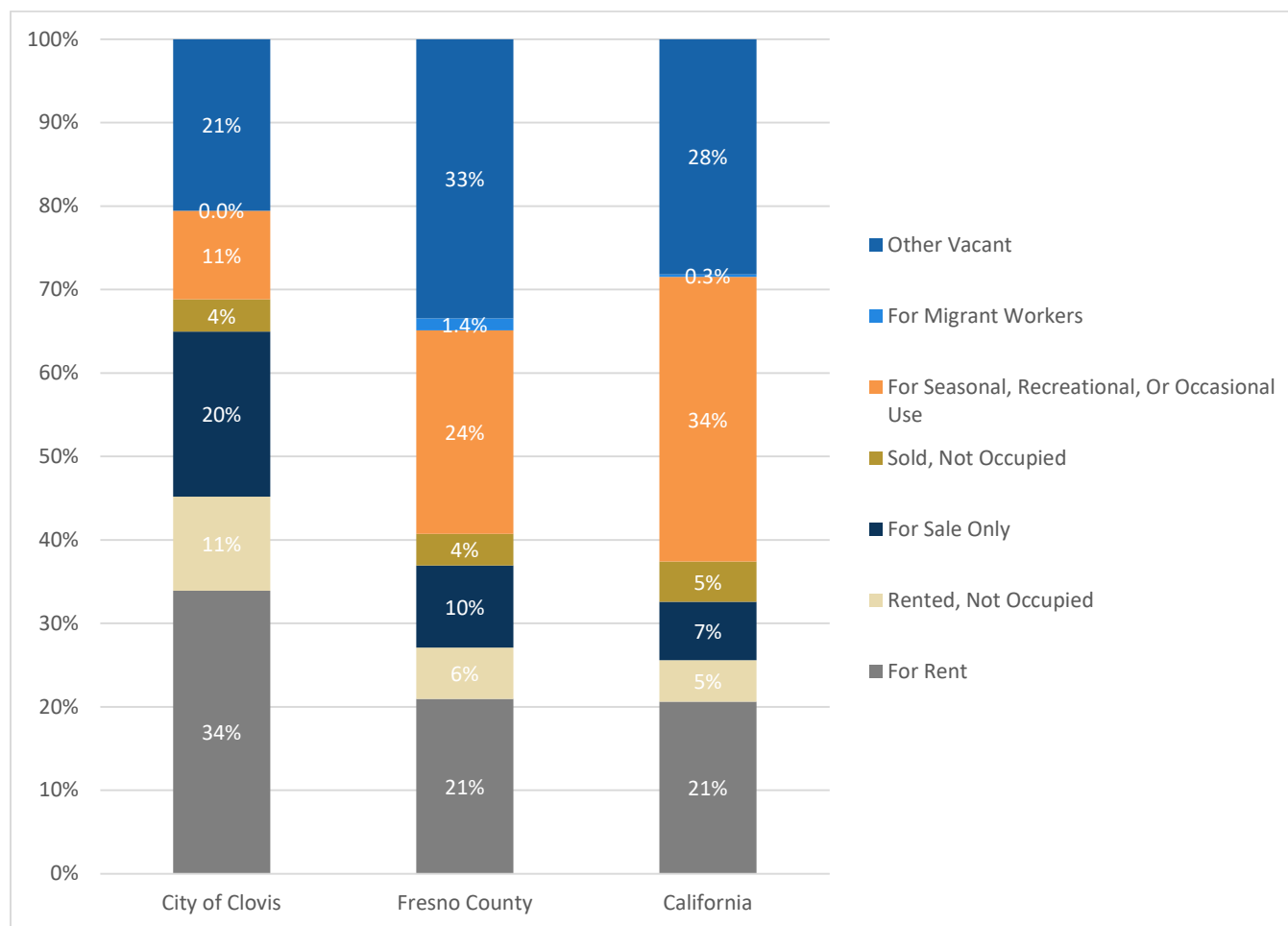
Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25036.

## Vacancy Rate

A vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. As of 2020, 4.2 percent of housing units, or 1,649 units, were vacant; much lower than the Fresno County vacancy rate of 7 percent and the California vacancy rate of 7.8 percent. The lower overall vacancy rate in Clovis is due in part to the smaller number of units that are for seasonal or recreational use as well as the higher proportion of ownership housing, which tends to have a lower vacancy rate compared to rental housing. Of the vacant units in Clovis, 34 percent are identified as available for rent, 20 percent are identified as for sale, and 10 percent are held vacant for seasonal, recreational or occasional use (see Figure 3-19 below). In Clovis, the ownership housing vacancy rate is about 1.6 percent, while the rental housing vacancy rate is 5.4 percent.

## Housing Needs Assessment

Figure 3-19 Percent of Total Vacant Units by Type (2020)



Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25004.

Note: The US Census provides the following definitions:

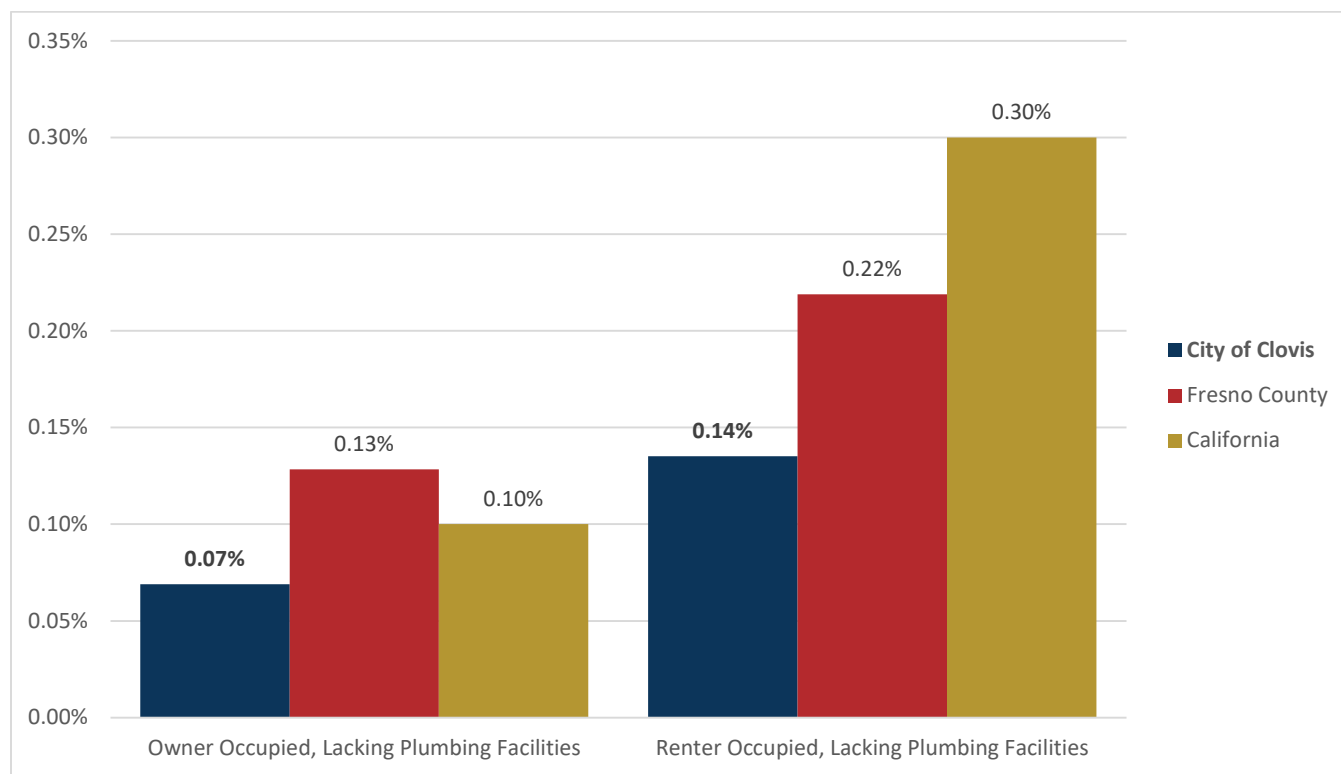
- For Seasonal, Recreational, or Occasional Use: These are vacant units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. Interval ownership units, sometimes called shared-ownership or timesharing condominiums, also are included here.
- For Migrant Workers: These include vacant units intended for occupancy by migratory workers employed in farm work during the crop season. (Work in a cannery, a freezer plant, or a food-processing plant is not farm work.)
- Other Vacant: If a vacant unit does not fall into any of the categories specified above, it is classified as "Other vacant." For example, this category includes units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.

## Substandard Housing Conditions

Generally, there is limited data on the extent of substandard housing issues in a community. The ACS provides some sense of substandard housing conditions, as shown in Figure 3-20 and Figure 3-21. There are lower percentages of housing units lacking complete plumbing facilities in Clovis compared to the county and state. Similarly, the percentage of owner-occupied housing units lacking complete kitchen facilities is near 0 percent, less than that of the region and state. However, just over 1 percent of renter-occupied housing units in Clovis lack complete kitchen facilities, slightly higher than both the county and the state.

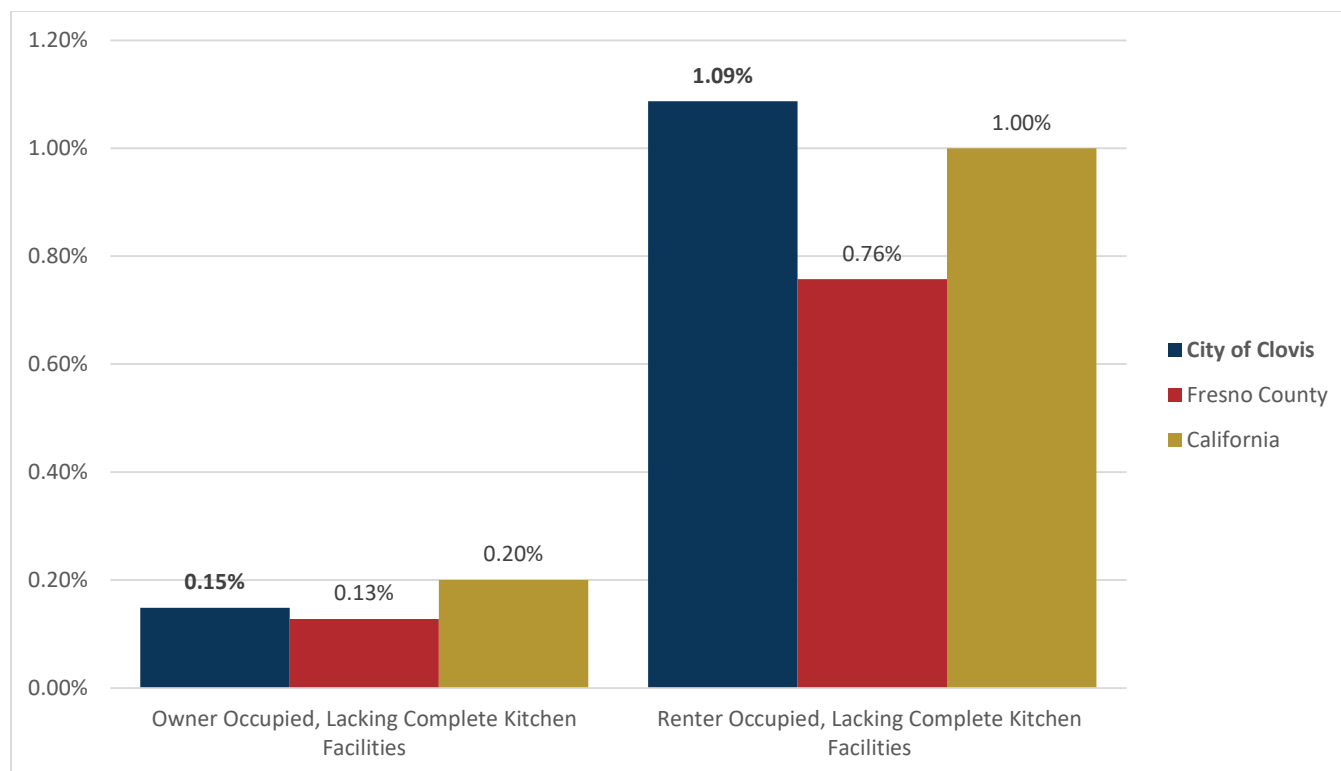
## Housing Needs Assessment

Figure 3-20 Occupied Housing Units Lacking Complete Plumbing Facilities by Tenure (2020)



Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25049.

Figure 3-21 Occupied Housing Units Lacking Complete Kitchen Facilities (2020)



Source: US Census Bureau, ACS 16-20 (5-year Estimates), Table B25053.



## Housing Needs Assessment

### Housing Conditions Survey

In July 2020, the City of Clovis conducted a survey to assess the extent of housing rehabilitation needs in Clovis in response to Goal 3 of the City's 2015-2023 Housing Element. The City surveyed 6,059 randomly selected properties, representing approximately 20 percent of the total housing units in Clovis. The survey focused on the condition of roofing, siding, and windows or doors for single family residential units and did not include any multifamily residential units. The survey also looked at the condition of curbs, sidewalks, and porches or stairs. Note that units with missing portions or no sidewalk were included in the poor rating. Each category was rated as good, medium, or poor. Note that units with missing portions or no sidewalk were included in the poor rating. Overall, the survey found that homes in Clovis are in good condition, with scores of 90 percent or higher in all categories (see Table 3-16).

Table 3-16 Clovis Housing Conditions Survey Results (2020)				
All Groups	Good (housing units)	Medium (housing units)	Poor (housing units)	Average Score
Roof	4,878	1,092	89	93%
Windows	5,457	562	37	97%
Siding	4,905	1,072	81	93%
Curbs	6,027	28	4	100%
Sidewalk	5,258	50	751	91%
Porch/Stairs	5,901	139	19	99%
<b>Total Housing Units Surveyed</b>		<b>6,059</b>	<b>Overall Score</b>	<b>96%</b>

Source: City of Clovis, *Housing Survey Report*, July 2020.

As anticipated, the survey found that older homes built in 1960 or earlier had some of the lowest scores, while newer homes built in 2001 or later tended to have the highest scores. The survey did not provide a score of the condition of units overall, rather the survey focused on individual aspects of a home (i.e., roof, window, siding). One unit may have been recorded as having poor roof conditions and poor siding conditions. Therefore, to avoid double counting the same unit, this analysis focuses on roof conditions. The survey identified 89 housing units with roofs in poor condition making up approximately 1.5 percent of all units surveyed. Applying this percentage to the total number of housing units in Clovis (45,835) would suggest that around 690 units might require rehabilitation.

## 3.6 Housing Costs and Affordability

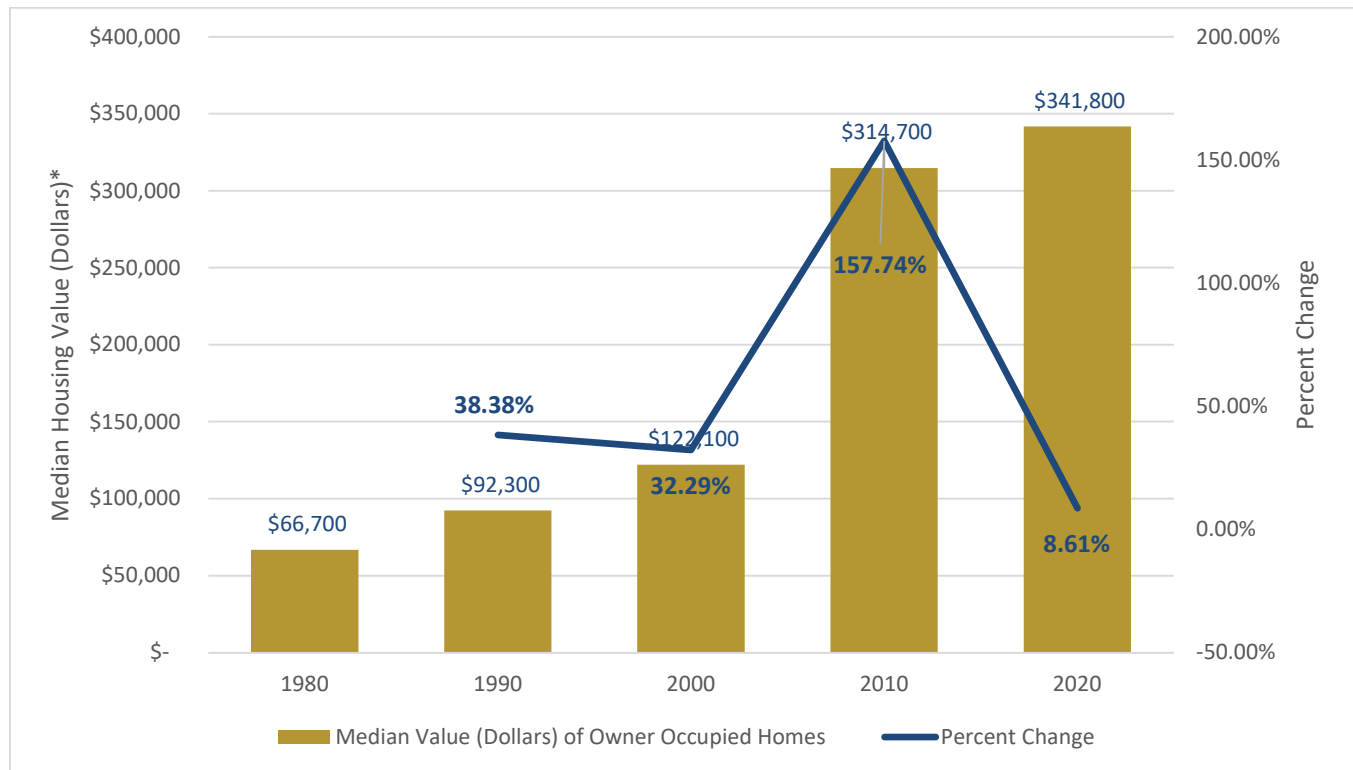
The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overpayment and overcrowding. This section summarizes the cost and affordability of the housing stock to Clovis residents.

### Home Values and Market Trends

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages, and job outlook, coupled with the land and construction costs. Data from the ACS, shown in Figure 3-22 below, indicates that median home values have increased since 1980 with the largest increase in home value occurring from 2000 to 2010 (i.e., a 158 percent increase). From 2010 through 2020, home values continued to rise although at a much slower rate. As of 2020, the ACS estimates the median home value in Clovis at \$341,800. The 2020 median home value in Clovis is higher than the Fresno County median home value of \$271,000, but much lower than state median home value of \$538,500.

## Housing Needs Assessment

Figure 3-22 Median Housing Value and Percent Change Over Time, Clovis (1980-2020)

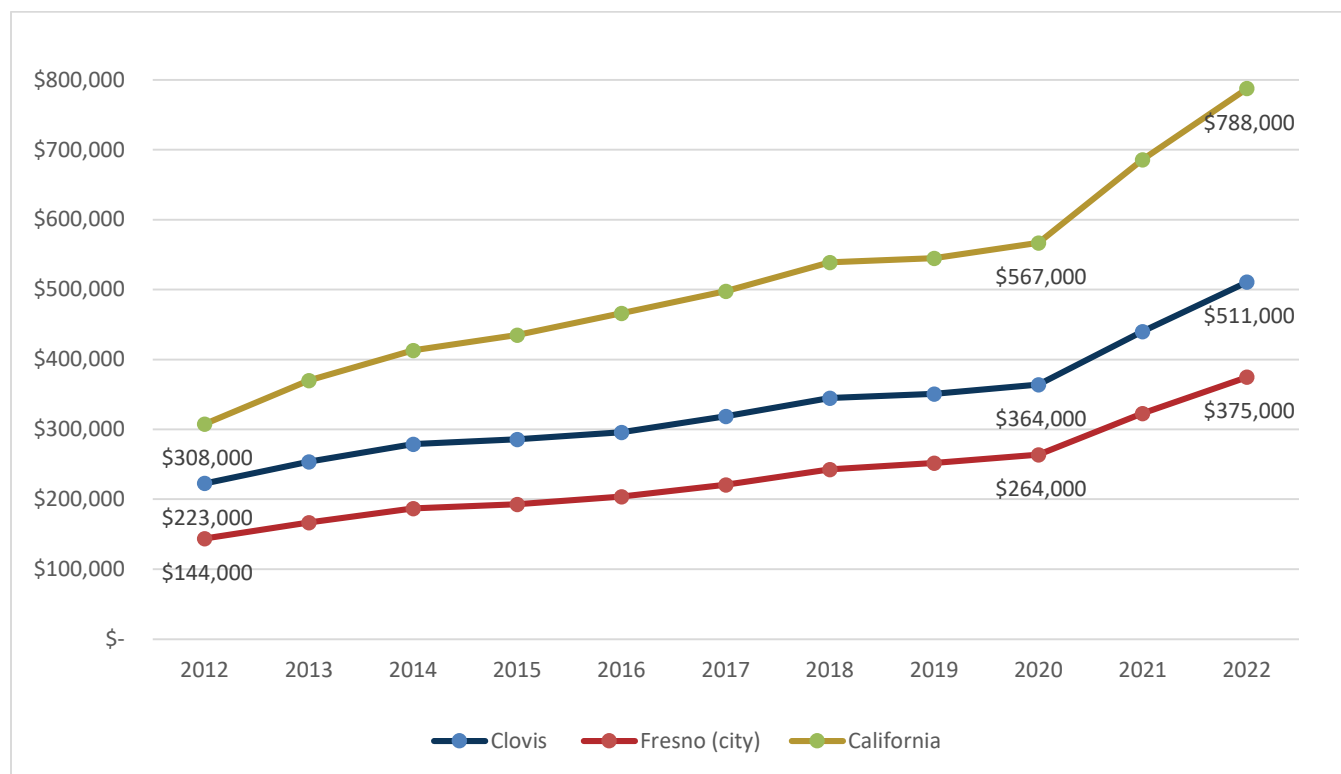


Source: US Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077.

Home values have continued to rise since 2020. Figure 3-23 shows the Zillow Home Value Index from 2012 to 2022 and indicates a substantial increase in home values from 2020 through 2022. As of July 2022, the Zillow Home Value Index for Clovis is \$511,511. This increase in home values since 2020 mirrors trends seen in both the city of Fresno and California as a whole and reflects changes to the economy and housing needs in response to the coronavirus pandemic.

## Housing Needs Assessment

Figure 3-23 Zillow Home Value Index, 2022



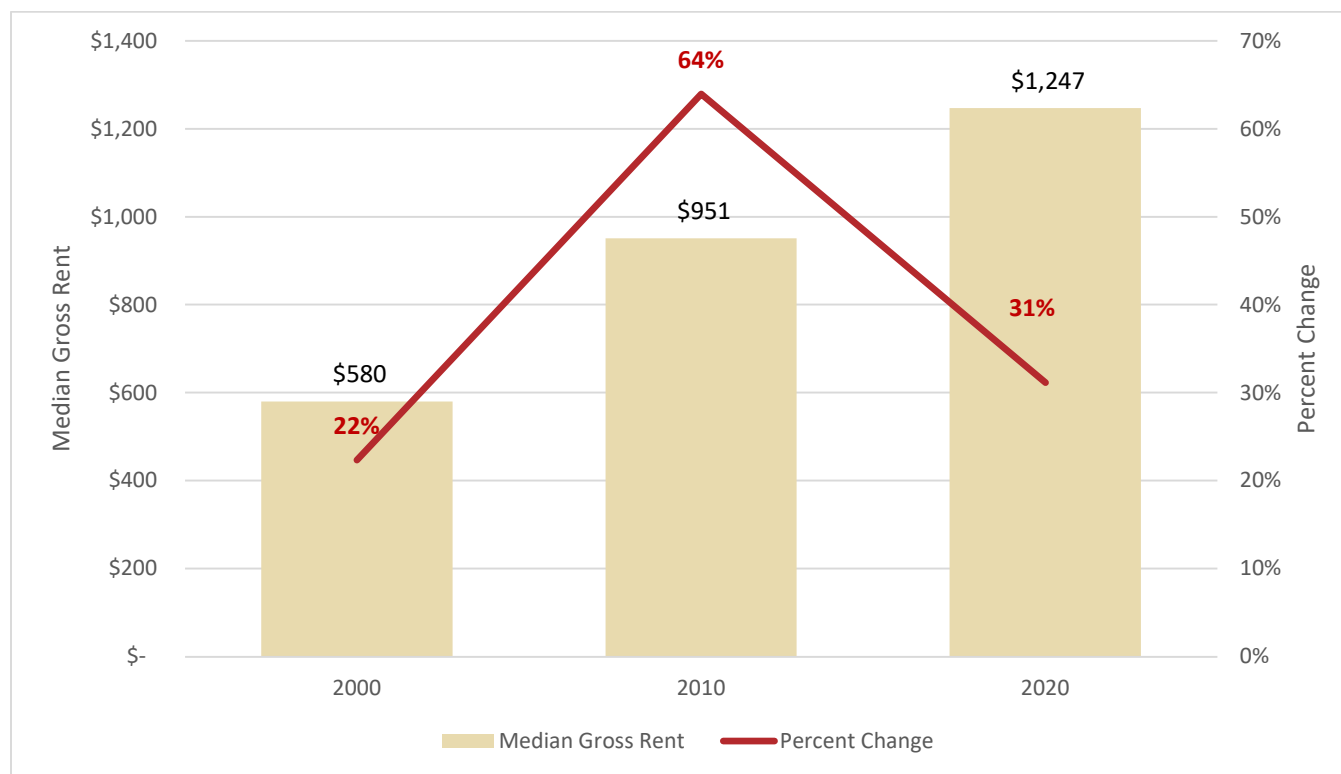
Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35<sup>th</sup> to 65<sup>th</sup> percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow.

Source: Zillow, Zillow Home Value Index (ZHVI), July 2022.

## Rent Values and Trends

Rents in Clovis are higher than rents in the region, but lower than the statewide average. According to the 2020 ACS, median rents are \$1,247 in Clovis, \$1,209 in Fresno County, and \$1,586 in California as a whole. Between 2010 and 2020, Clovis saw a 31 percent increase in rents, from \$951 to \$1,247 (see Figure 3-24), although the rate of rent increase from 2010 to 2020 is lower than the decade prior.

Figure 3-24 Median Gross Rent and Percent Change Over Time, Clovis (1980-2020)



Source: US Census Bureau, Census 1980(ORG STF3), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25064.

Zumper provides more current data on rent prices in Clovis. As shown in Table 3-17, rents in Clovis have continued to increase from the 2020 ACS estimates. As of February 2023, average rents for smaller units range between \$1,450 for a studio apartment to \$1,594 for a two-bedroom unit. Rent prices for larger units (3 or 4 bedrooms) range between \$2,295 and \$2,596 on average. Note: the large percentage increase in the studio rental rate may be due to a small sample size, as studio units are relatively rare in Clovis.

Unit Type	Average Rent (February 2023)	Average Rent (February 2022)	% Change from 2022
Studio	\$1,450	\$1,100	32%
One Bedroom	\$1,428	\$1,659	-14%
Two Bedroom	\$1,594	\$1,644	-3%
Three Bedroom	\$2,295	\$2,206	4%
Four Bedroom	\$2,596	\$2,397	8%

Source: Zumper Data accessed at <https://www.zumper.com> in February 2023.

## Housing Affordability

The affordability of housing in Clovis can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. This information can reveal who can afford what size and type of housing.

Housing is classified as “affordable” if households pay no more than 30 percent of their income for rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems finding affordable units, affordable units are frequently defined as those reasonably priced for households that are low to moderate income.

## Housing Needs Assessment

This section describes the ability of households at different income levels to pay for housing based on HCD 2022 income limits. Table 3-18 shows the 2022 HCD income limits for Fresno County. The AMI for a four-person household in the county was \$80,300 in 2022. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD.

Table 3-18 HUD/HCD Income Limits based on Persons per Household, Fresno County (2022)						
Income Categories	Persons per Households					
	1	2	3	4	5	6
Acutely Low (15% AMI and lower)	\$8,450	\$9,650	\$10,850	\$12,050	\$13,000	\$14,000
Extremely Low (16-30% AMI)	\$16,350	\$18,700	\$23,030	\$28,750	\$32,470	\$37,190
Very Low Income (31-50% AMI)	\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200
Low Income (51-80% AMI)	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300
<b>Median Income (100% AMI)</b>	\$56,200	\$64,250	\$72,250	<b>\$80,300</b>	\$86,700	\$93,150
Moderate Income (81-120% AMI)	\$67,450	\$77,100	\$86,700	\$96,350	\$104,050	\$111,750

Source: CA Department of Housing and Community Development (HCD), 2022

Table 3-19 shows maximum affordable monthly rents and maximum affordable purchase prices for homes using 2022 State income limits for extremely low- to moderate-income households in Fresno County (including Clovis). Because mortgage interest rates have been increasing in recent years, the table shows affordable purchase prices at two different interest rates: 4.5 percent and 7 percent. As shown in the table, a three-person household with an annual income of \$56,100 is classified as low income in 2022. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,403 or could afford to purchase a home priced at or below \$223,968 with an interest rate of 4.5 percent or \$172,577 with an interest rate of 7 percent. Market-rate rents for apartments in Clovis are generally higher than the rental rates that low-income households can afford and are significantly higher than what very low- or extremely low-income households can afford. However, market-rate rents are generally affordable to moderate-income households. A moderate household of 4 persons could afford to purchase a home priced at or below \$448,768 with an interest rate of 4.5 percent or \$345,795 with an interest rate of 7 percent. This is less than the Redfin July 2022 median home sale price of \$475,000. While home prices were generally affordable to moderate-income households in recent years when interest rates were closer to 3 or 4 percent, with the recent increase in interest rates, median priced homes are now out of reach for moderate-income households. However, ownership housing in Clovis is generally more affordable than most other areas of California.

Table 3-19 Ability to Pay for Housing Based on HCD Income Limits, Fresno County (2022)							
Number of Persons		1	2	3	4	5	6
<b>Extremely Low-Income Households at 30% of Median Family Income</b>							
Income Level		\$16,350	\$18,700	\$23,030	\$27,750	\$32,470	\$37,190
Max. Monthly Gross Rent <sup>1</sup>		\$409	\$468	\$576	\$694	\$812	\$930
Max. Purchase Price <sup>2</sup>	4.5% interest	\$65,274	\$74,656	\$91,943	\$110,786	\$129,630	\$148,474
	7% interest	\$50,297	\$57,526	\$70,846	\$85,366	\$99,886	\$114,405
<b>Very Low-Income Households at 50% of Median Family Income</b>							
Income Level		\$27,300	\$31,200	\$35,100	\$38,950	\$42,100	\$45,200
Max. Monthly Gross Rent <sup>1</sup>		\$683	\$780	\$878	\$974	\$1,053	\$1,130
Max. Purchase Price <sup>2</sup>	4.5% interest	\$108,990	\$124,560	\$140,130	\$155,500	\$168,076	\$180,452
	7% interest	\$83,981	\$95,979	\$107,976	\$119,820	\$129,510	\$139,046
<b>Low-Income Households at 80% of Median Family Income</b>							
Income Level		\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300
Max. Monthly Gross Rent <sup>1</sup>		\$1,091	\$1,246	\$1,403	\$1,558	\$1,683	\$1,808
Max. Purchase Price <sup>2</sup>	4.5% interest	\$174,264	\$199,016	\$223,968	\$248,721	\$268,682	\$288,644
	7% interest	\$134,278	\$153,351	\$172,577	\$191,650	\$207,031	\$222,412
<b>Moderate-Income Households at 120% of Median Family Income</b>							
Income Level		\$67,450	\$77,100	\$86,700	\$96,350	\$104,050	\$111,750
Max. Monthly Gross Rent <sup>1</sup>		\$1,967	\$2,249	\$2,529	\$2,810	\$3,035	\$3,259
Max. Purchase Price <sup>2</sup>	4.5% interest	\$314,161	\$359,108	\$403,822	\$448,768	\$484,632	\$520,497
	7% interest	\$242,075	\$276,708	\$311,162	\$345,795	\$373,430	\$401,065

Notes: Incomes based on HCD State Income Limits for 2022; FY 2022 AMI: \$80,300.

<sup>1</sup> Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance

<sup>2</sup> Assumes 95 percent loan (i.e., 5 percent down payment) and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments

Source: CA Department of Housing and Community Development (HCD), 2022 and Ascent, 2022.

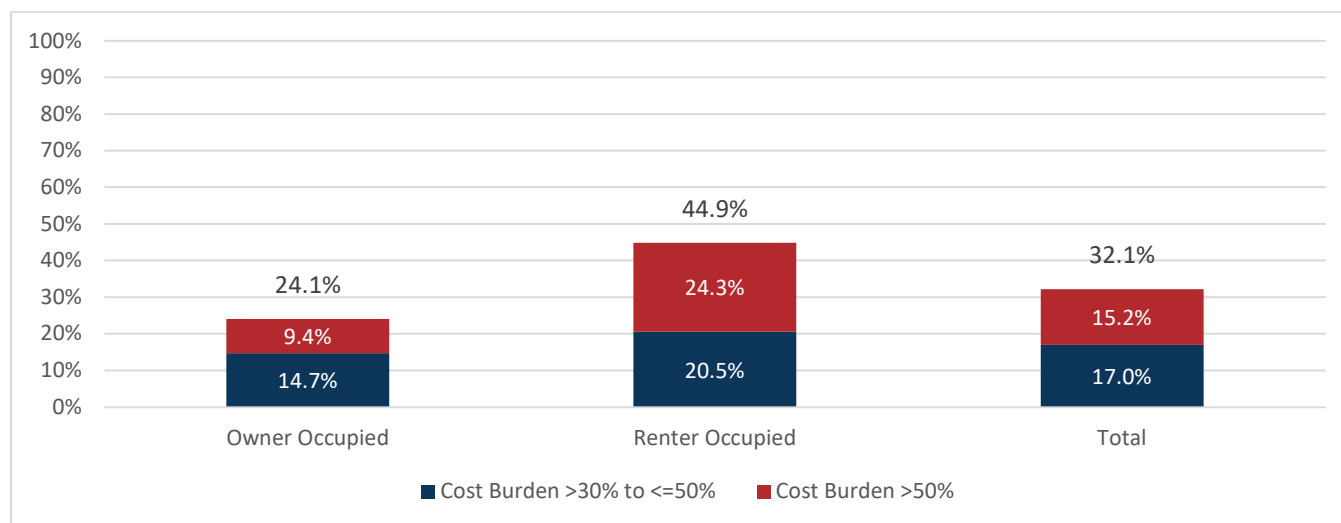
## Overpayment

Overpayment, also known as housing cost burden, is a critical issue for many households of various income levels. Overpayment occurs when households spend more than 30 percent of gross monthly income on housing. Severe overpayment or cost burden occurs when housing costs represent more than 50 percent of gross monthly income. Lower-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Paying too much for housing puts lower-income households at higher risk of displacement, eviction, or eventually homelessness.

Figure 3-25, below, shows approximately 32 percent of households in Clovis experience high housing costs relative to their household incomes. Overpayment is more common in renter-occupied households than in owner-occupied households, with about 45 percent of renter households experiencing overpayment, 24 percent of which experience severe overpayment. Only about 24 percent of owner households experienced overpayment, 9 percent of which experienced severe overpayment. Overpayment is more prevalent in lower-income households, with 74 percent of lower-income households (earning less than 80 percent of AMI) experiencing overpayment (see Figure 3-26).

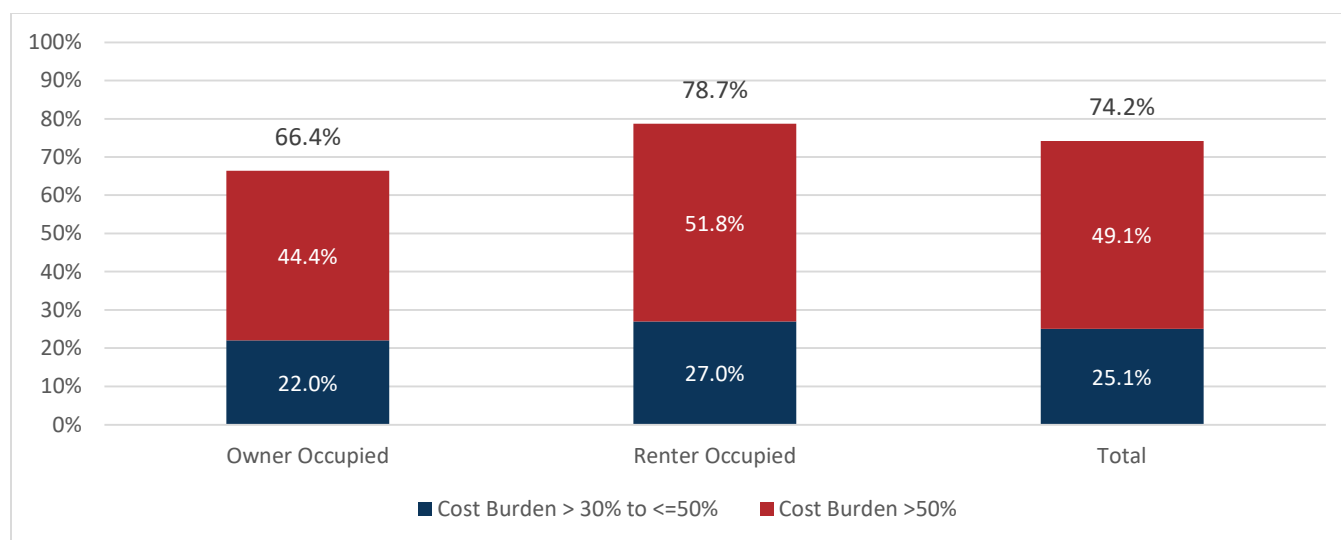
## Housing Needs Assessment

Figure 3-25 Overpayment by Tenure, Clovis (2018)



Source: US Housing and Urban Development, CHAS 2014-18 (5-Year Estimates).

Figure 3-26 Lower-Income Households Overpaying by Tenure, Clovis (2018)



Source: US Housing and Urban Development, CHAS 2014-18 (5-Year Estimates).

## 3.7 Assisted Housing at Risk of Conversion

State housing element law requires an analysis of the potential for rent-restricted low-income housing units to convert to market-rate housing within 10 years from the start of the planning period, and to propose programs to preserve or replace any units at risk of conversion, also known as “at-risk units.” This section presents an inventory of all affordable rental housing in Clovis and identifies those units at risk of conversion by 2033.

### Assisted Housing Inventory

Table 3-20 presents the inventory of publicly-assisted affordable rental housing in Clovis. As of 2022, there are 582 rent-restricted affordable units in 9 housing developments. The table indicates the affordability levels for each development. Of the rent-restricted units, 260 units (45 percent) are at risk of expiration and conversion to market rate by 2033. The projects with expiring affordable units are Cottonwood Grove (30 units), Silver Ridge (100 units), and Lexington Square (130 units).

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Cottonwood Grove is an apartment community with 150 total units, of which 30 are rent-restricted affordable to very low- and extremely low-income households. The affordability restriction on the affordable units is set to expire in 2033. Silver Ridge is a senior housing development for persons 62 years of age or older. Of the 100 total units in the development, all are rent restricted to very low- and extremely low- income senior households, making 50 percent or less than the AMI. The affordability period for these units is projected to expire in 2029. Lexington Square is located just east of Fresno State University. All 130 units in the development are rent-restricted affordable to households making 60 percent or less of the AMI and are set to expire in 2029. In addition, Sierra Ridge, which has a total of 180 mixed-income units, has 37 affordable units that expired on December 31, 2022 (prior to the start of the planning period). The City has been in contact with the property managers, and they do not intend to preserve any of the affordable units; therefore, Sierra Ridge was not included in Table 3-19 below. The Sierra Ridge project was funded with tax-exempt bonds. The City had no formal relationship with the project. The project sought funding from the State of California and was regulated by the State of California. Clovis was made aware of the expiration of affordability requirements and engaged the ownership of the complex when it was apparent they were not complying with the state noticing and timing requirements. The State of California engaged and the proper noticing was conducted with additional time allotted. The City also engaged the Fresno Housing Authority in regards to funding strategies to assist impacted occupants. Vouchers were discussed but to-date the owner has limited the increase in rent and the impacted occupants have not pursued -vouchers, to City staff's knowledge.

<i>Name</i>	<i>Address</i>	<i>Age Restrictions</i>	<i>Affordability Level</i>	<i># of Units</i>	<i># of Affordable units</i>	<i>Affordable Units Expiration (At Risk – Y/N)</i>
Cottonwood Grove	732 N. Clovis Ave		50% AMI	150	30	2033 (Yes)
Coventry Cove	190 N. Coventry		50% AMI	140	28	2059 (No)
Hotchkiss Terrace	51 Barstow Ave.	62+	50% AMI	74	74	2059 (No)
Roseview Terrace	101 Barstow Ave.	62+	50% AMI	59	59	2065 (No)
Silver Ridge	88 N. Dewitt Ave.	62+	80% AMI	100	100	2029 (Yes)
The Willows	865 W. Gettysburg		60% AMI	77	77	2060 (No)
Lexington Square	1300 Minnewawa		60% AMI	130	130	2029 (Yes)
Magnolia Crossing	22, 32, 42 Sierra Ave.	<a href="#">62+</a>	80% AMI	48	24	2072 (No)
Solivita Commons	725 W. Alluvial		60% AMI	60	60	2076 (No)
<b>Total</b>				<b>838</b>	<b>582</b>	
<b>"At-Risk" Units</b>					<b>260</b>	

Source: City of Clovis, 2022.

## Preservation of At-Risk Rental Units

This section evaluates the affordable rental units in Clovis at risk of converting to market-rate rents by 2033. As presented in Table 3-18, Clovis has 260 rental units which are projected to expire during this period, of which 100 units are senior housing.

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Once the affordability period expires, these households will need additional help to stay in their homes. Typically, it is faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing. Preservation and replacement options typically include provision of tenant rental assistance; acquisition or construction of replacement units; or transfer of ownership to a non-profit. Each of these options is described below.



## Housing Needs Assessment

### Acquisition or Transfer of Ownership

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, affordability restrictions can be secured, and the project would become potentially eligible for a greater range of governmental assistance.

This preservation option, however, is not feasible for all of the at-risk affordable units in Clovis since the at-risk units in Cottonwood Grove are located within larger market-rate developments, and it is not likely that the for-profit companies would be willing to sell the property.

### Rental Assistance

Rent subsidies are another potential method for preserving affordability. Through a variety of funding sources, the City could potentially provide rental vouchers similar to those provided through the Housing Choice Vouchers program (formerly Section 8). The level of subsidy required to preserve at-risk affordable housing through rent subsidies is estimated to equal the Fair Market Rent (FMR) for a unit minus the housing cost affordable by a lower-income household. Table 3-21 shows this calculation to estimate the rent subsidies required to preserve 260 affordable units. Based on the estimates and assumptions shown in the table, approximately \$308,750 annually would be required to preserve the expiring affordable units or \$9,262,500 for 30 years of subsidy.

<i>Per Unit Affordable Rent<sup>1</sup></i>		<i>Unit Size</i>			<i>Total</i>
		<i>1BR<sup>4</sup></i>	<i>2BR</i>	<i>3BR</i>	
A	Low-Income Rent (80% AMI)	\$1,169	\$1,324	\$1,480	
B	Very Low-Income Rent (50% AMI)	\$731	\$829	\$926	
C	Average (A & B)	\$950	\$1,077	\$1,203	
D	Per Unit Fair Market Rent <sup>2</sup>	\$904	\$1,137	\$1,607	
E	Monthly Per Unit Subsidy (D–C)	\$0	\$60	\$404	
F	Annual Subsidy/Unit (E * 12)	\$0	\$725	\$4,850	
	<b>Total "At Risk" Units<sup>3</sup></b>	<b>130</b>	<b>78</b>	<b>52</b>	<b>260</b>
	<b>Total Annual Subsidy</b>	<b>\$0</b>	<b>\$56,550</b>	<b>\$252,200</b>	<b>\$308,750</b>

<sup>1</sup> Affordable rent calculation is based on 1.5 persons per bedroom.

<sup>2</sup> 2022 HUD Fair Market Rent.

<sup>3</sup> Assumes 50% of total "At Risk" units are 1-bedroom, 30% are 2-bedroom, and 20% are 3-bedroom.

<sup>4</sup> No subsidy is needed because the per unit fair market rent is below the amount affordable to lower-income households for a 1-bedroom unit.

AMI = Area Median Income

Source: US Housing and Urban Development, Fair Market Rents 2022; Ascent 2022.

Another way rent subsidies could be structured is as a rent buy-down. This would involve the City providing a one-time assistance loan to the property owner to cover the present value of the decrease in rents associated with the extended affordability term compared with market rents achievable on the units. This approach offers a benefit to the owner in that they receive cash upfront from the loan, providing funds for rehabilitation improvements.

## Construction of Replacement Units

New construction is often more expensive than acquisition and rehab. The cost of developing housing depends upon a variety of factors, including density, size of the units, location, land costs, and type of construction. According to a report by the Turner Center<sup>3</sup>, the average cost statewide to develop a Low-Income Housing Tax Credit funded affordable housing development was \$480,000 per unit in 2019. While lower than the rest of the state, inland areas (including the Central Valley) experienced the greatest percent increase in development costs since the recession. According to the report, the average cost to build an affordable unit in the greater inland area was about \$400,000 per unit in 2019. Assuming an average cost of \$400,000 per unit, it would cost an estimated \$104 million to replace the 260 at-risk units. Any new affordable housing development would require public subsidy.

## Comparison of Preservation Options

The cost of new construction of replacement units is highest at approximately \$118.8 million. In comparison, the annual costs of providing rental subsidies to preserve the 297 assisted units are relatively low (\$308,750 annually or \$9,262,500 over 30 years).

## Entities Qualified to Preserve At-Risk Units

HCD maintains a list of organizations interested in participating in the state's Opportunity to Purchase and Right of First Refusal program. The entities registered for Fresno County are listed in Table 3-22.

Table 3-22 Qualified Entities, Fresno County, December 2021	
Organization	City
<del>Fresno Housing</del>	<del>Fresno</del>
Fresno Housing Authority	Fresno
ACLC, Inc	Stockton
Better Opportunities Builder, Inc.	Fresno
Fresno Co. Economic Opportunities Commission	Fresno
The East Los Angeles Community Union (TELACU)	Los Angeles
ROEM Development Corporation	Santa Clara
Self-Help Enterprises	Visalia
Volunteers of America National Services	Sacramento
L + M Fund Management LLC	Westchester, NY

Source: California Department of Housing and Community Development (HCD), December 2021.

## Potential Financial Resources

[Table 3-23 lists available funding sources that may be available for the preservation of affordable housing in Clovis. These include programs from federal, state, and private resources.](#)

<sup>3</sup> The Costs of Affordable Housing Production: Insights from California's 9% Low-Income Housing Tax Credit Program. Turner Center for Housing Innovation. U.C. Berkeley. March 2020. [https://turnercenter.berkeley.edu/wp-content/uploads/2020/08/LIHTC\\_Construction\\_Costs\\_2020.pdf](https://turnercenter.berkeley.edu/wp-content/uploads/2020/08/LIHTC_Construction_Costs_2020.pdf)

Table 3-23 Financial Resources		
Program Name	Description	Eligible Activities
<b>Federal</b>		
<a href="#">Community Development Block Grant (CDBG)</a>	<a href="#">Grants administered and awarded by the state on behalf of HUD to cities through an annual competitive process.</a>	<a href="#">Acquisition</a> <a href="#">Rehabilitation</a> <a href="#">Homebuyer Assistance</a> <a href="#">Economic Development</a> <a href="#">Infrastructure Improvements</a> <a href="#">Homeless Assistance</a> <a href="#">Public Services</a>
<a href="#">HOME Investment Partnership Act Funds</a>	<a href="#">Flexible grant program for affordable housing activities awarded by the state on behalf of HUD to individual cities through an annual competitive process.</a>	<a href="#">Acquisition</a> <a href="#">Rehabilitation</a> <a href="#">Homebuyer Assistance</a> <a href="#">New Construction</a>
<a href="#">Section 8 Rental Assistance Program</a>	<a href="#">Rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.</a>	<a href="#">Rental Assistance</a>
<b>State Programs</b>		
<a href="#">Multifamily Housing Program (MHP)</a>	<a href="#">Deferred payment loans for new construction, rehabilitation, acquisition, and preservation of permanent and transitional rental housing.</a>	<a href="#">New Construction</a> <a href="#">Rehabilitation</a> <a href="#">Acquisition</a> <a href="#">Preservation</a>
<a href="#">California Housing Finance Agency (Cal HFA) Residential Development Loan Program</a>	<a href="#">Low interest, short-term loans to local governments for affordable infill, owner-occupied housing developments. Links with CalHFA's Down Payment Assistance Program to provide subordinate loans to first-time buyers. Two funding rounds per year.</a>	<a href="#">New Construction</a> <a href="#">Rehabilitation</a> <a href="#">Acquisition</a>
<a href="#">California Self-Help Housing Program</a>	<a href="#">State program that provides technical assistance grants and loans as well as deferred payment conditionally forgivable mortgage assistance loans for the rehabilitation or construction of new affordable housing.</a>	<a href="#">New Construction</a> <a href="#">Rehabilitation</a>
<a href="#">CalHOME</a>	<a href="#">Grants to cities and nonprofit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment, and construction period expenses for homeownership projects</a>	<a href="#">Predevelopment, Site Development, Site</a> <a href="#">Acquisition</a> <a href="#">Rehabilitation</a> <a href="#">Acquisition/rehab</a> <a href="#">Down Payment Assistance</a> <a href="#">Mortgage Financing</a> <a href="#">Homebuyer Counseling</a>
<a href="#">Tax Exempt Housing Revenue Bond</a>	<a href="#">Supports low-income housing development by issuing housing tax-exempt bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.</a>	<a href="#">New Construction</a> <a href="#">Rehabilitation</a> <a href="#">Acquisition</a>
<b>Private Resources/Lender/Bank Financing</b>		
<a href="#">California Community Reinvestment Corporation (CCRC)</a>	<a href="#">Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable rental housing. Nonprofit and for-profit developers contact member banks.</a>	<a href="#">New Construction</a> <a href="#">Rehabilitation</a> <a href="#">Acquisition</a>

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Table 3-23 Financial Resources		
<i>Program Name</i>	<i>Description</i>	<i>Eligible Activities</i>
<a href="#"><u>Bay Area Local Initiatives Support Corporation (LISC)</u></a>	<a href="#"><u>Provides recoverable grants and debt financing on favorable terms to support a variety of community development activities including affordable housing.</u></a>	<a href="#"><u>Acquisition</u></a> <a href="#"><u>New Construction</u></a> <a href="#"><u>Rehabilitation</u></a>
<a href="#"><u>Northern California Community Loan Fund (NCCLF)</u></a>	<a href="#"><u>Offers low-interest loans for the revitalization of low-income communities and affordable housing development.</u></a>	<a href="#"><u>Acquisition</u></a> <a href="#"><u>Rehabilitation</u></a> <a href="#"><u>New Construction</u></a>
<a href="#"><u>Low-Income Investment Fund (LIHF)</u></a>	<a href="#"><u>Provides below market-loan financing for all phases of affordable housing development and/or rehabilitation.</u></a>	<a href="#"><u>Acquisition</u></a> <a href="#"><u>Rehabilitation</u></a> <a href="#"><u>New Construction</u></a>
Administrative Resources		
<a href="#"><u>RH Community Builders</u></a>	<a href="#"><u>RH Community Builders is a nonprofit housing developer active in the region. The organization develops cost-effective, high quality, permanently affordable housing throughout the Central Valley and beyond. RH Community Builders is focused on building a multi-faceted approach to ending homelessness in the Central Valley. By assisting community members in accessing needed services and increasing the inventory of affordable housing.</u></a>	<a href="#"><u>New Construction</u></a> <a href="#"><u>Rehabilitation</u></a> <a href="#"><u>Acquisition</u></a>

Source: FCOG Draft Multi-Jurisdictional Housing Element 2023-2031.

## Housing Needs Assessment

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