CHAPTER 4 | Assessment of Fair Housing

4.1 Introduction

Throughout California, community amenities and access to opportunities are not always equitably accessible or attainable due to different social, economic, or cultural barriers in society. Because of this imbalance, it is important to ensure that sites for housing, particularly lower-income units, are available throughout Clovis and where residents have fair and equitable access to amenities and opportunities. This chapter provides an assessment of fair housing to ensure Clovis plans for housing, particularly lower-income housing, with specific consideration of access to jobs, good education, health services, and transportation.

Affirmatively Furthering Fair Housing

Government Code Chapter 15 Section 8899.50, signed into law in 2018 under Assembly Bill (AB) 686, requires all public agencies in California to "administer its programs and activities relating to housing and community development in a manner to affirmatively further fair housing, and take no action that is materially inconsistent with its obligation to affirmatively further fair housing." This means cities and counties must take deliberate actions to address disparities in housing needs, access to opportunity, and settlement patterns for protected populations. Consistent with Government Code Section 65583, housing elements are required to address the following components:

1. **Inclusive and Equitable Outreach:** Local jurisdictions must make a diligent effort to equitably include all community stakeholders in the housing element participation process.

2. **Assessment of Fair Housing:** All housing elements must include an assessment of integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty and affluence, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

3. **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households at all income levels. The housing element must analyze and conclude whether the identified sites improve or exacerbate fair housing issues in the community.

4. **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.

5. **Policies and Actions to Affirmatively Further Fair Housing:** Local jurisdictions must adopt fair housing policies and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and affirmatively further fair housing (AFFH). The housing element should include metrics and milestones for evaluating progress and fair housing results.

Assessment of Fair Housing

This chapter serves as an assessment of fair housing practices in the City and has been prepared pursuant to Government Code Section 65583 (c)(10). It examines existing conditions and demographic patterns within the City, including concentrated areas of poverty, concentrated areas of low- and median- income housing, and areas of low and high opportunity. Information on Clovis is also compared to regional trends, describing settlement patterns across the Central Valley. The analysis is primarily based on data from the ACS, the HCD AFFH Tool, and the City's Analysis of Impediments to Fair Housing Choice (2019).

4.2   Notes on Geospatial Analysis

In this report, "neighborhoods" are approximately by census tracts. Census tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, where available, some of the analysis uses data derived from a smaller geographic scale (i.e., census block groups) to better show spatial difference in which different groups live. Census block groups are subdivisions of census tracts. Fresno County is used as the primary point of comparison for regional trends. References to the "Central Valley" refer to the San Joaquin basin within Fresno County.

4.3   Fair Housing Enforcement and Outreach

Fair housing enforcement and outreach capacity relates to the ability of a locality and fair housing entities to disseminate information related to fair housing and provide outreach and education to ensure community members are aware of fair housing laws and rights. In addition, enforcement and outreach capacity includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing. The Fair Employment and Housing Act and the Unruh Civil Rights Act are the primary California fair housing laws. California state law further extends anti-discrimination protections in housing to several classes that are not covered by the federal FHA of 1968, including prohibiting discrimination on the basis of sexual orientation.

California's Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California FEHA, Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing).

- **FEHA** prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.

- **Unruh Civil Rights Act (Civ. Code, § 51)** prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities and privileges to clients, patrons and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.

- **Ralph Civil Rights Act (Civ. Code, § 51.7)** guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

Fair housing outreach and education is imperative to ensure that those experiencing discrimination know when and how to seek help. In Fresno County, local housing, social services, and legal service organizations include the Fair Housing Council of Central California, Central California Legal Services, California Rural Legal Services, and the Leadership Counsel for Justice and Accountability. Below is a more detailed description of fair housing services provided by local housing, social services, and legal service organizations.

- **Fair Housing Council of Central California.** The Fair Housing Council of Central California is a professional, non-profit, civil rights organization dedicated to the elimination of discrimination in housing and the expansion of housing opportunities for all persons. The Fair Housing Council accomplishes its goal through the advocacy of equal housing opportunities, assisting victims of housing discrimination and enforcing compliance with fair housing laws, including the Community Reinvestment Act and the Equal Credit Opportunity Act. It provides a multifaceted

program of private enforcement, education and outreach, research and advocacy to affirmatively further the goal of equal housing opportunity in the San Joaquin Valley.

- **Central California Legal Services.** Central California Legal Services Inc. is a private, not-for-profit, public interest law firm established for the purpose of providing free civil legal assistance to low-income individuals, families, organizations, and communities.

- **California Rural Legal Services.** California Rural Legal Assistance, Inc. is a nonprofit law firm serving low-income residents of California's rural areas and small cities.

- **Leadership Counsel for Justice and Accountability.** The Leadership Counsel for Justice and Accountability (Leadership Counsel) advocates at the local, regional, and statewide levels on the overlapping issues of land use, transportation, climate change, safe and affordable drinking water, housing, environmental justice, equitable investment, and government accountability. Based in the San Joaquin and Eastern Coachella Valleys, Leadership Counsel services include community organizing, research, legal representation, and policy advocacy.

The City demonstrates compliance with fair housing laws and other related laws through the following:

- The City complies with SB 330 (Gov. Code Section 65589.5), relying on regulations set forth in the law for processing preliminary application for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report, or 60 days after adoption of a mitigated negative declaration or an environmental report for an affordable housing project.

- The City demonstrates compliance with Density Bonus Law (Gov. Code, Section 65915-65918) through its density bonus ordinance. The City has included Program H7 (Density Bonus Ordinance) to monitor density bonus law and update the ordinance as needed to be consistent with recent State law.

- The City will comply with No-Net-Loss (Gov. Code, Section 65863) through identifying a surplus of sites available to meet the RHNA allocation and tracking the remaining capacity as projects are approved on sites in the inventory (Program H2).

In June 2019, the team preparing the Analysis of Impediments to Fair Housing Choice in Clovis conducted a review of rental housing advertisements to identify fair housing violations or impediments. All advertisements were examined for language that indicates that housing would not be made available to persons in protected classes. A total of 450 listings on Craigslist and Zillow were reviewed and no fair housing impediments or violations were identified.

Fair Housing Complaints

The City complies with federal and state fair housing laws, which are enforced by HUD and the California Department of Fair Employment and Housing (FEH). Both the City and Fresno County refer discrimination complaints to FEH, which dual files fair housing cases with HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program. In Fresno County, the most common types of housing discrimination complaints between 2006 and 2020 were discrimination on the basis of disability or race (see Table 4-1). Of the total number of the race discrimination complaints, the vast majority of complaints were based on discrimination on the basis of Black or African-American race (62 complaints out of a total of 72 race discrimination complaints).

Table 4-1	Housing Discrimination Complaints Filed with HUD, Fresno County, 2006-2020
Basis of Complaint	*Number of Complaints*
Race	72
Color	7
National origin	28
Disability	136

Table 4-1	Housing Discrimination Complaints Filed with HUD, Fresno County, 2006-2020
Basis of Complaint	**Number of Complaints**
Familial status	38
Religion	5
Sex	24
Retaliation	39

Source: HUD FHEO 2020

Similarly, discrimination on the basis of disability was the most common type of housing complaint filed with FHEO in the City between 2015 and 2019, as shown in Table 4-2 below. FHEO reported that a total of 12 complaints were filed in the City during this time period. As of September 2019, eight cases were closed within the five-year reporting period, six were determined to not have cause, two were settled, and the remaining four have not been closed.

Table 4-2	Housing Discrimination Complaints Filed with HUD, City of Clovis, 2015-2019				
Filing Date	**Status**	**Closure Date**	**Closure Reason**	**Basis**	**Issues**
4/21/15	Closed	3/14/16	No cause determination	Religion	Discriminatory refusal to rent; Discriminatory advertising, statements and notices
9/24/15	Closed	7/1/16	No cause determination	Disability	Failure to make reasonable accommodation
10/27/15	Open	N/A	N/A	Disability	Using ordinances to discriminate in zoning and land use
1/27/16	Closed	1/6/17	No cause determination	Familial status	Discriminatory refusal to rent and negotiate for rental; discriminatory advertising, statements and notices
4/5/16	Open	N/A	N/A	Disability	Using ordinances to discriminate in zoning and land use
11/7/16	Closed	8/16/17	No cause determination	Disability	Discriminatory refusal to rent; discriminatory advertising, statements, and notices
3/22/17	Closed	4/20/17	Conciliation/ settlement successful	Disability	Discriminatory advertising, statements and notices; discriminatory terms, conditions, privileges, or services and facilities; discriminatory acts under Section 818
5/18/17	Closed	5/18/18	No cause determination	National origin, Disability	Discriminatory advertising, statements, and notices; discriminatory terms, conditions, privileges, or services and facilities; discriminatory acts under Section 818
8/2/18	Closed	10/18/18	Conciliation/ settlement success	Religion	Discriminatory terms, conditions, privileges, or services and facilities
9/25/18	Closed	11/26/18	No cause determination	Race	Discrimination in terms/conditions/privileges relating to rental; other discriminatory acts
3/14/19	Open	N/A	N/A	Sex, Retaliation	Other discriminatory acts
3/14/19	Open	N/A	N/A	Retaliation	Discriminatory acts under Section 181 (coercion, etc.)

Source: City of Clovis Analysis of Impediments to Fair Housing Choice, 2019.

Martinez v. City of Clovis et al.

In 2019, Central California Legal Services (CCLS), on behalf of a local citizen, filed suit in the Fresno County Superior Court against the City of Clovis alleging that the City's Housing Element was out of compliance with state law by failing to meet a commitment in the 2016 Housing Element to provide an adequate supply of suitably zoned land for lower-

income housing development.[1] The complaint also alleged that the inadequate supply of land zoned for affordable housing is discriminatory towards people based on race and income, in violation of both federal fair housing law and state law. The Superior Court ruled in favor of the plaintiff, finding that the City's application of the RHN zoning overlay did not sufficiently meet the City's obligation to provide suitably zoned land for housing affordable to lower-income households. The Court, however, did not find that the City's housing policy violated federal fair housing law or that its actions were discriminatory. The City contended that its Housing Element is in full compliance with all regulations governing affordable housing, and filed an appeal with the Fifth District Court of Appeal.[2]

In April 2023, the appellate court partially affirmed the Superior Court's ruling that the City's use of a zoning overlay was not sufficient to meet the City's Fourth Cycle carryover lower income housing rezone allocation. However, the appellate court remanded the plaintiffs' claims of discrimination and violations of City's obligation to affirmatively further fair housing for further proceedings in the Superior Court. The City filed a petition for review of the appellate court's ruling, and on July 19, 2023, the California Supreme Court sent notice indicating that the City's petition was denied. On July 20, 2023, the Court of Appeal issued its Remittitur returning the case back to the Fresno County Superior Court to conduct further proceedings consistent with the Court of Appeal opinion. A status conference is scheduled with the Superior Court on December 5, 2023. In response to these proceedings and determinations, the City has evaluated its inventory of developable properties and begun to identify parcels that have the potential to be rezoned as qualifying sites for low and very low-income housing opportunities. The City is also evaluating procedural requirements and environmental compliance strategies for a rezoning program. The City and Plaintiff's counsel have engaged in ongoing discussions regarding potential settlement in advance of the December 5, 2023 status conference.

Fair Housing-Related Outreach

As discussed in Chapter 1, "Introduction," the City conducted extensive community outreach through the Housing Element update process to obtain input from a diverse array of community members and stakeholders. Community workshops were held in person, and live translation services were made available to reduce language barriers. Community engagement notifications and flyers, community workshops, and the online survey were provided in English and Spanish. In addition, the project website enabled language translation in the web browser and included accessibility features for those who are visually impaired. Notes and summaries from community workshops were uploaded to the project website. During the housing element update process, community members expressed concerns related to fair housing issues: rising cost of housing for both renters and prospective homebuyers, availability of affordable housing and housing for seniors, homelessness, and a perceived lack of opportunity for community input. Additional details on the community engagement opportunities, including the online survey results, are available in Chapter 1.

4.4 Patterns of Residential Integration and Segregation

Race and Ethnicity

Fresno County has grown in diversity in recent decades and has higher shares of Hispanic/Latino (53.4 percent) and Asian residents (10.4 percent) than the national average (18.4 percent and 5.7 percent respectively) according to ACS estimates. Figure 4-1 shows the spatial distribution of non-White populations by block group in the region. Generally, patterns of settlement indicate most of Fresno County is predominantly non-White, with large clusters of block groups in the City of Fresno and areas adjacent to State Route (SR) 5 and SR 99 reporting more than 81 percent of their population as non-White. As shown in Figure 4-2, Hispanic residents tend to make up a majority of the population in these areas, either by a sizeable or predominant margin. In contrast, White residents tend to make up a majority of the population in the areas extending east of the City of Fresno to the County's eastern border, either by a sizeable or predominant margin.

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1   *Desiree Martinez v. City of Clovis, et al.,* Fresno County Sup. Ct. Case No. 19CECG03855
2   Fifth District Court of Appeal Case No. F082914

As of 2020, the City of Clovis has a population of over 120,000, with a sizable growth of 138 percent of its total population since 1990. According to ACS data, the largest racial group in Clovis' population is non-Hispanic White (49.5 percent). One third of residents were Hispanic/Latino (32.7 percent) and roughly one in ten residents were Asian (10.7 percent). Clovis' non-Hispanic Black or African American and American Indian and Alaska Native residents comprises 2.7 percent and 1 percent of the City's population, respectively. As of 2017, 12 percent of the City's population was foreign-born.

Figure 4-3 shows the concentrations of the total non-White population by block group in Clovis. Unlike Fresno County, there are no block groups where non-White residents make up more than 81 percent of the population. However, there are several block groups in the southern area of the City where the total non-White population makes up between 61 percent and 81 percent of the population, particularly in Historic Helm Ranch and Cougar Estates. As shown in Figure 4-4, these census tracts are consistent with areas where the non-Hispanic White population is the predominant racial/ethnic group by the slimmest margins in the City (by less than 10 percent) White residents outnumber non-White residents by the most significant margins in several block groups particularly in the northern and eastern areas of the City, such as the Dry Creek, Heritage Grove, Valencia Grove and Loma Vista neighborhoods.

Although Clovis remains less diverse than Fresno County as a whole, the City has experienced significant changes in the demographic composition of its population. Between 1990 and 2020, following statewide trends, the non-White share of the City's population has increased steadily, while the percentage of non-Hispanic White residents has decreased from two-thirds (67.5 percent) in 1990 to half (49.5 percent) of the City's population in 2020. The City's Asian population experienced the largest increase in the relative share of the City's total population, from 6.3 percent in 1990 to 10.7 percent in 2020. Clovis' growing diversity is reflected in Figure 4-5 which shows 2010 and 2018 Diversity Index scores by block group in the City. The Diversity Index summarizes racial and ethnic diversity, where 100 reflects perfect diversity and 0 reflects complete homogeneity. This index score approximates the likelihood that two randomly selected people within geographic area are from the same racial or ethnic background. Figure 4-5 indicates that the City has become more diverse as a whole over time, with areas of higher diversity consistent with areas with a predominantly non-White population.

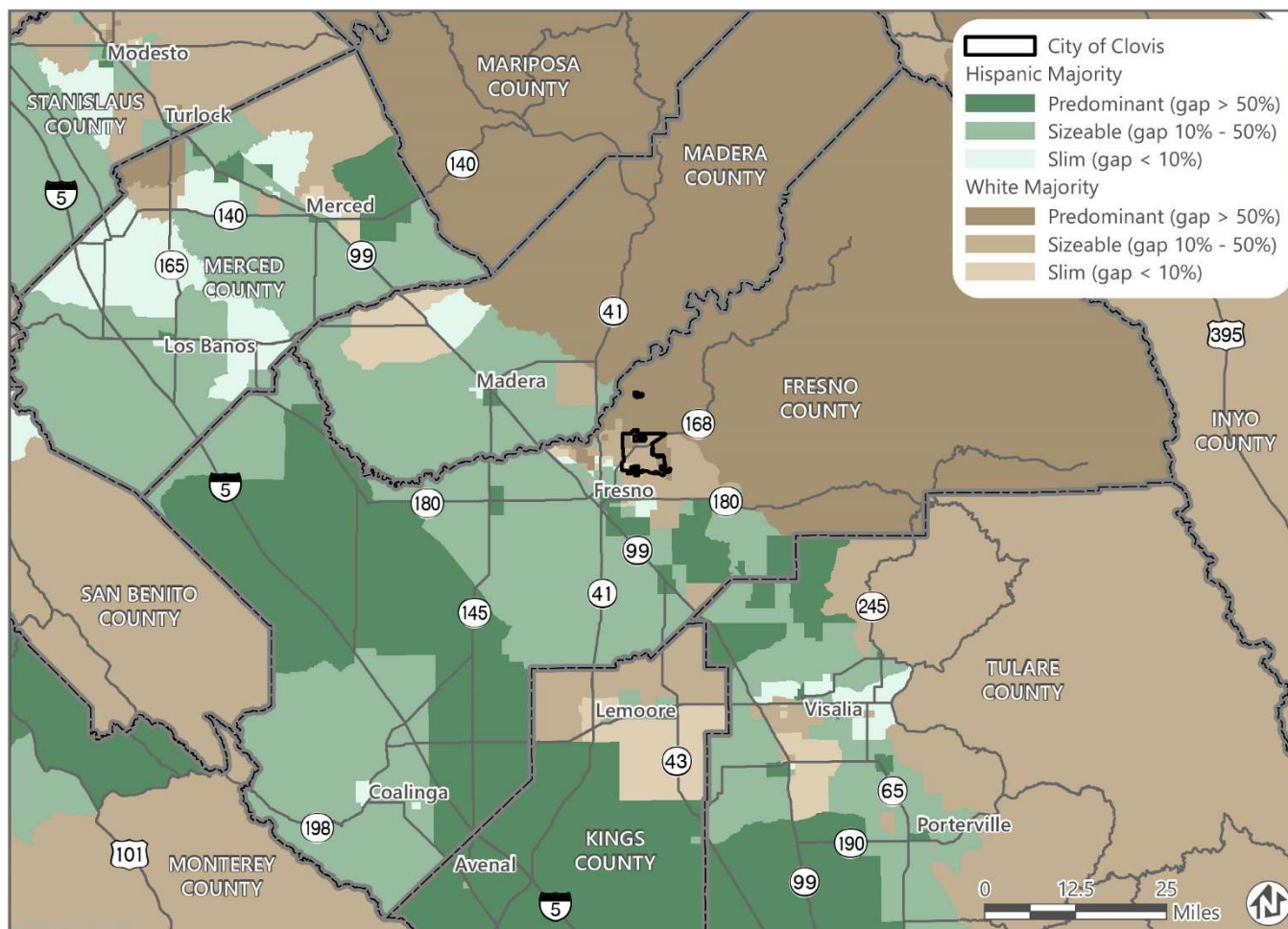Figure 4-1   Percent of Total Non-White Population, Fresno County, 2018

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.
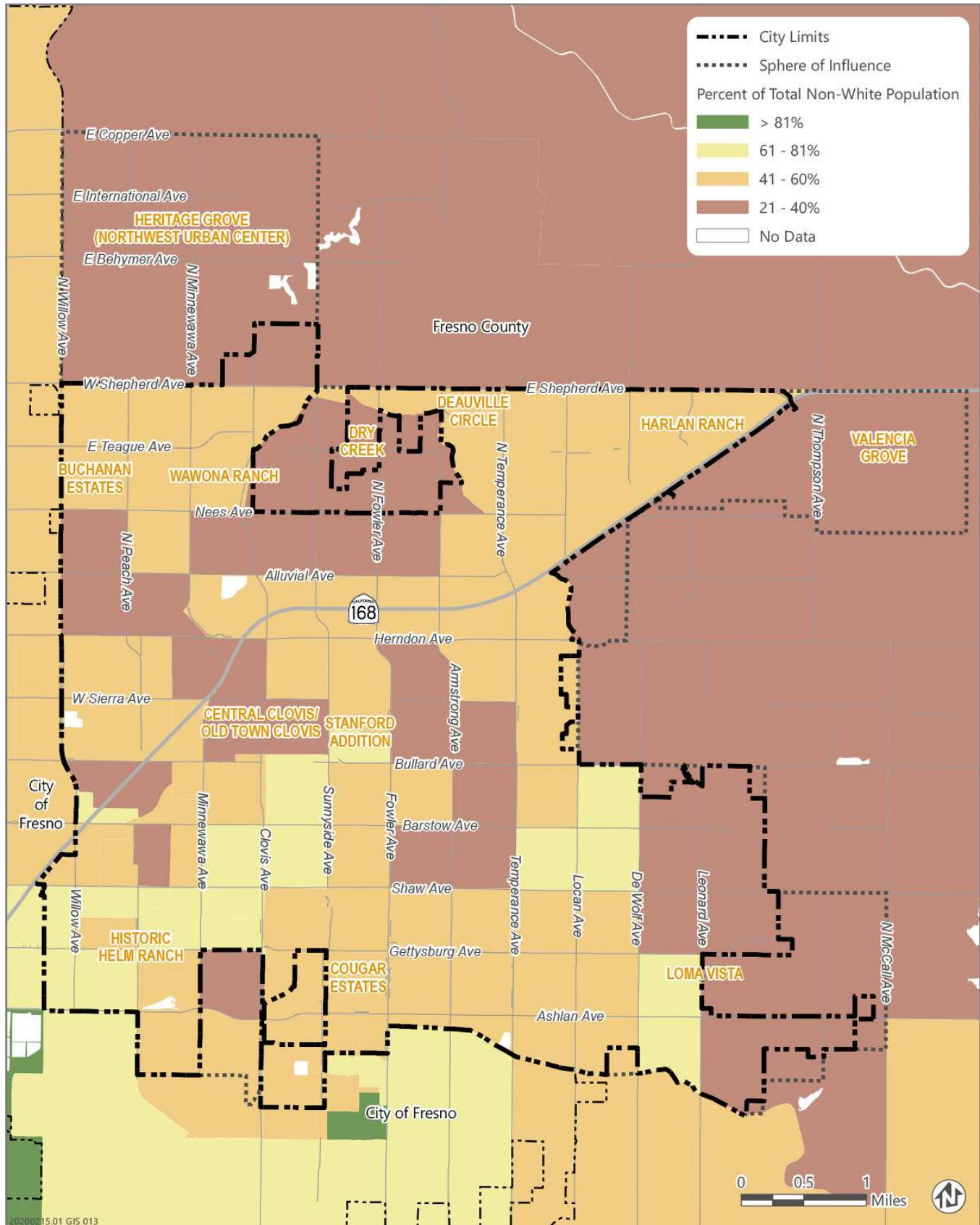
Figure 4-2   Predominant Population by Racial/Ethnic Majority, Fresno County, 2016-2020

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.
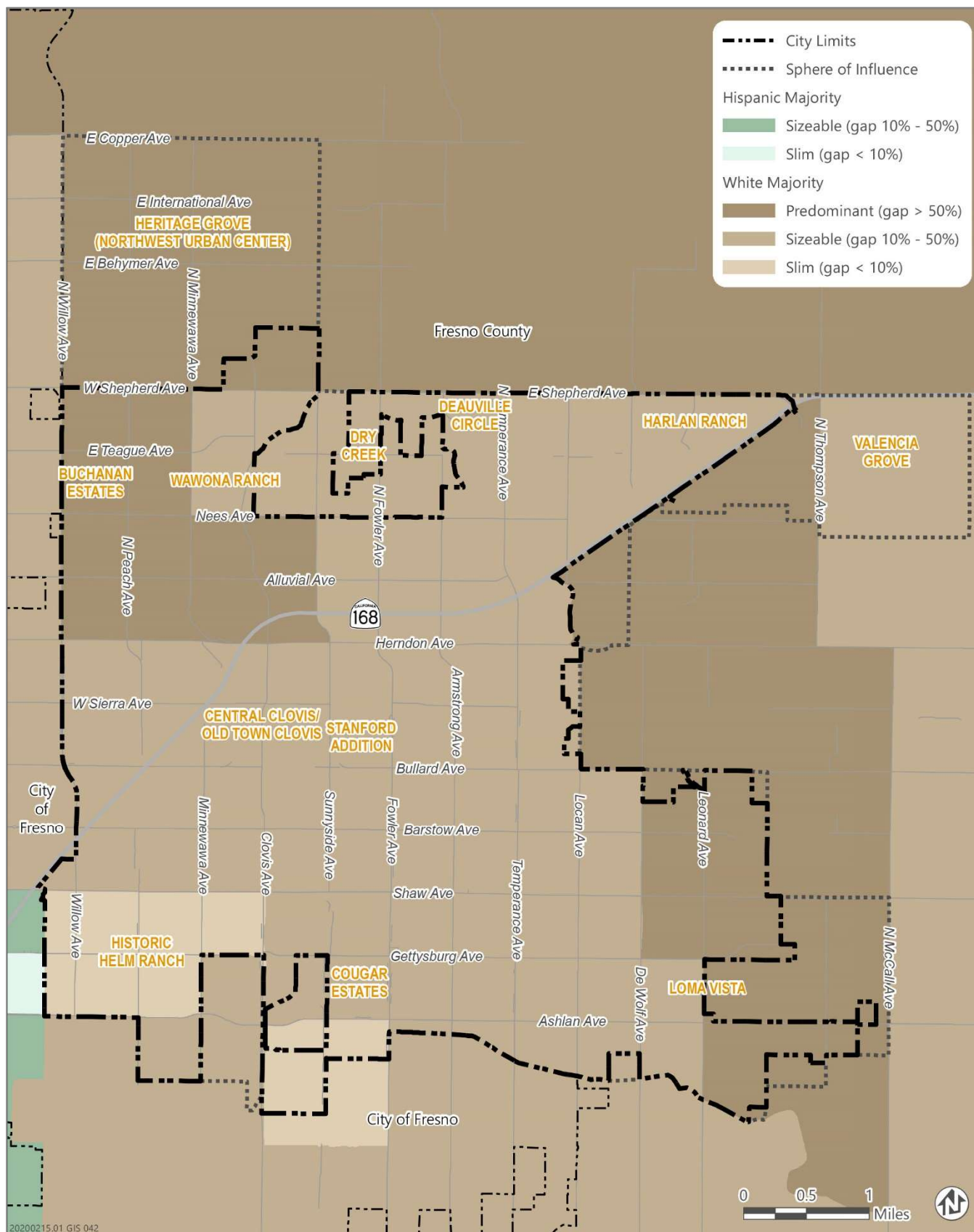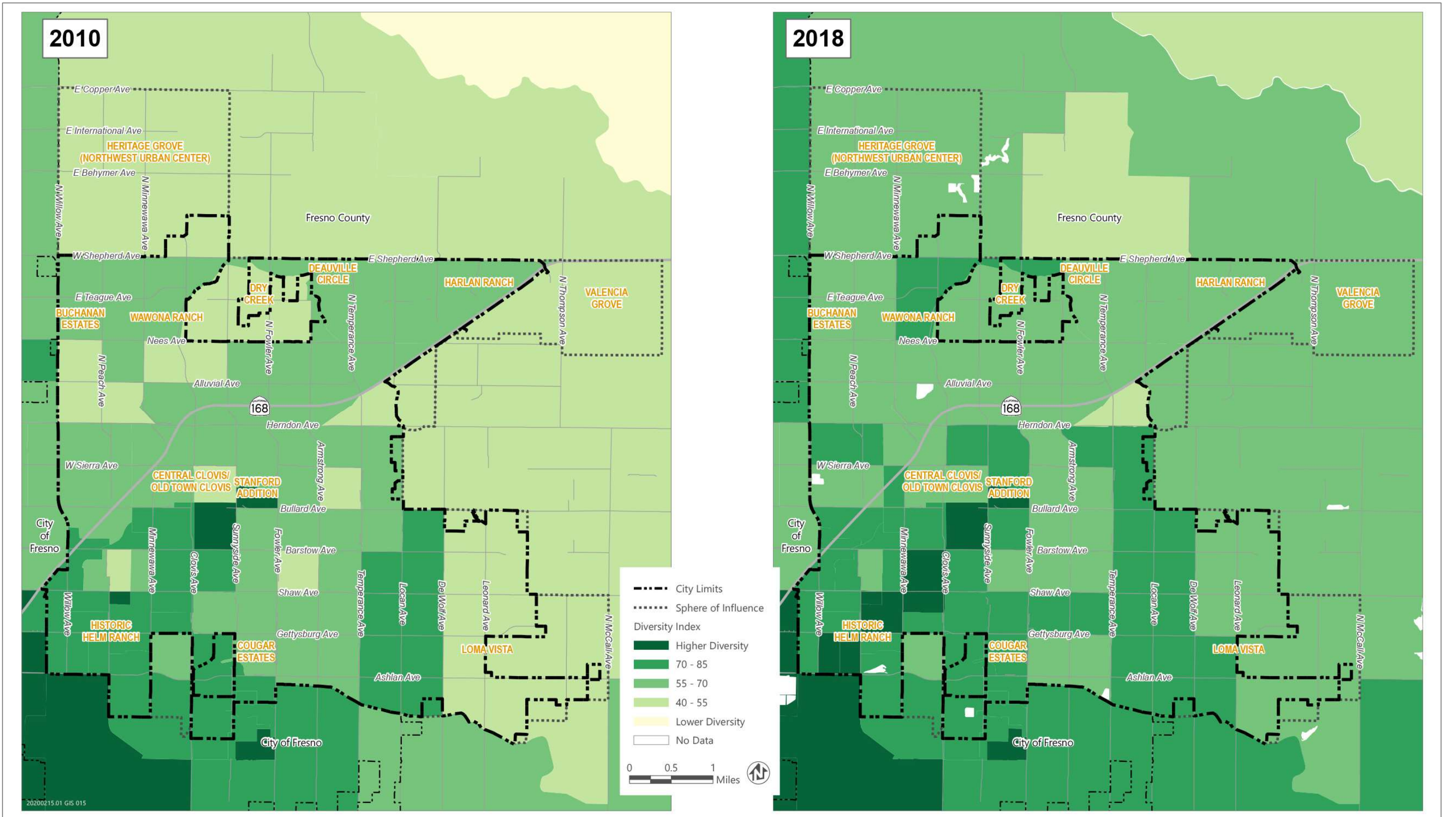
Figure 4-3   Percent of Total Non-White Population, Clovis, 2018

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-4   Predominant Population by Racial/Ethnic Majority, Clovis, 2016-2020

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-5   Diversity Index, Clovis, 2010 and 2018

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Dissimilarity Index

The dissimilarity index (DI) provides another measure of the magnitude of segregation within a city or county. The DI measures the degree to which two specific groups are distributed across a geographic area. The DI varies between 0 and 100 and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. A dissimilarity index of 0 indicates conditions of total integration under which both groups are distributed in the same proportions across all neighborhoods. A dissimilarity index of 100 indicates conditions of total segregation such that the members of one group are located in completely different neighborhoods than the second group. For example, if an index score is above 60, more than 60 percent of people in the specified area would need to move to eliminate segregation. The following can be used to interpret the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

It is important to note that the DI uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents and do not directly measure segregation between two minority groups (e.g., Black and Hispanic/Latino segregation).

Generally, the City has low levels of racial/ethnic segregation according to the DI. According to the DI, the highest levels of racial segregation within Clovis are between Pacific Islander, American Indian or Alaska Native, and Black residents and non-Hispanic White residents as shown in Table 4-3. For example, Clovis' Pacific Islander/White dissimilarity index of 0.86 indicates that 86 percent of Pacific Islander (or White) residents would need to move to a different neighborhood to create perfect integration between Pacific Islander and White residents. However, when analyzing the dissimilarity index, it is important to note that dissimilarity index values are less reliable for a population group if that group represents approximately less than 5 percent of the jurisdiction's total population. Pacific Islander, American Indian or Alaska Native, and Black residents comprise less than 1 percent, 1 percent, and 2.7 percent of the Clovis population respectively.

Table 4-3 Dissimilarity Index Scores for Fresno County and the City of Clovis, 2019		
Race/Ethnicity	*City of Clovis*	*Fresno County*
Asian vs. White	0.24	0.44
Pacific Islander vs. White	0.86	0.80
Black/African American vs. White	0.36	0.59
Hispanic/Latino vs. White	0.22	0.47
American Indian/Alaska Native vs. White	0.63	0.72

Source: U.S Census ACS 5-Year Estimates, 2015-2019.

Asian and Hispanic/Latino groups comprise 10.7 percent and 32.7 percent of the City's population respectively, and therefore provide a more reliable measure of segregation using the dissimilarity index methodology. These groups received comparable dissimilarity index values less than 0.25, indicating relatively low levels of segregation for these groups.

Comparatively, Fresno County as a whole has moderate to high levels of racial/ethnic segregation according to the countywide dissimilarity index, as shown in Table 4-3. Similarly to Clovis, segregation of Black, American Indian and Alaska Native, and Pacific Islander residents is not reliably measured by the dissimilarity index as these groups each comprise less than 5 percent of the County population. Asian and Hispanic populations are moderately segregated, with dissimilarity index scores of 0.44 and 0.47, respectively. It is important to note the countywide dissimilarity index includes census tracts within Clovis.

As discussed earlier in this section, Clovis is predominantly White (see Figure 4-4) and less diverse than Fresno County. Although the DI reflects low levels of segregation at the local level, this could be skewed by a relatively low level of diversity in Clovis. Relatively higher levels of segregation at the County level suggest that the local dissimilarity index provides an incomplete measurement of the City's role in regional patterns of racial/ethnic segregation.

Income

Each year, HUD receives custom tabulations of ACS data from the U.S. Census Bureau known as "CHAS" data (Comprehensive Housing Affordability Strategy). It demonstrates the number of households in need of housing assistance by estimating the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30 percent, 50 percent, and 80 percent of median income). HUD defines a Low to Moderate Income (LMI) area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the Area Median Income).

Regional Trends

Figure 4-6 below shows the household median income by block group in Fresno County. Most of Fresno County has a household median income below the California state median income in 2020 (less than $87,100) particularly in the Central Valley area. Throughout the region, the highest median income is often found in medium-density urban areas, outside of the central core of the cities in the suburban residential developments, as is the pattern in the incorporated cities of Fresno and Clovis in Fresno County, and Visalia and Porterville in Tulare County, as well as unincorporated areas outside of these cities and in the vicinity of the national forest areas in the eastern portions of these counties. Lower-income concentrations are found within older city cores in the larger jurisdictions. However, in contrast to areas in the state with higher-density populations and uses, the San Joaquin Valley counties are not heavily populated and are instead heavily agricultural, with more lower-income households located in unincorporated areas.

Table 4-4 lists Fresno County and Clovis households by income category and tenure. Based on the above definition, 47.9 percent of Fresno County households are considered LMI as they earn less than 80 percent of the HUD Area Median Family Income (HAMFI). Almost 68 percent of renters are considered LMI compared to only 30 percent of owner-occupied households.

Table 4-4 Households by Income Category and Tenure in Fresno County and City of Clovis, 2015-2019						
Income Distribution Overview	_Fresno County_			_Clovis_		
	Owner	_Renter_	_Total_	_Owner_	_Renter_	_Total_
Household Income < 30% HAMFI	6.8%	28.1%	16.7%	4.5%	15.8%	8.6%
Household Income <30% to 50% HAMFI	8.9%	20.0%	14.1%	4.9%	13.9%	8.2%
Household Income >50% to 80% HAMFI	14.7%	19.8%	17.1%	9.5%	22.2%	14.2%
Household Income >80% to <100% HAMFI	9.8%	9.1%	9.4%	8.4%	12.1%	9.8%
Household Income >100% HAMFI	59.8%	23.1%	42.7%	72.6%	36.1%	59.2%
Total Number of Households	_164,125_	_143,780_	_307,905_	_23,570_	_13,590_	_37,160_

Source: HUD CHAS, ACS Estimates 2015-2019.

Figure 4-6   Median Income, Fresno County, 2016-2020
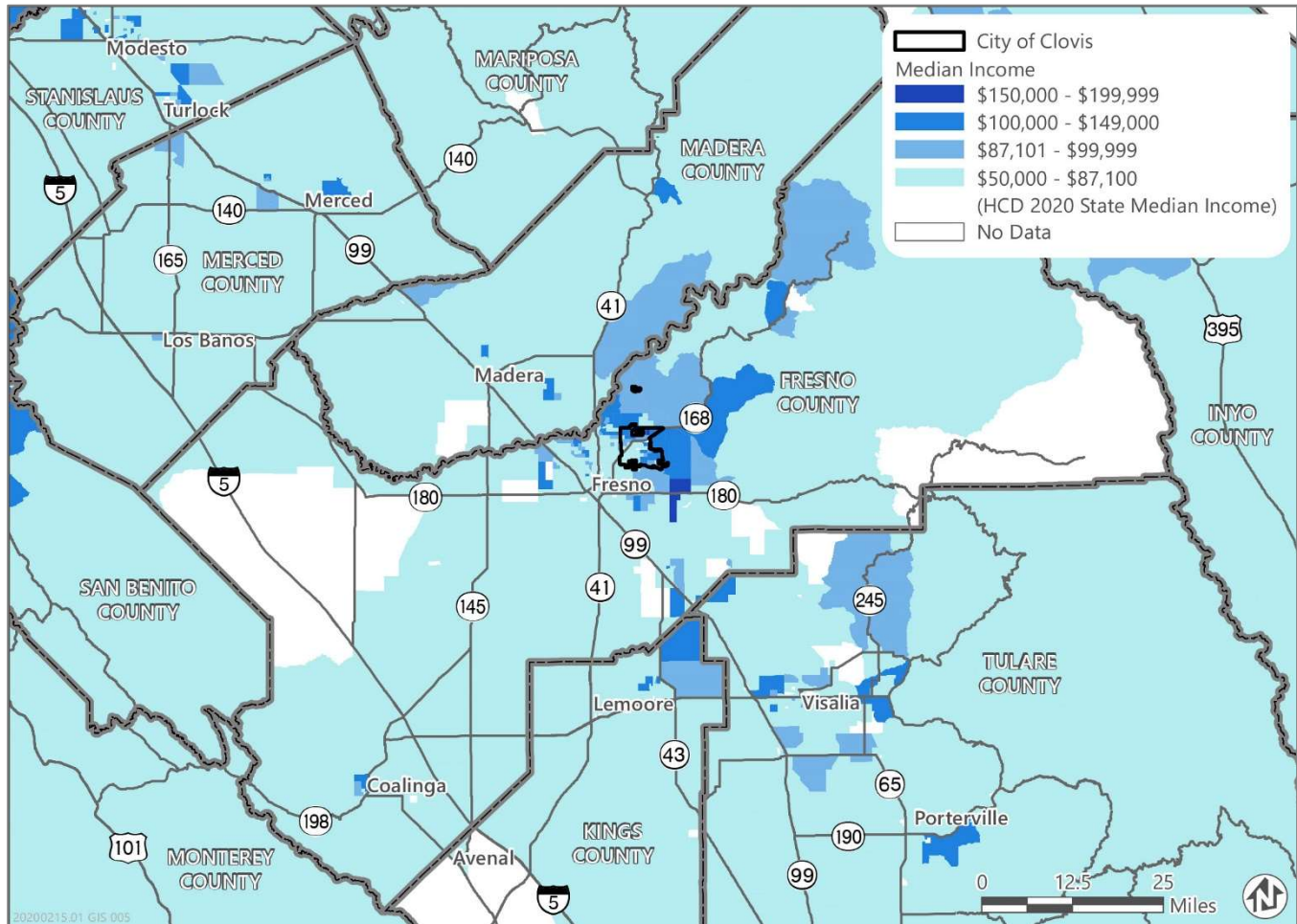
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Local Trends

As discussed in Chapter 3, "Housing Needs Assessment," median household incomes in Clovis tend to be higher than the County and statewide median incomes. As shown in Table 4-5, the City's median household incomes exceed Fresno County's by 147 percent and the statewide median by 106 percent. Although household incomes have risen statewide over recent years, the City's median household income grew faster between 2010 and 2021 than the state as a whole (33.0 percent compared to 29.2 percent).

Table 4-5	Median Household Income, 2010-202120		
Jurisdiction	Median Household Income (2010)	Median Household Income (2021)	Percent Change
Clovis	$63,229	$84,119	33.0%
Fresno County	$46,430	$61,27657,109	31.9%
California	$60,883	$78,672	29.2%

Source: U.S. Census Bureau ACS 5-Year Estimates 2016-20202010, 2021, Table B19013.

Only 31 percent of all households in Clovis are considered LMI, compared to 48 percent of all Fresno County households (see Table 4-4). Household incomes by housing tenure follow the same pattern as Fresno County where owner-occupied households tend to have higher household incomes than renter-occupied households (51.9 percent of renter households are considered LMI, compared to only 18.9 percent of owner households).

Figure 4-7 shows the median household income by block group in the City of Clovis. Block groups with a household median income lower than the state median income are clustered in Central/Old Town Clovis as well as the Historic Helm Ranch and Cougar Estates neighborhoods in the southwestern area of the City. Median incomes are highest in the newer areas of City, located along the northern and eastern City boundaries. In these areas, median household incomes tend to be greater than $100,000. Generally, the areas with a lower household median income tend to correlate with areas that have greater concentrations of non-White residents, while the more affluent areas in the northern and eastern areas of the City tend to have a predominantly White population.

Familial Status

The Fair Housing Act (FHA) bans discrimination based on certain protected classes, including "familial status," which refers to the presence of at least one child under 18 years old. Under the FHA, familial status discrimination occurs when a landlord, property manager, real estate agent, or property owner treats someone differently because they have a family with one or more individuals who are under 18 years of age. A "family" also includes people who are pregnant and people who are in the process of securing legal custody of a person under 18 years of age, including a family that is in the process of adopting a child, or foster parents. All families with children are protected by the FHA against familial status discrimination, including single-parent households and same-sex couples with children. Of particular consideration are female-headed households, who may experience greater housing affordability challenges due to typically lower household incomes compared to two-parent households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

Rules that unreasonably restrict children or limit the ability of children to use their housing or the common facilities at the property may violate the FHA. Moreover, enforcing certain rules only against families with children may also violate the FHA. The following are the types of conduct that may violate the FHA:

- Refusing to rent, sell, or negotiate with a family because the family has one or more children under 18 years of age;

- Advertising a preference for households without children or otherwise discouraging such families;

- Lying about unit availability;

- Forcing families into housing units that are larger than necessary;

- Designating certain floors or buildings for families with children, or encouraging families with children to reside in particular areas; and,

- Charging additional rent, security deposit, or fees because a household has children under 18 years of age.

Figure 4-7   Median Household Income, Clovis, 2016-2020
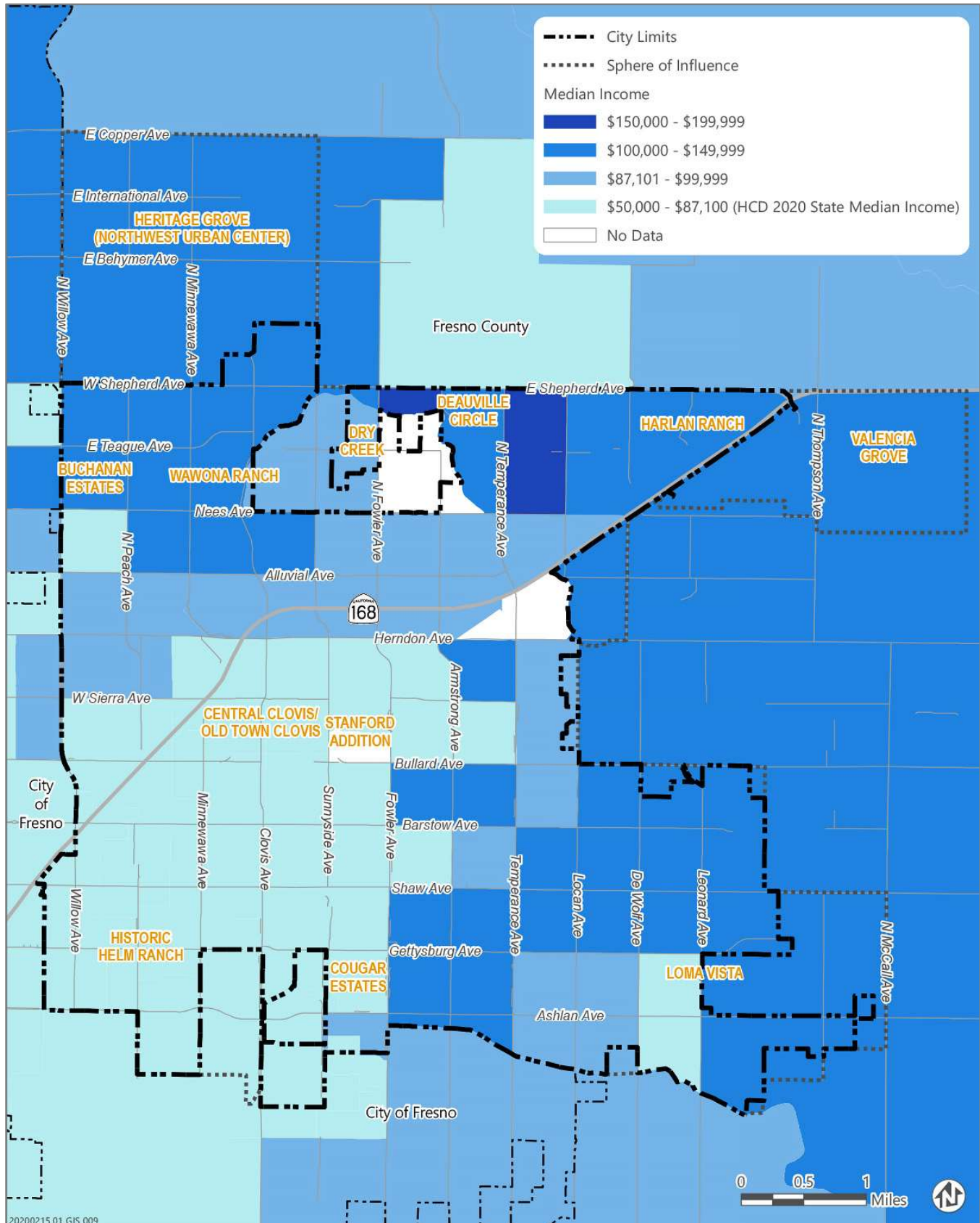
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Regional Trends

Table 4-6 displays household types in Clovis, Fresno County, and California. Female-headed family households account for 6.8 percent of all households in Clovis. This is higher than the state average of 4.7 percent, but lower than the Fresno County average of 7.3 percent. The distribution of household types is similar across all jurisdictions, where single-person households are the predominant household type followed by married couple family household types.

Table 4-6 Households by Familial Status, 2019						
Household Type	*Fresno County*		*Clovis*		*California*	
Female-Headed Family Households with Children	22,501	7.3%	2,568	6.8%	615,734	4.7%
Male-Headed Family Households with Children	5,073	1.6%	547	1.5%	170,832	1.3%
Married-couple Family Households	82,185	26.5%	10,419	27.6%	3,111,835	23.8%
Single-Person Households	110,190	35.5%	11,6678	30.9%	4,909,776	37.5%
Other Non-Family households	90,148	29.1%	12,514	33.2%	4,294,937	32.8%
Total	*310,097*		*37,726*		*13,103,114*	

Source: U.S Census ACS 5-Year Estimates, 2015-2019.

As seen in Figure 4-8, most of Fresno County has moderate to high rates of children in married-couple households, comparable to surrounding San Joaquin Valley jurisdictions. In the San Joaquin Valley, in areas where residences are typically more dispersed and uses are more agricultural or limited by topography, there is a higher incidence of families with children than is found in the central and southern neighborhoods of the City of Fresno, as well as portions of the Cities of Coalinga, Kerman, Mendota, Firebaugh, Fowler, Parlier, Orange Cove, and Sanger, inclusive of adjacent unincorporated areas. The highest rates of female-headed households with children in Fresno County, between 20.0 and 40.0 percent, are in, or immediately adjacent to, incorporated cities, likely where there is better access to schools, transit, services, and jobs, as well as a greater range of housing types to meet a variety of needs (see Figure 4-9). Higher rates of married-couple households are found further from urban centers, west of SR 99, in higher-income communities and in the eastern areas of the County.

Local Trends

Figure 4-10 shows the percentage of children living in married-couple households by census tract in Clovis. Generally, census tracts along the northern and eastern borders of the City report high concentrations of children living in married couple households (greater than 60 percent). Census tracts in Central Clovis and the western area of the City adjacent to the City of Fresno tend to report lower concentrations of children living in married-couple households; however, no census tracts report less than 20 percent of children living in married-couple households. Figure 4-11 indicates that the highest concentrations of children living in single mother headed households (40 to 60 percent) is clustered near the Historic Helm Ranch neighborhood. Adjacent census tracts contain a slightly lower concentration (20 to 40 percent), while the rest of the City reports a concentration less than 20 percent. These census tracts reflect high concentrations of female-headed households relative to Fresno County, although there are a few census tracts within the City of Fresno with higher concentrations. Generally, Clovis mirror trends observed at the regional level, where higher concentrations of single-parent households tend to cluster near urban centers where there is more proximate access to jobs and services, as well as more affordable housing options.
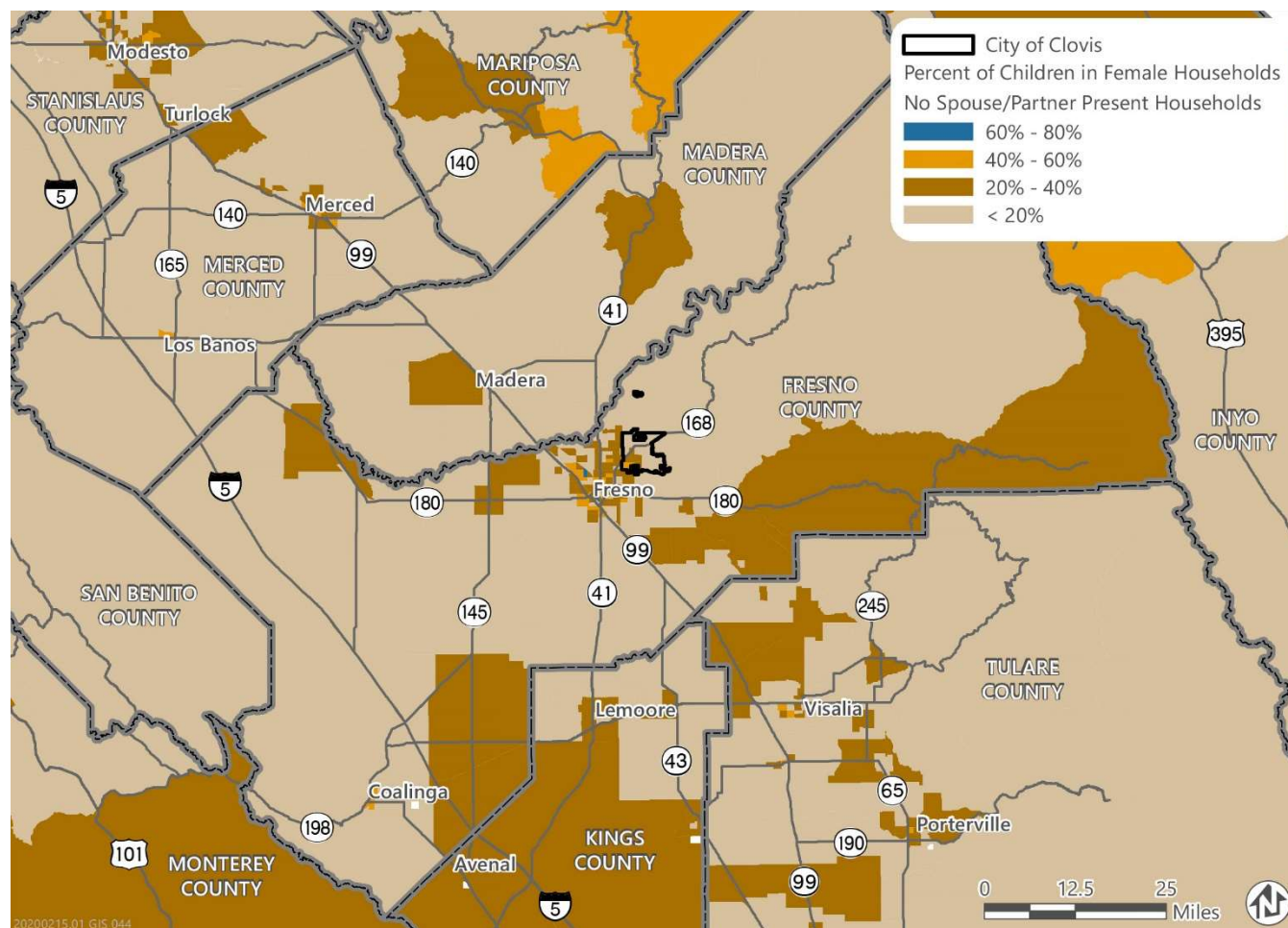
Figure 4-8   Children in Married Couple Households, Fresno County, 2016-2020
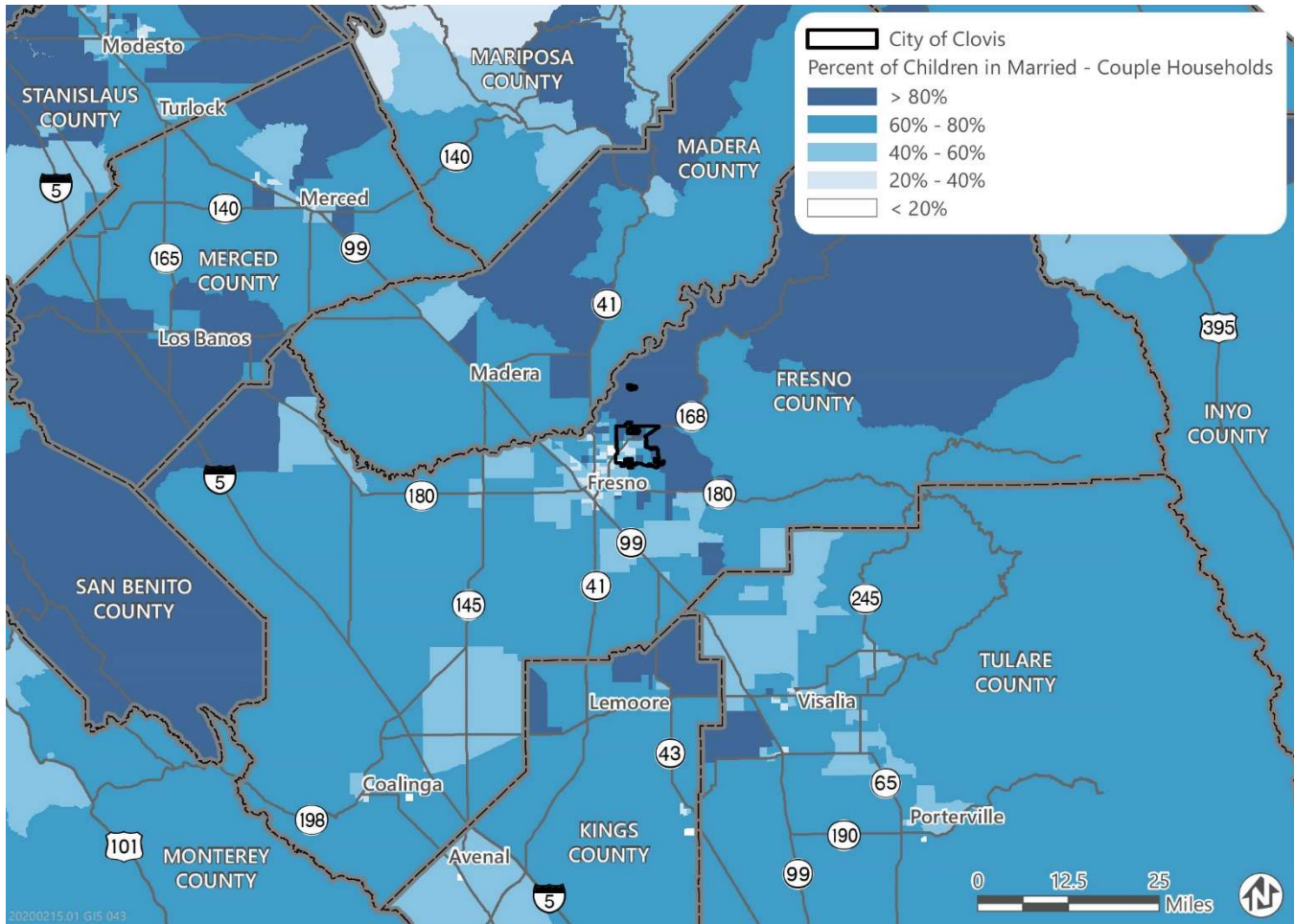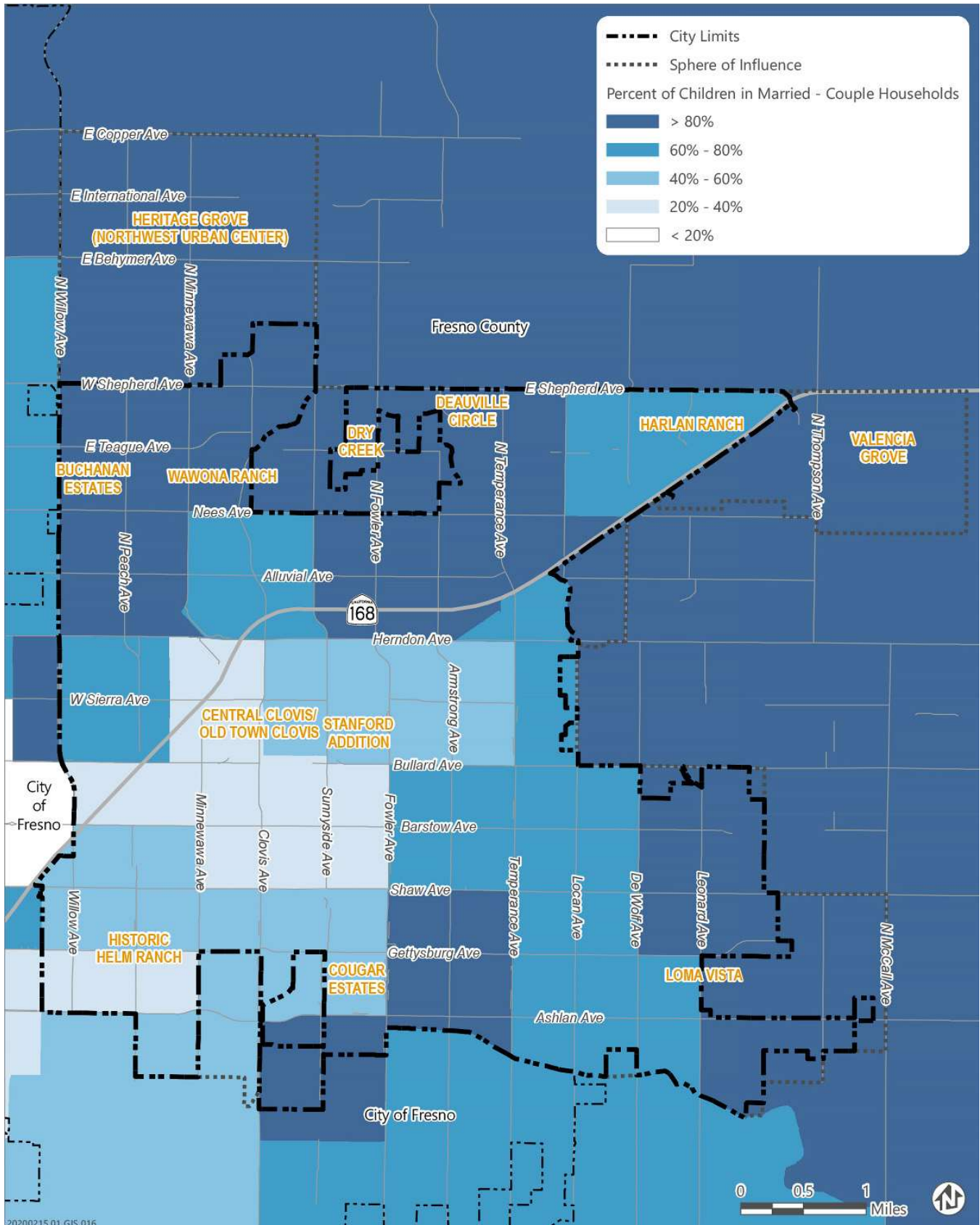

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-9   Children in Female-Headed Households, Fresno County, 2016-2020

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

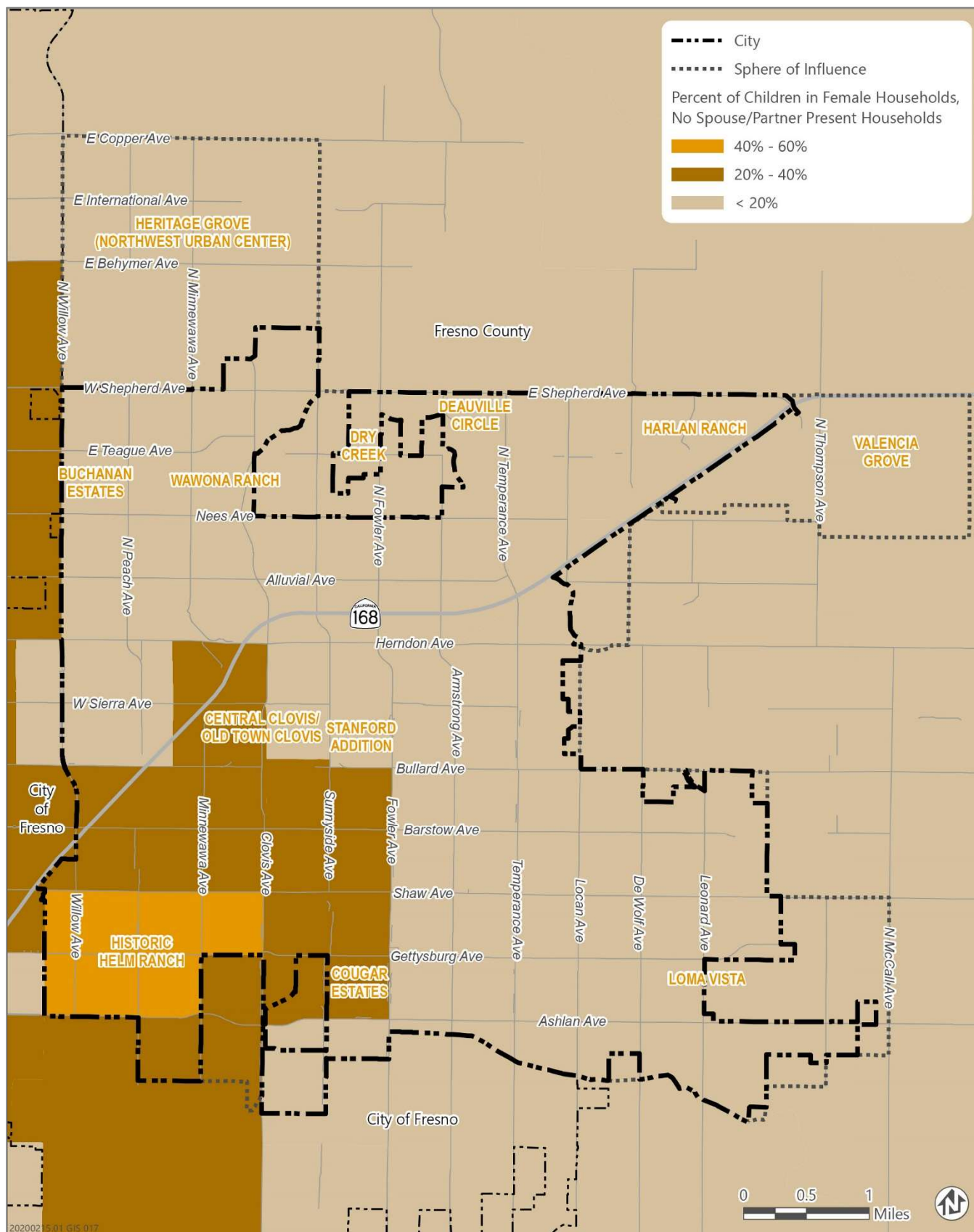Figure 4-10 Children in Married-Couple Households, Clovis, 2016-2020

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-11   Children in Female-Headed Households, Clovis, 2016-2020

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Population with Disabilities

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions to persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities, if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

Regional Trends

According to the 2015-2019 ACS 5-year estimates, 127,456 residents (13 percent of Fresno County's population) reported having one of the six disability types listed in the ACS (hearing, vision, cognitive, ambulatory, self-care, and independent living). The percentage of residents detailed by disability type are listed in Table 4-7 below. Independent-living and ambulatory disabilities are the most common disability types in the County. Note that individuals may report multiple types of disability.

Table 4-7	Percentage of Populations by Disability Types in Fresno County and Clovis, 2019	
Disability Type	Fresno County	Clovis
Hearing	3.7%	3.2%
Vision	3.2%	2.4%
Cognitive	5.8%	5.0%
Ambulatory	7.0%	5.7%
Self Care Difficulty	3.1%	2.7%
Independent Living Difficulty	6.9%	5.6%
Total	13%	11.3%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2020, Table S1810.

In Fresno County, the percentage of individuals with disabilities increases with age, with the highest percentage of individuals with disabilities being those 65 years and older. Clovis shares the same pattern, with a smaller portion of the population with disabilities for every age group compared to Fresno County. Refer to Table 4-8 for the distribution of percentages by age.
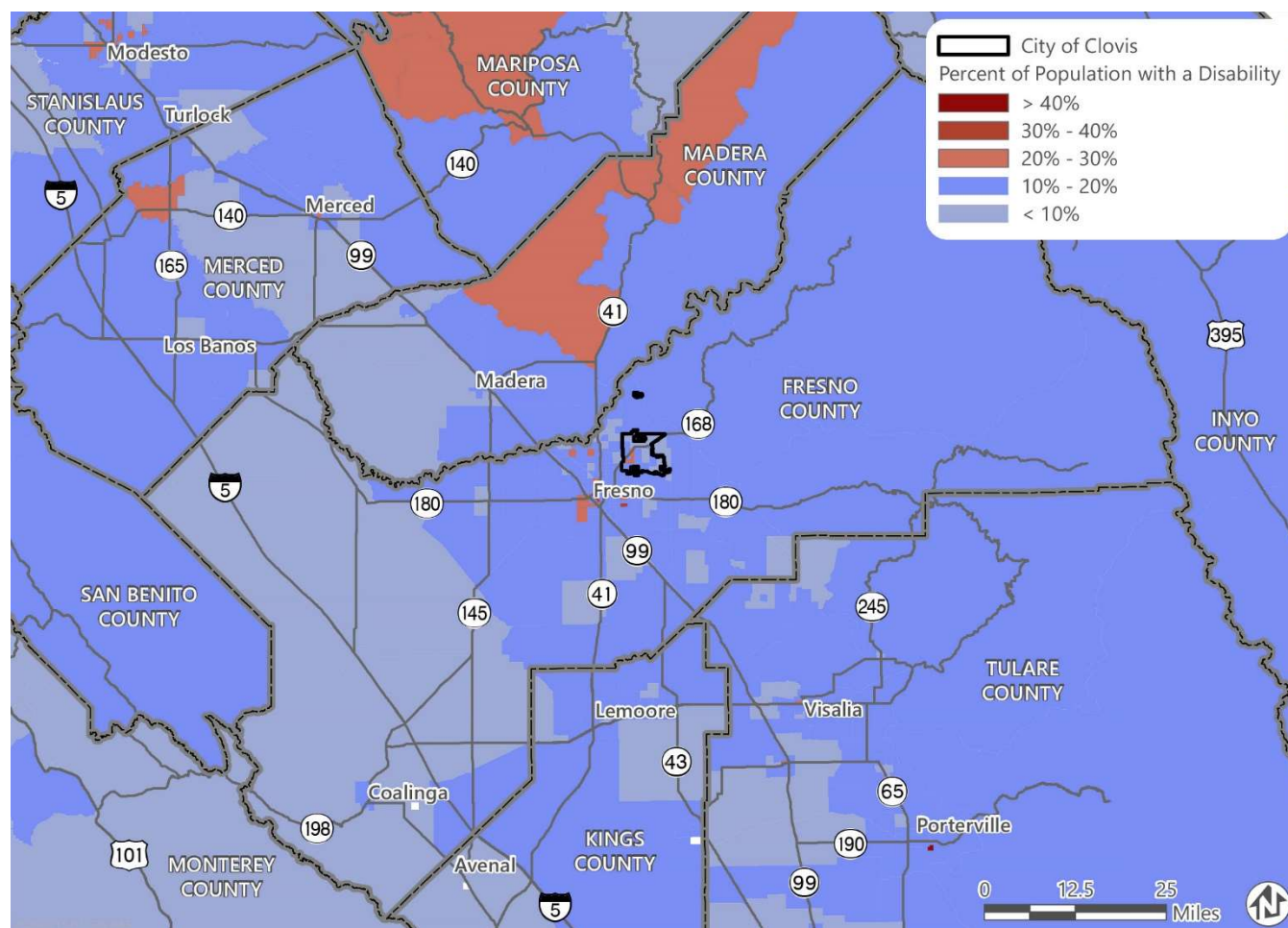
Table 4-8	Percentage of Populations with Disability by Age in Fresno County and Clovis, 2019	
Age	Fresno County	Clovis
Under 5 years	0.8%	0.5%
5-17 years	5.4%	5.3%
18-34 years	7.3%	6.7%
35-64 years	14.6%	10.5%
65-74 years	30.5%	25.8%
75 years and over	57.7%	56.7%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2016-2020, Table S1810.

Figure 4-12 shows the populations of persons with a disability by census tract in Fresno County using ACS data from 2015-2019. The only areas with a concentration of persons with a disability over 20.0 percent are in the Cities of Fresno and Clovis, suggesting a correlation between a greater variety of housing opportunities in more urbanized areas with access to public transportation, services, and amenities. Generally, the western area of the County near SR 5 has a lower concentration of people with disabilities (less than 10 percent) than the areas east of Clovis (between 10 and 20 percent).

Figure 4-12 Population with a Disability, Fresno County, 2014 and 2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Local Trends

The City of Clovis has a slightly lower percentage of population with disabilities than Fresno County (a difference of 1.7 percent), and a different concentration of disability types. The most common disability types in Clovis are ambulatory disabilities (5.7 percent), independent living difficulties (5.6 percent), and cognitive disabilities (5 percent).

Figure 4-13 shows the population concentrations of persons with a disability by census tract in the City in 2014 and 2019. Generally, populations with disabilities are concentrated toward the western side of Clovis. The census tracts with the highest concentration are located near Central Clovis extending toward the City of Fresno boundary, with concentrations between 20 and 30 percent. These tracts contain four subsidized housing developments and three of the City's five mobile home parks (see Figure 4-34), which are more financially accessible to individuals on fixed incomes or in need of supportive services. Near the northern and eastern borders, there tends to be a low concentration of populations with disabilities (less than 10 percent). Over time, the spatial distribution of residents with disabilities has shifted toward Central Clovis and away from the eastern outskirts of the City.

Figure 4-13 Population with a Disability, Clovis 2014-2019
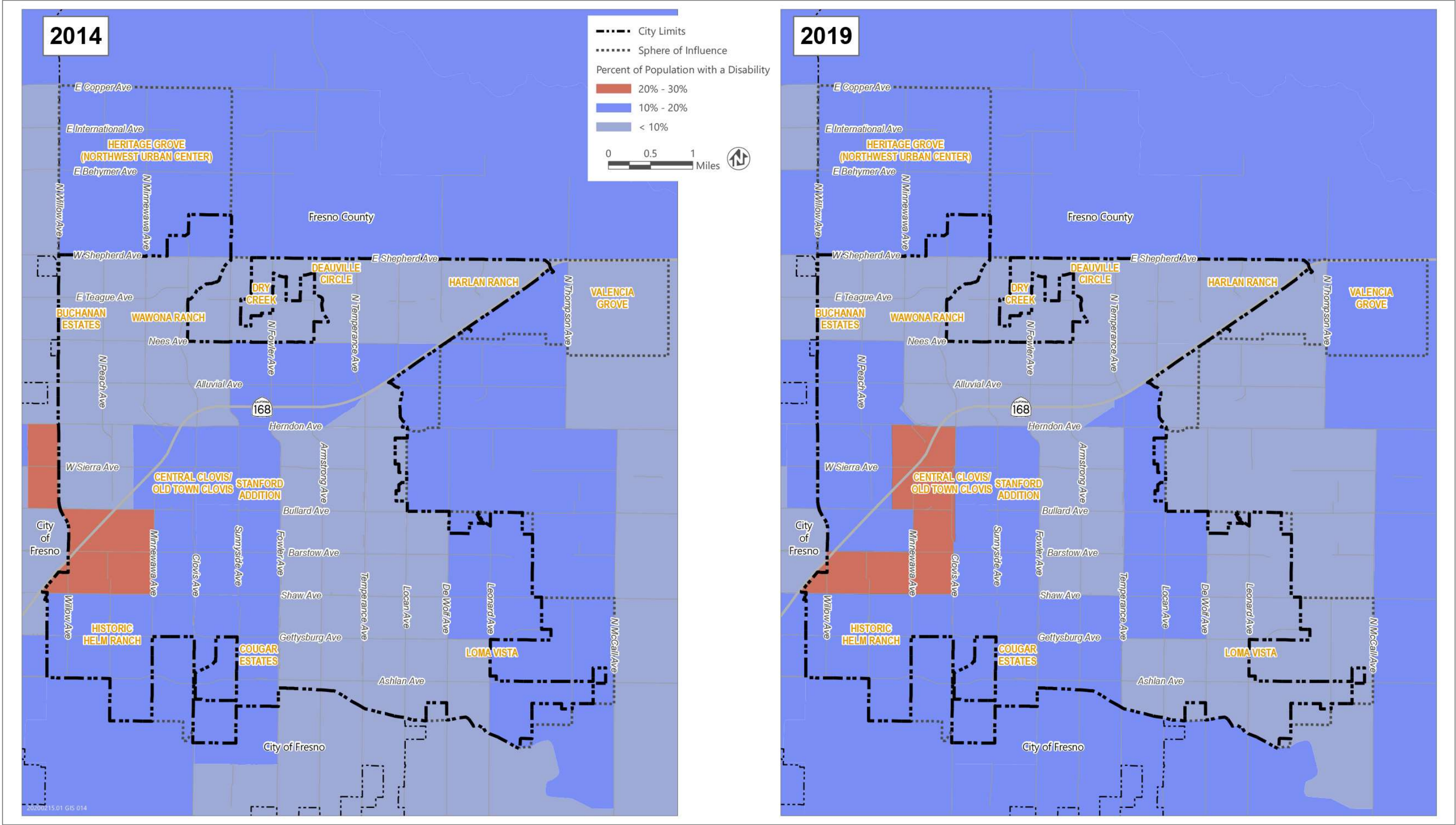
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.
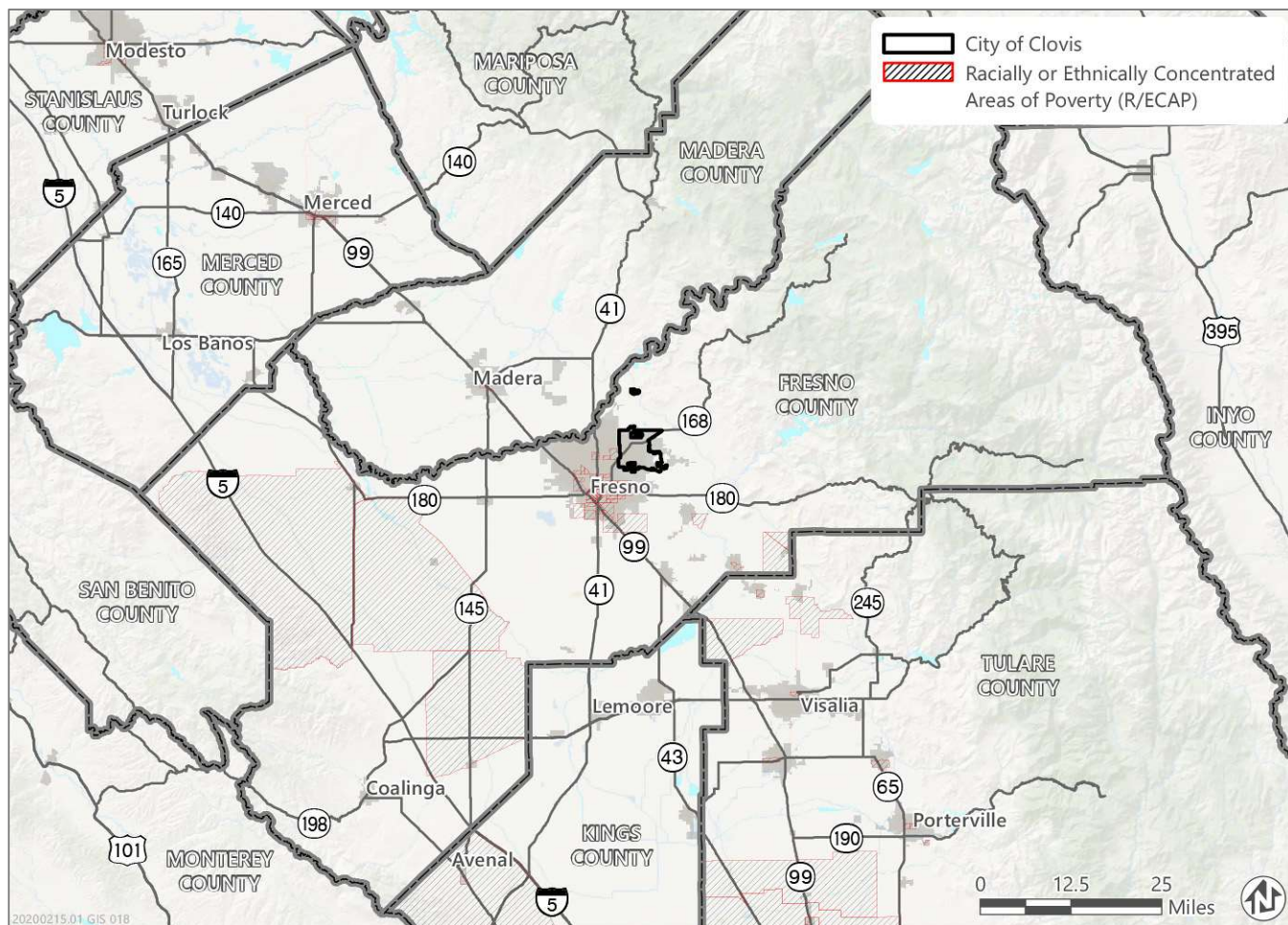
Racially or Ethnically Concentrated Areas of Income

Racially or Ethnically Concentrated Areas of Poverty

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD's definition of a R/ECAP is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR

- A census tract that has a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. R/ECAPs are meant to identify where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. The majority of R/ECAPs in Fresno County are located within the City of Fresno, with other R/ECAPs located near San Joaquin, Sanger, and Reedley (see Figure 4-14). Although there are no R/ECAPs in Clovis, the nearest is located just outside city limits near California State University, Fresno on the west side of SR 168. Census tracts within city limits adjacent to this R/ECAP tend to report higher poverty rates relative to the Clovis average (see Figure 4-15). The census tract with the highest poverty rate in Clovis (30 percent – 40 percent) in the Historic Helm Ranch neighborhood, also hosts a larger non-White population (61 percent to 81 percent) than other areas of the City (see Figure 4-3). So, while there are no census tracts that meet the HUD definition of a R/ECAP, the areas of the City described above are both lower-income and have higher concentrations of non-White residents.
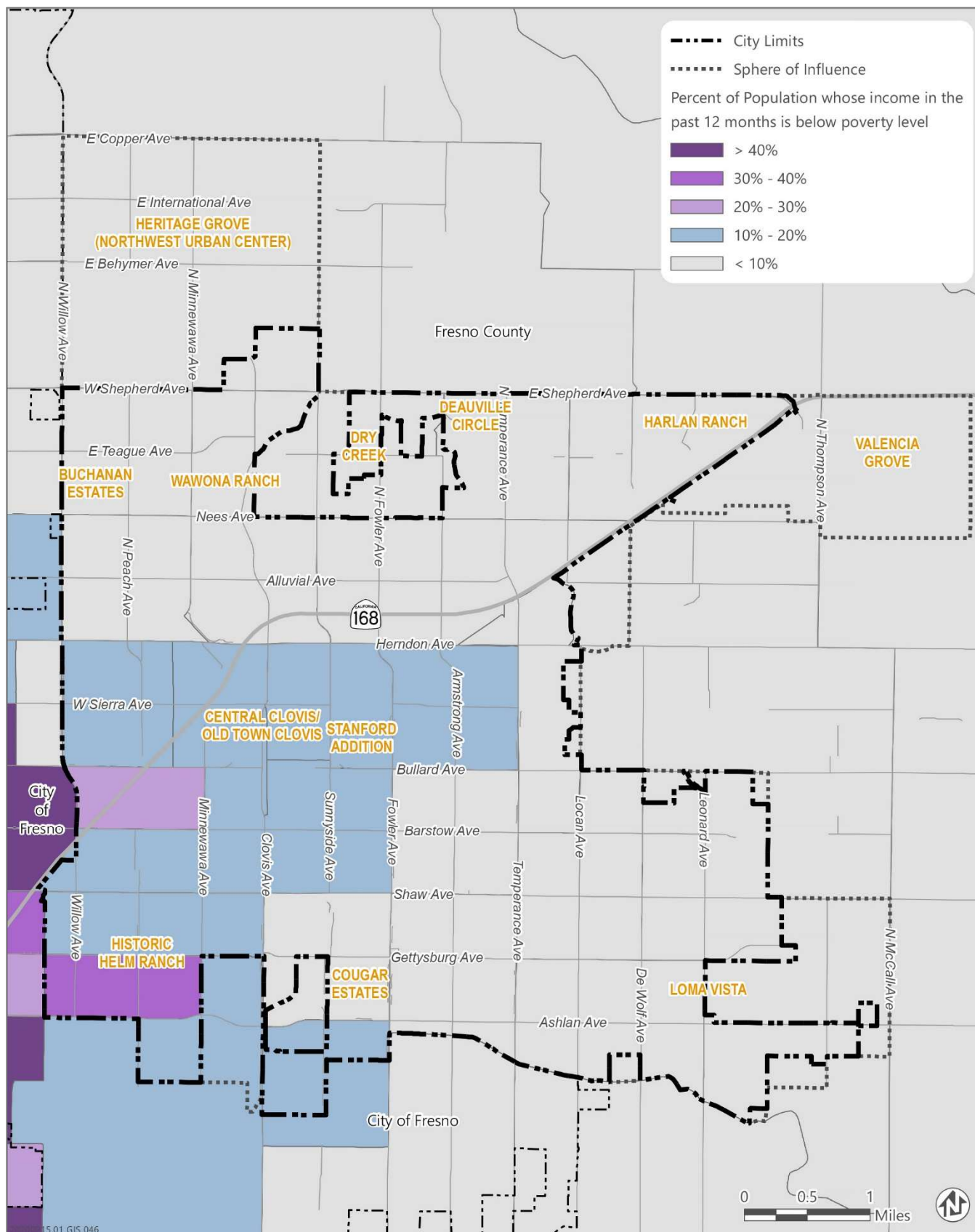
Figure 4-14 R/ECAPs, Fresno County, 2009-2013

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-15 Poverty Status, Clovis, 2016-2020

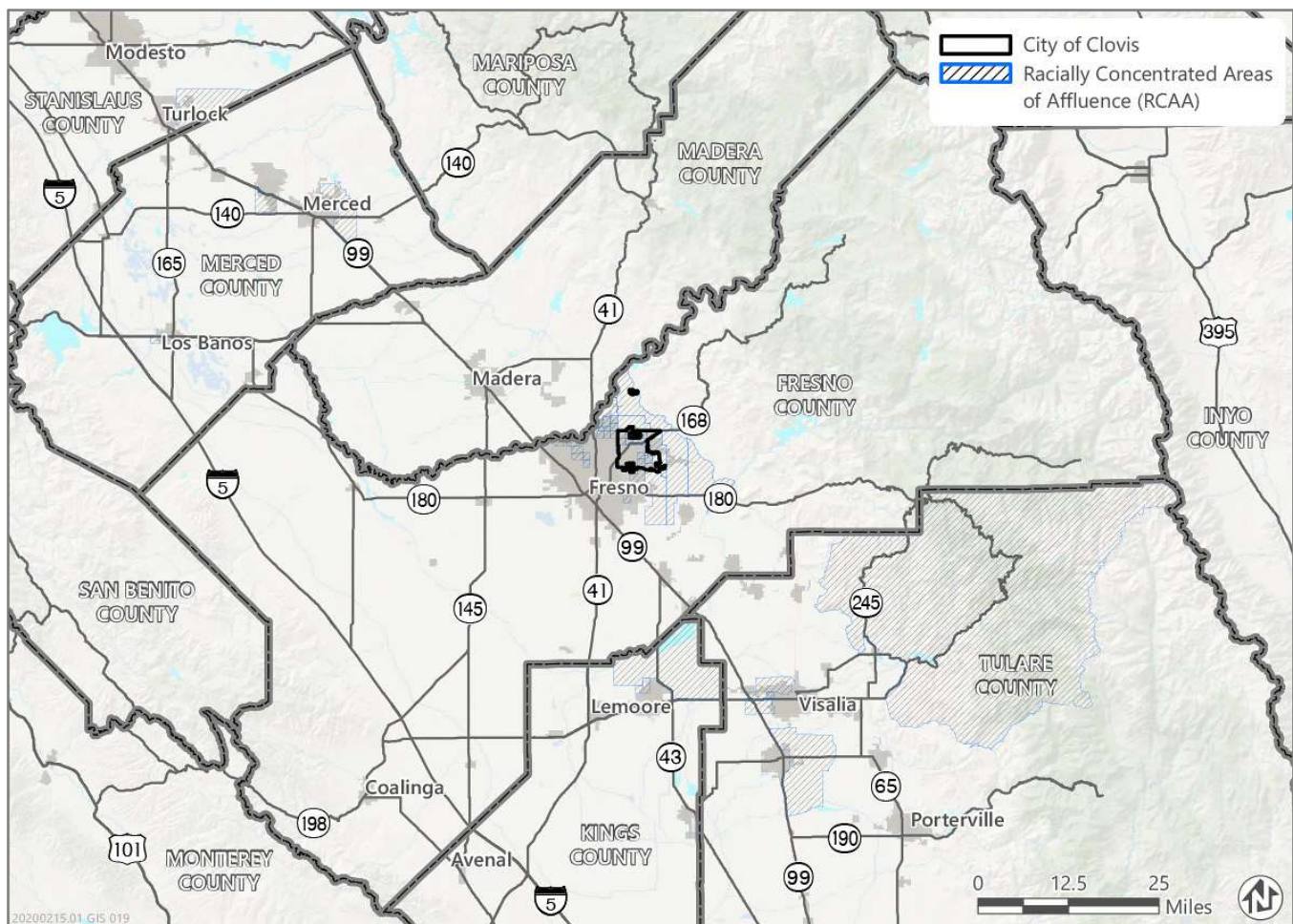Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Racially or Ethnically Concentrated Areas of Affluence

Racially or Ethnically Concentrated Areas of Affluence (RCAAs) are generally understood to be neighborhoods in which there are both high concentrations of non-Hispanic White households and high household income rates. HCD's methodology identifies RCAAs as census tracts with both a population of non-Hispanic white residents that is at least 1.25 times higher than the average total white population in the region and a median income at least 1.5 times higher than the regional average median income (or 1.5 times the state average median income, whichever is lower).

Figure 4-16 shows RCAAs identified using HCD's methodology in Fresno County and the surrounding area. Regionally, RCAAs are localized to the north side of the Cities of Fresno and Clovis along the San Joaquin River and extend around the north and east side of Clovis. Outside of this area, the nearest RCAAs are located in Tulare County, bordering the southern Fresno County line. This aligns with regional racial demographic and median income data discussed above, which indicates that Clovis and northern areas of the City of Fresno tend to have a higher concentration of non-Hispanic white populations and higher median household incomes than elsewhere in the County.

Figure 4-16 Racially Concentrated Areas of Affluence, Fresno County, 2015-2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2022, based on U.S. Census Bureau data.

Relative to the surrounding Fresno region, the City has a greater presence of higher-income households and a higher concentration non-Hispanic White residents, particularly along the northern and eastern portions of the City. These areas are generally identified as RCCAs in Figure 4-17. RCCAs are located north of Herndon Avenue and east of Fowler Avenue, areas that are predominantly zoned for low-density single-family residential housing. Households in RCCAs also tend to be primarily owner-occupied, with less than 40 percent% of households in renter-occupied housing units (see Figure 4-4137).

Figure 4-17 Racially Concentrated Areas of Affluence, Clovis, 2015-2019
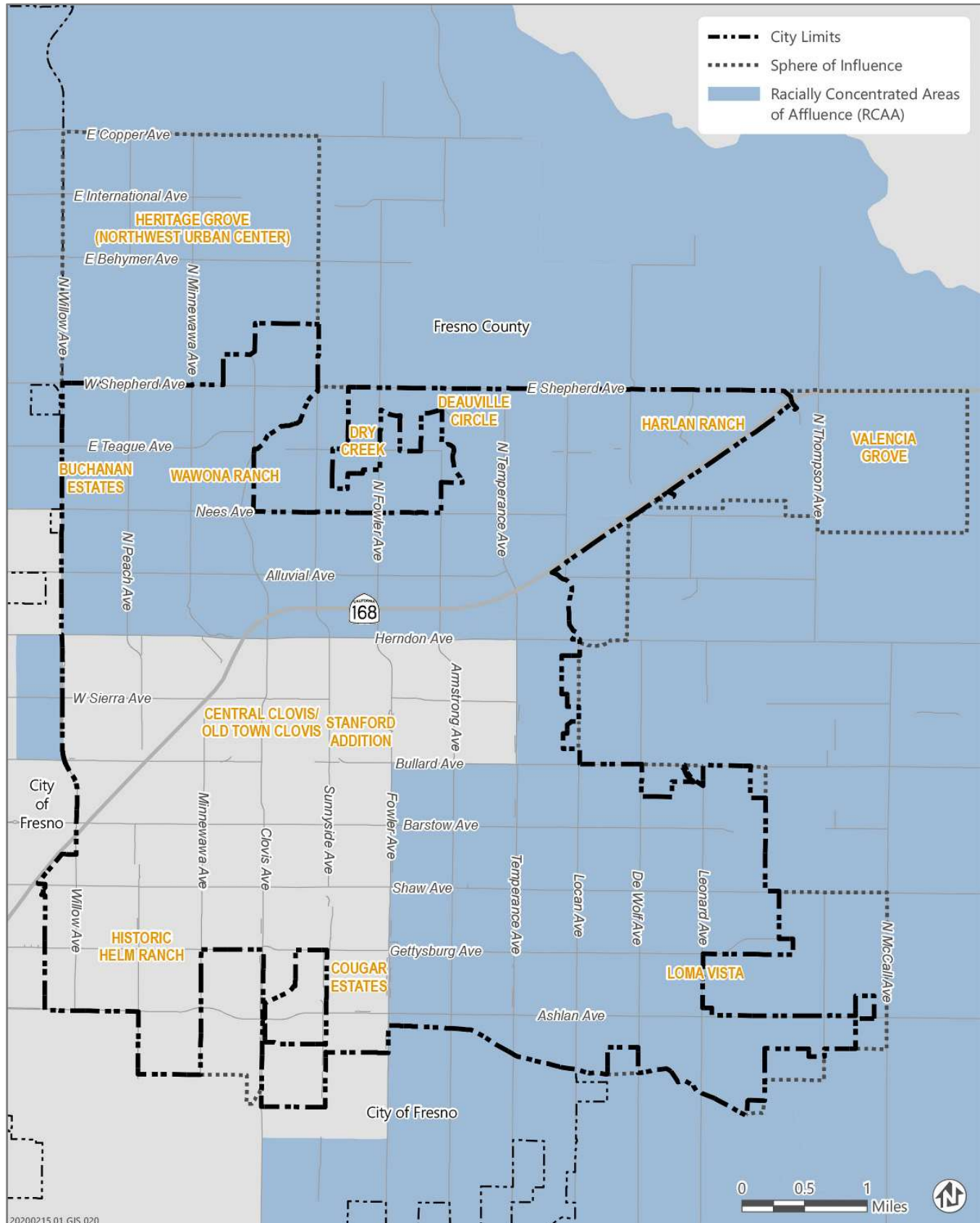
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2022, based on U.S. Census Bureau data.

Contributing Factors to Residential Segregation

Municipal land use policies (e.g., zoning, code enforcement, and redevelopment) have created and reinforced patterns of racial and income-based segregation. In most cities throughout the San Joaquin Valley, it is common for higher income areas to be zoned exclusively single family, low density residential, while lower-income areas contain most of the higher density residential zoning.[3] Research demonstrates that when cities have more stringent land use policies and homogenous zoning, it causes them to diversify more slowly.[4] This trend is applicable to development patterns and subsequent demographics in Clovis. Lower density zoning in addition to other regulatory constraints have increased affluence and intensified spatial inequality because middle- and low--income households have traditionally been excluded from opportunities to live in exclusive single-family zoned areas. These trends are discussed further in Section 4.7, Other Relevant Factors.

4.5 Access to Opportunity

Across the nation, affordable housing has been disproportionately developed in minority neighborhoods with high poverty rates, thereby reinforcing the concentration of poverty and racial segregation in low opportunity and low resource areas. Several agencies, including HUD and HCD, in coordination with the California Tax Credit Allocation Committee (TCAC), have developed methodologies to assess and measure geographic access to opportunity in areas throughout California. For this assessment, the opportunity indices prepared by HUD and HCD/TCAC are used to analyze access to opportunity in the City of Clovis.

Access to opportunity is a concept that approximates the link between place-based characteristics (e.g., education, employment, safety, and the environment) and critical life outcomes (e.g., health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

TCAC Opportunity Areas

TCAC Maps are opportunity maps created by the California Fair Housing Task Force (a convening of the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC)) to provide research and evidence-based policy recommendations to further HCD's fair housing goals of (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. These opportunity maps identify census tracts with highest to lowest resources, segregation, and poverty, which in turn inform the TCAC to more equitably distribute funding for affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

TCAC Opportunity Maps display areas by highest to lowest resources by assigning scores between 0–1 for each domain by census tracts where higher scores indicate higher "access" to the domain or higher "outcomes." Refer to Table 4-9 for a list of domains and indicators for opportunity maps. Composite scores are a combination score of the three domains that do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation). The opportunity maps also include a measure or "filter" to identify areas with poverty and racial segregation. The criteria for these filters were:

- **Poverty:** Tracts with at least 30 percent of population under the federal poverty line;

- **Racial Segregation**: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the county

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[3] San Joaquin Valley Fair Housing and Equity Assessment, 2014. Available via: https://academics.fresnostate.edu/oced/documents/SJV_Fair-Housing-and-Equity-Assessment_April-2014.pdf

[4] Trounstine, J, 2018. *Segregation by Design: Local Politics and Inequality in American Cities.* Cambridge University Press.

Table 4-9	Domains and List of Indicators for Opportunity Maps		
Domain	**Indicator**		
Economic	• Poverty • Adult Education • Employment • Job Proximity • Median Home Value		
Environmental	• CalEnviroScreen 3.0 Pollution Indicators and Values		
Education	• Math Proficiency • Reading Proficiency • High School Graduation Rates • Student Poverty Rates		

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020.

High resource areas have high index scores for a variety of opportunity indicators such as high employment rates, low poverty rates, proximity to jobs, high educational proficiency, and limited exposure to environmental health hazards. High resource tracts offer low-income residents the best chance of a high quality of life, whether through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents.

Regional Trends

Figure 4-18 provides a visual representation of TCAC Opportunity Areas in Fresno County based on a composite score, where each tract is categorized based on percentile rankings of the level of resources within the region. Areas of high segregation and poverty are clustered near and within the City of Fresno, with another cluster located east of SR 99 near the City of Parlier. Concentrations of low resource areas are located in the southwestern and central portions of the County, clustered near the Cities of Coalinga and Fresno. Additionally, the eastern Cities of Sanger and Reedley contain areas identified as high segregation and poverty. Parlier and Orange Cove, east of SR 99, are also identified as predominantly areas of high segregation and poverty, as well as Mendota, Firebaugh, San Joaquin, and Huron in the eastern portion of the county. In the unincorporated county, high and highest resource areas are generally in the northeast and eastern portions of the county, extending into the Cities of Clovis, Reedley, and along the San Joaquin River.

Figure 4-18 TCAC Opportunity Areas, Composite Score, Fresno County, 2022
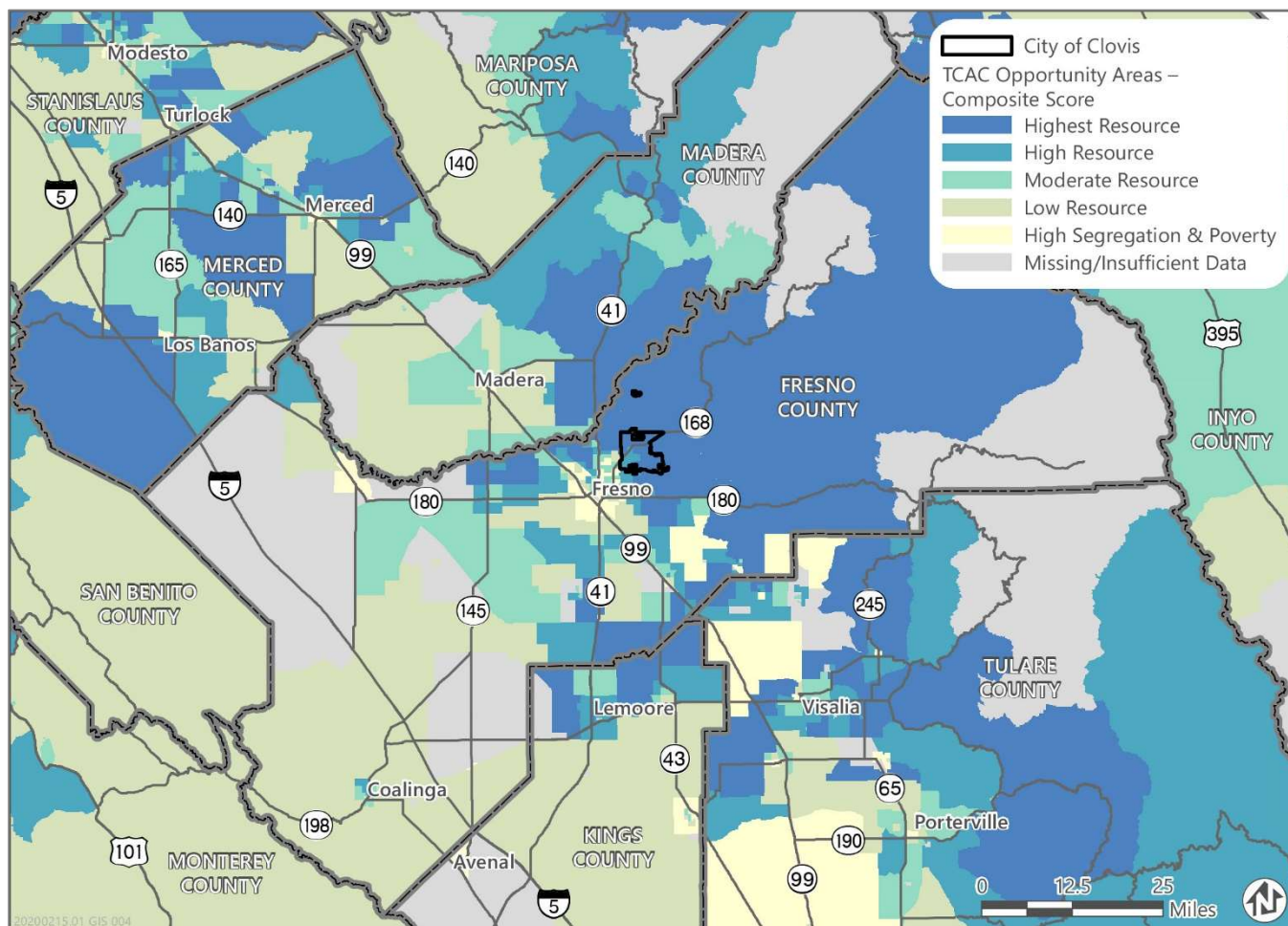
Source: Data downloaded from California State Treasurer in 2022.

Local Trends

Figure 4-19 shows the composite opportunity scores for the City of Clovis by census tract. Clovis is composed entirely of high and highest resource areas. High resource areas are clustered in the southwestern portion of the City and received comparatively lower scores in all three domains. These areas correspond with a higher percentage of children in female-headed households, lower median household income, and larger concentrations of non-White residents. Areas identified as RCAAs in Figure 4-17 are all located in highest resource areas, indicating that affluent White households tend to have the most optimal access to opportunity in the City.

Figure 4-19 TCAC Opportunity Areas, Composite Score, Clovis, 2022
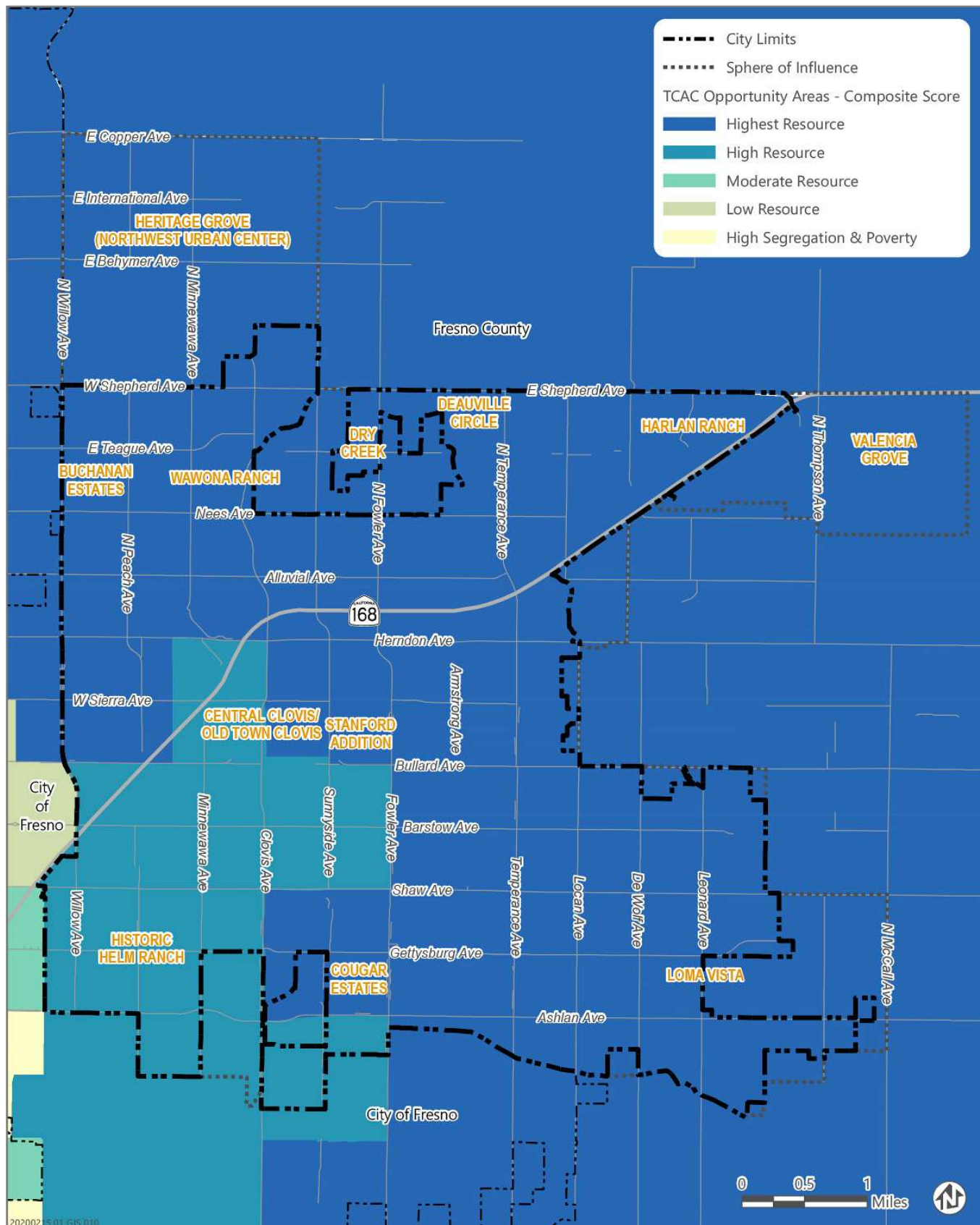
Source: Data downloaded from California State Treasurer in 2022.

Educational Opportunity

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to educational opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger numbers of LMI families (largely composed of minorities). As test scores are a reflection of student demographics, where students of color routinely score lower than their White peers, less diverse schools with higher test scores tend to attract higher income families to the school district. This is a fair housing issue because as higher income families move to the area, the overall cost of housing rises and an exclusionary feedback loop is created, leading to increased racial and economic segregation across districts as well as decreased access to high-performing schools for non-White students.

Each year, the California Department of Education (DOE) publishes performance metrics for public schools in the state, including student assessment results for English Language Arts and Mathematics as they compare to the state grade-level standards and demographic characteristics of each school's student population. The characteristics reported on include rates of chronic absenteeism and suspension, percentage of students that are socioeconomically disadvantaged, percentage of students that are in foster care, percentage of students learning the English language, and the percentage of high school students that are prepared for college. Chronic absenteeism refers to the percentage of students who are absent for 10.0 percent or more of instructional days that they were enrolled at the school, with the state average being 10.1 percent of students. Students who are eligible for free or reduced-priced meals, or who have parents or guardians who did not receive a diploma, are considered socioeconomically disadvantaged. TCAC and HCD rely on this data from DOE to determine the expected educational outcome in each census tract and block group within the state. TCAC and HCD's educational domain score reflects mathematics proficiency, reading proficiency, high school graduation rates, and student poverty rates of all schools for which this data is available, culminating in a score ranging from 0 to 1, with higher values being the most positive expected educational outcome.

Regional Trends

There are 33 public school districts in Fresno County, with 49 private schools and 37 charter schools. Figure 4-20 demonstrates that the County's most positive educational outcomes are located around Clovis and Auberry, with clusters in the City of Fresno and along the southern County line near Kingsburg, Reedley, and Riverdale. Census tracts in the far western portion of the County have the lowest education index scores (less than 0.25), with clusters of low-scoring census tracts in the Cities of Fresno, Parlier, and Selma. The lowest education scores within incorporated cities tend to be located near areas of high segregation and poverty. A few census tracts in the eastern unincorporated area of the County received low educational scores (less than 0.25); however, these census tracts are designated as highest resources areas because they received high economic and environmental scores otherwise. These tracts have the lowest population density in the county, and likely either attend the higher performing schools in adjacent jurisdictions or are homeschooled.

Local Trends

The City of Clovis is part of Clovis Unified School District (CUSD), which serves close to 43,000 students. CUSD demographic data indicates that 48 percent of students reside in the City of Clovis. Generally, Clovis provides more positive education outcomes throughout the City than the County, with a majority of census tracts receiving high index scores (greater than 0.75) as shown in Figure 4-21. Census tracts with the highest education scores are located in the northern and eastern portions of the City, and are consistent with highest resource areas. Relatively lower education index scores are reported in census tracts located in the southwestern corner of the City, with the City's lowest score reported in the census tract south of Gettysburg Avenue, between Willow and Minnewawa Avenue. Although this census tract is located within a high resource area, it hosts a high concentration of lower income households, children in female-headed households, and non-White residents relative to the north and eastern areas of Clovis. Housing Element update community workshop participants highlighted a pattern of student test scores from schools in the northern/eastern region of Clovis tending to be higher than test scores from schools in the western region.
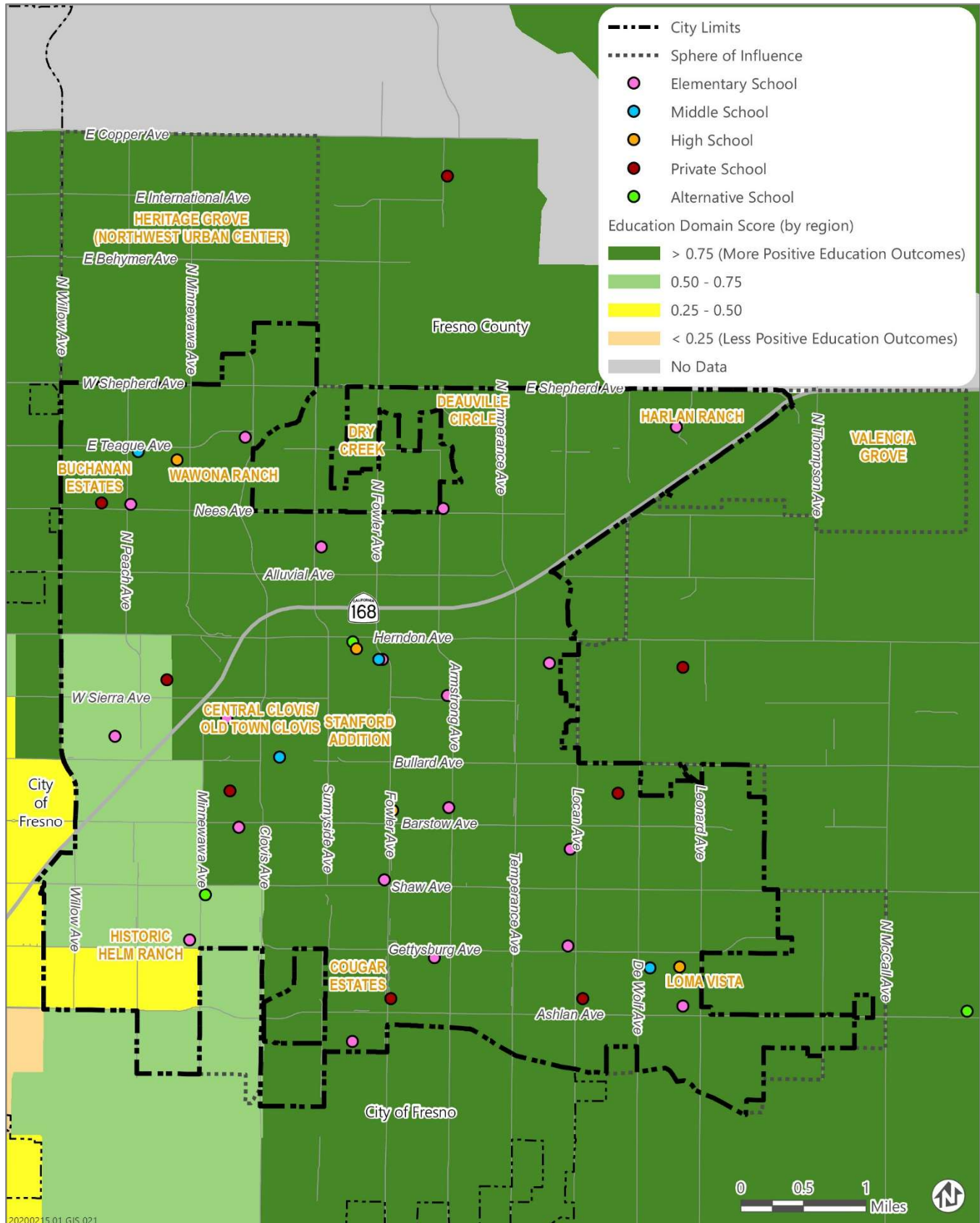
Figure 4-20 TCAC Opportunity Areas, Education Score, 2021
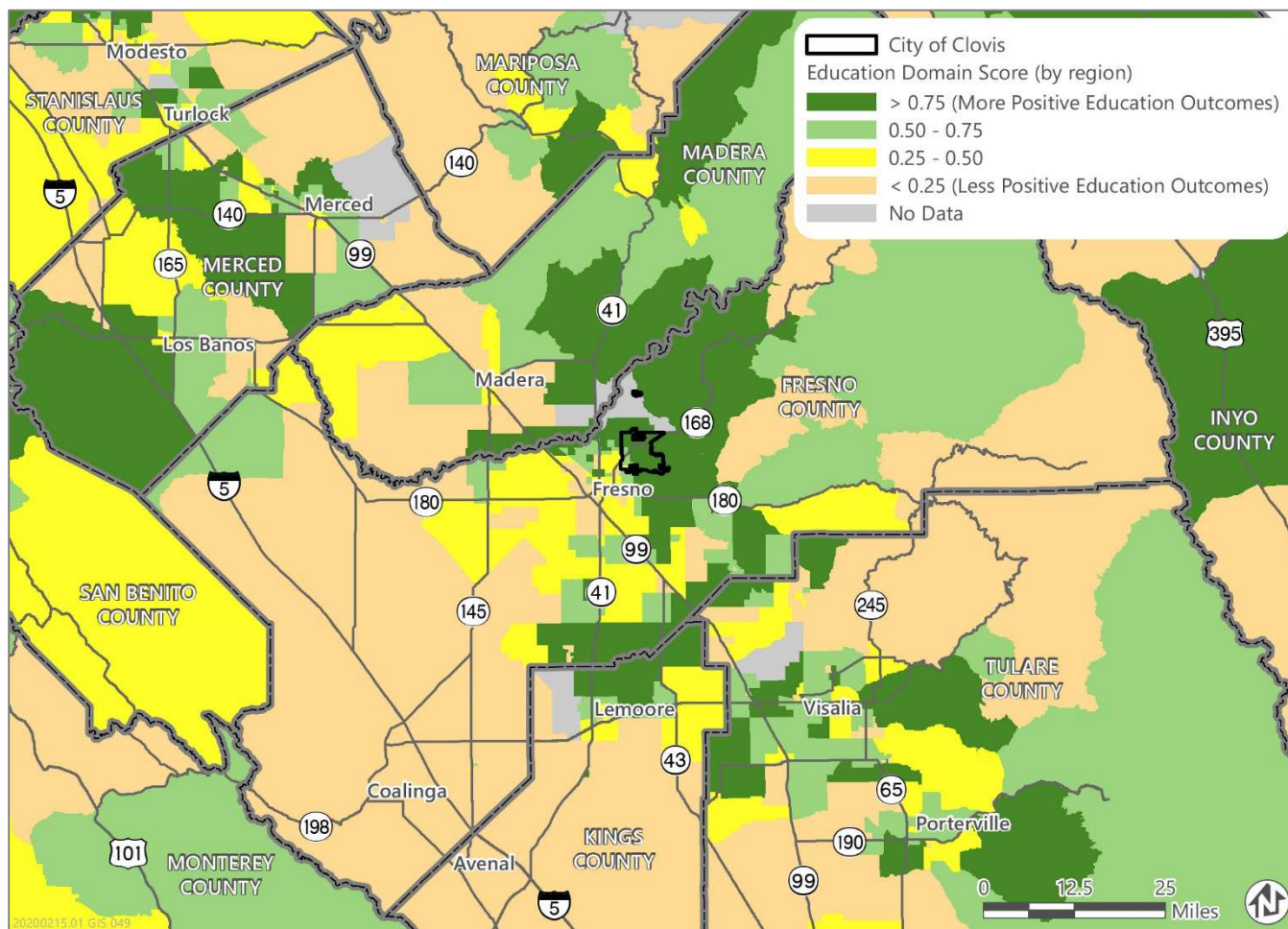
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-21 TCAC Opportunity Areas, Education Score, Clovis, 2021

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Economic Opportunity

Employment opportunities are depicted by two indices: (1) the HCD/TCAC economic domain opportunity index and (2) the HUD job proximity index. The HCD/TCAC economic opportunity index provide census tract-level scores for the economic domain by analyzing poverty levels, adult education, employment rates, proximity to low-wage or low- to moderate-skill jobs, and median home values. The index ranges from 0 to 1, with higher values indicating greatest access to opportunities for positive economic outcomes. HUD's jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region by measuring the physical distances between jobs and places of residence. It varies from 0 to 100, with higher scores indicating closer proximity to employment opportunities.

Regional Trends

According to June 2022 employment data from the State Employment Development Department, Fresno County had an unemployment rate of 5.8 percent, representing 26,200 residents. Firebaugh, Huron, and Reedley were amongst the cities with the highest unemployment rates, 14.4 percent, 12.9 percent, and 12.5 percent respectively. High unemployment rates in Fresno County tend to correlate with lower economic domain index scores. Figure 4-22 shows the economic domain index scores by census tract in Fresno County. Census tracts with the lowest economic index scores (less than 0.25) are clustered in rural areas near the western and eastern County boundaries, as well as in the Cities of Fresno, Sanger, Selma, and Reedley. Much of the land that is characterized as having the closest job proximity in eastern Fresno areas and counties to the north of Fresno County is rural farmland or open space, which suggests that the property owner lives and works on-site, compared to residents' access to employment opportunities within incorporated jurisdictions. Census tracts with the highest economic index scores (greater than 0.75) tend to be clustered near SR 99 as well as the Cities of Fresno and Clovis.

Figure 4-23 shows the spatial variability of job proximity in Fresno County. Generally, areas with closest job proximity (greater than 80) are found in the Central Valley between SR 5 and SR 99. In this area, the economic opportunity index and the job proximity index are most consistent. The far western and eastern areas of the County have the furthest proximity (less than 20). In these areas, there is more variability between the two indices as the eastern region of the County (particularly in the area surrounding the City of Clovis) tends to be an area of higher economic opportunity despite further proximity from employment centers.

According to the U.S. Census Longitudinal Employer-Household Dynamics (LEHD), which reports the distance and direction between home and work for residents of each jurisdiction and the ratio between jobs and households, the greatest concentration of jobs are in the City of Fresno (71.2 percent of Fresno County jobs), City of Clovis (10.6 percent), City of Reedley (2.8 percent), City of Sanger (2.5 percent), and the City of Kerman (2.1 percent).
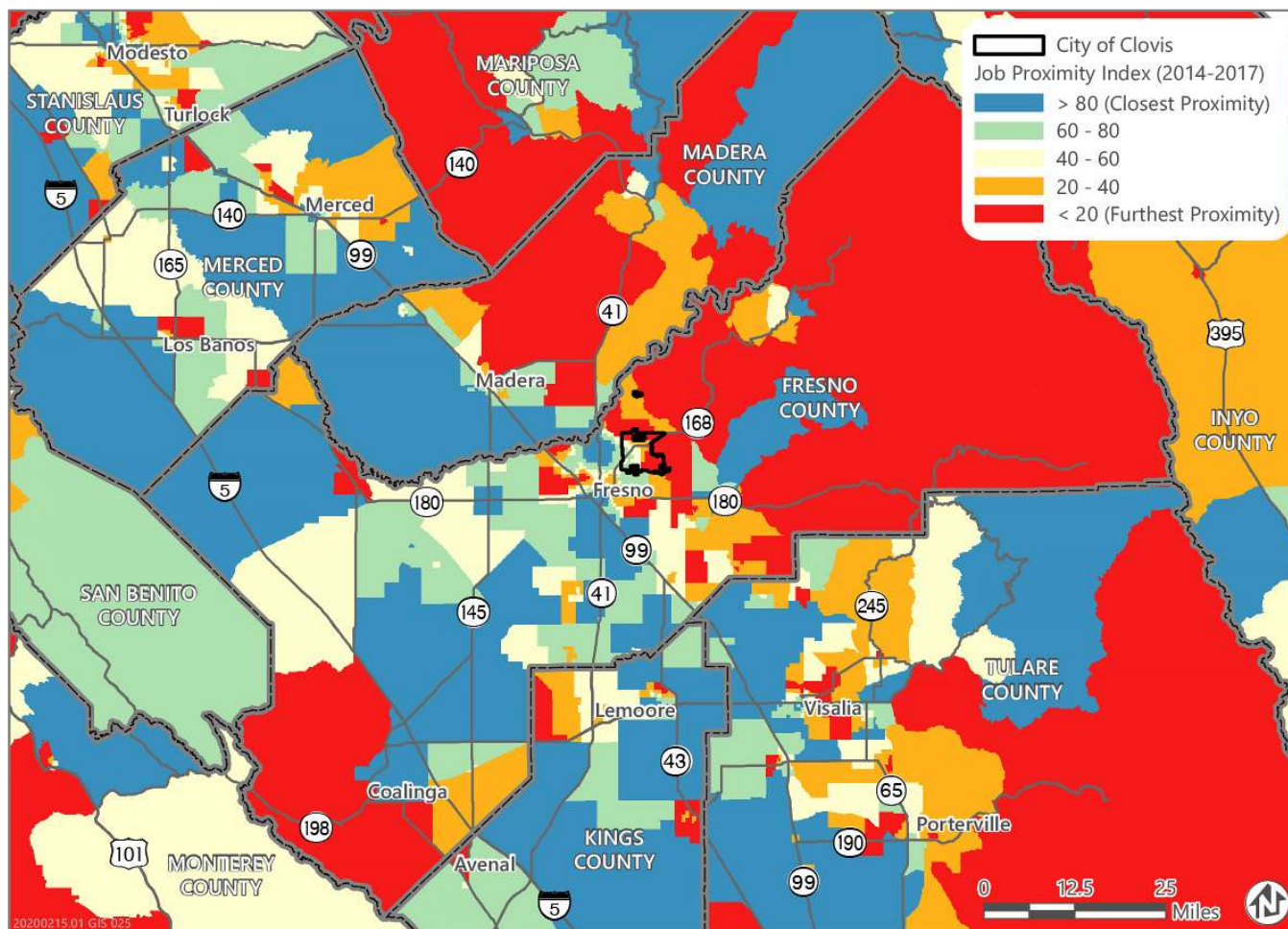
Figure 4-22 TCAC Opportunity Areas, Economic Score, Fresno County, 2021
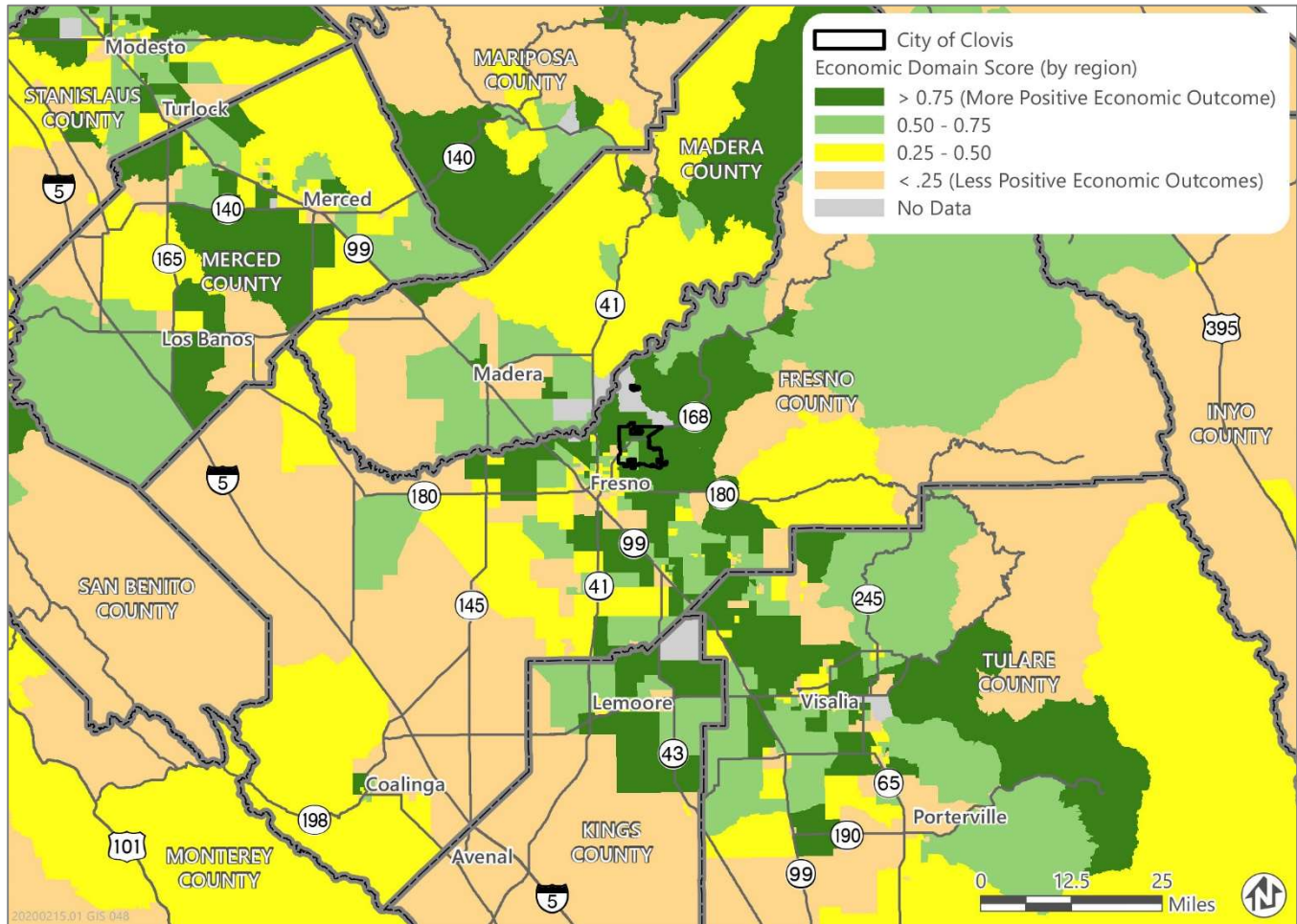
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-23 Job Proximity Index, Fresno County, 2014-2017

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Local Trends

In June 2022, the City of Clovis had an unemployment rate of 3.1 percent, representing one of the lowest unemployment rates in the County. As shown in Table 3-5 in Chapter 3, 82.9 percent of employed Clovis residents work outside of Clovis with 49.2 percent working in the City of Fresno. Based on ACS 2015-2019 5-year estimates, 76 percent of the Clovis population has a commute time less than 30 minutes; less than 20 percent has a commute time between 30 minutes and an hour; and less than 5 percent has a commute time greater than an hour.

Most of Clovis received an economic domain score greater than 0.75 indicating the most positive economic outcomes (see Figure 4-24). Only one census tract received a score less than 0.50, indicating lower access to opportunities for positive economic outcomes. This tract is located between Barstow and Shaw Avenue in the southwest corner of Clovis, which generally received lower scores relative to more positive economic opportunity scores in northern and eastern areas of Clovis. In contrast, this area received a job proximity index score of 60 indicating closer proximity to employment centers (see Figure 4-25).

As discussed earlier in this chapter, the southwestern area of Clovis tends to have a higher concentration of low-income households, The inconsistency between scores from these two indices in this area is likely a reflection of relatively lower scores across other indicators considered in the methodology used by TCAC and HCD to measure economic opportunity, such as median home values or poverty rates.
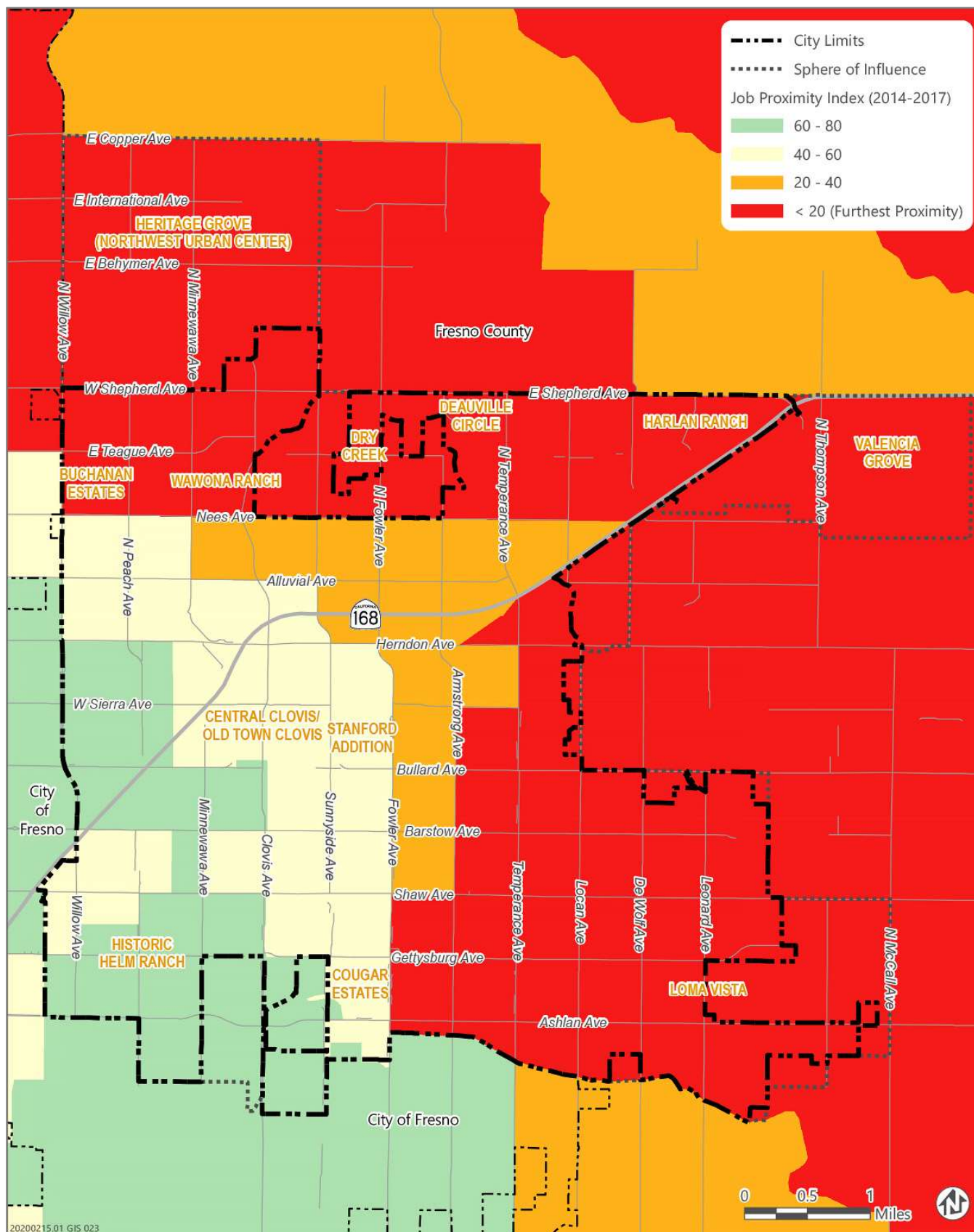
Figure 4-24 TCAC Opportunity Areas, Economic Score, Clovis, 2021
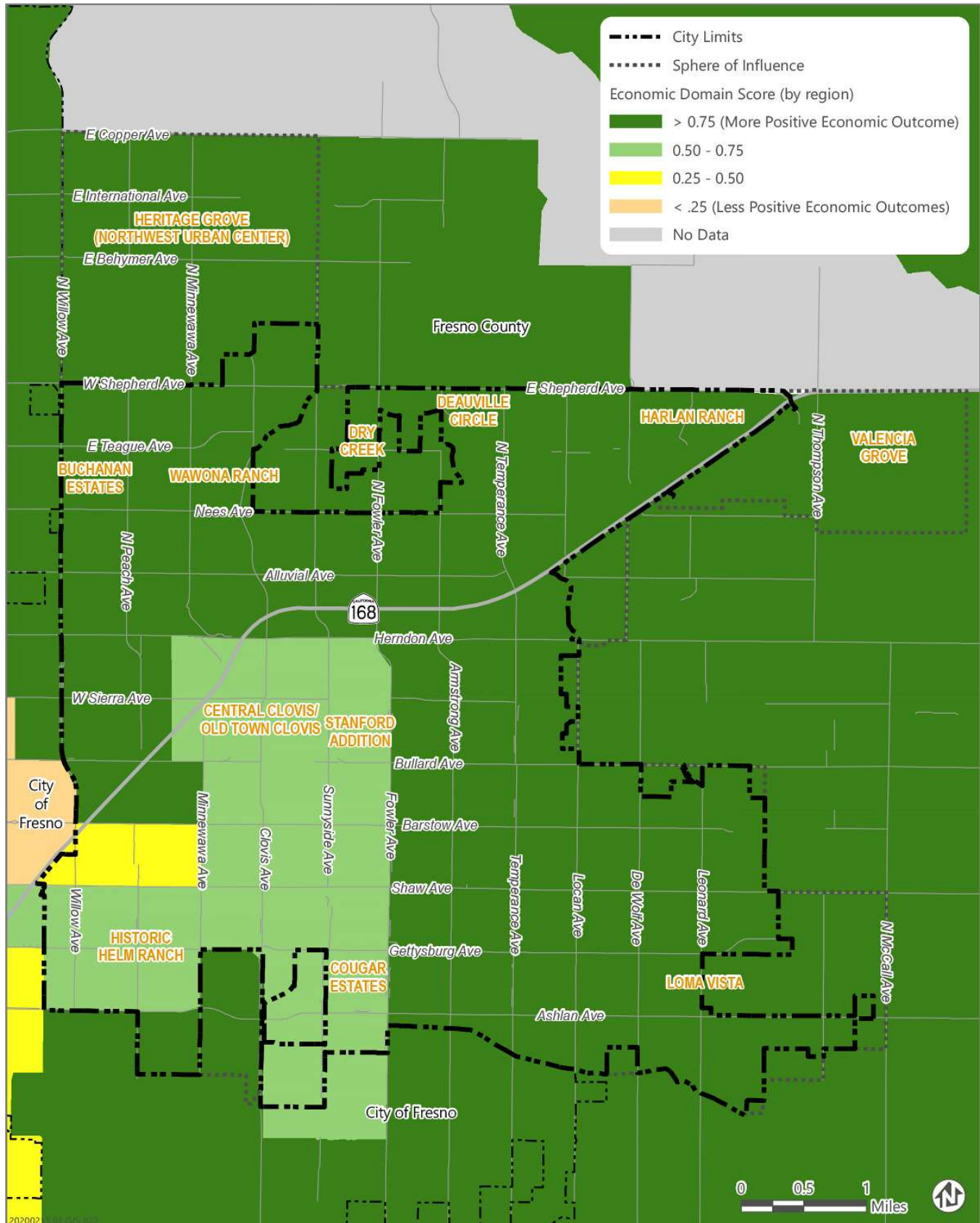
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-25 Job Proximity Index, Clovis, 2014-2017

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

No census tract within Clovis received a job proximity index score indicating residents have the closest proximity to jobs (greater than 80), consistent with the fact that a majority of employed Clovis residents are working outside City limits. Tracts with the City's highest index ratings (between 60 and 80) are located in southwestern corner of the City, near Fresno State and Fresno Yosemite International Airport. These scores gradually decline toward the north and east borders where census tracts receive index scores less than 20, indicating residents experience the furthest proximity from employment centers. Although job proximity is an indicator considered in TCAC/HCD's methodology for measuring economic opportunity, these areas received the City's highest economic opportunity index scores. The northern and eastern areas of Clovis tend to have higher median home values and household incomes, as well as educational opportunity index scores indicating more access to positive educational outcomes. The overall level of affluence in these areas with furthest job proximity implies residents have greater financial flexibility to shoulder the potential economic burden of living farther away from workplaces.

Environmental Conditions

Across the country, lower-income households and racially segregated communities are disproportionately impacted by a combination of locational factors such as proximity to landfills, freeways, industrial areas, and other toxins and pollutants. A 2016 report entitled "Poverty Concentration and the Low Income Housing Tax Credit: Effects of Siting and Tenant Composition" studied whether nationally the LIHTC affects the concentration of poverty. The study examined who lives in LIHTC developments in different neighborhoods, and how neighborhoods and metropolitan areas change after LIHTC developments are built. The study concluded that the distribution of affordable housing has been disproportionately developed in minority neighborhoods with poor environmental conditions and high poverty rates, thereby reinforcing poverty concentration and racial segregation in low opportunity and low resource areas. The links between health and housing strongly indicate that improved housing and neighborhood environments could lead to reductions in health disparities.

The TCAC/HCD opportunity map scores for the environmental domain are based on the exposure, pollution burden, and environmental effect indicators used in the California Office of Environmental Health Hazard Assessment CalEnviroScreen 4.0 tool. CalEnviroScreen was developed by the California Environmental Protection Agency (CalEPA) to evaluate pollution sources in a community while accounting for a community's vulnerability to the adverse effects of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Lower values on the index indicate greater cumulative environmental impacts on individuals arising from these burdens and population factors.

Regional Trends

The counties within San Joaquin Valley and surrounding jurisdictions to the east and west in the Fresno County region have a challenging environmental context as a major agricultural producer and part of the San Joaquin Valley air basin, raising serious air and water quality concerns. Much of Fresno County, particularly the western area along the SR 99 and SR 5 corridors, has low environmental index scores, as shown in Figure 4-26. These census tracts also received higher rankings across indicators of pollution burden in the CalEnviroScreen index (e.g., pesticides, drinking water contaminants, particulate matter, and ozone). The western portion of the county is primarily agricultural land with limited residential development, so these scores may be a reflection of agricultural industry practices. In the surrounding region, low environmental index scores are also mostly concentrated in the rural agricultural areas as well as urbanized communities along SR 99 and SR 5. Fresno County closely reflects the agricultural areas of Merced, Madera, and Tulare counties.

In east Fresno County, census tracts along SR 168 stretching from Clovis through Sierra National Forest received high environmental index scores (greater than 0.50), as well as areas bordering Monterey County in the west. Generally, CalEnviroScreen rankings of pollution burden decline east of City of Fresno, with greater distance from agricultural land and major highways.

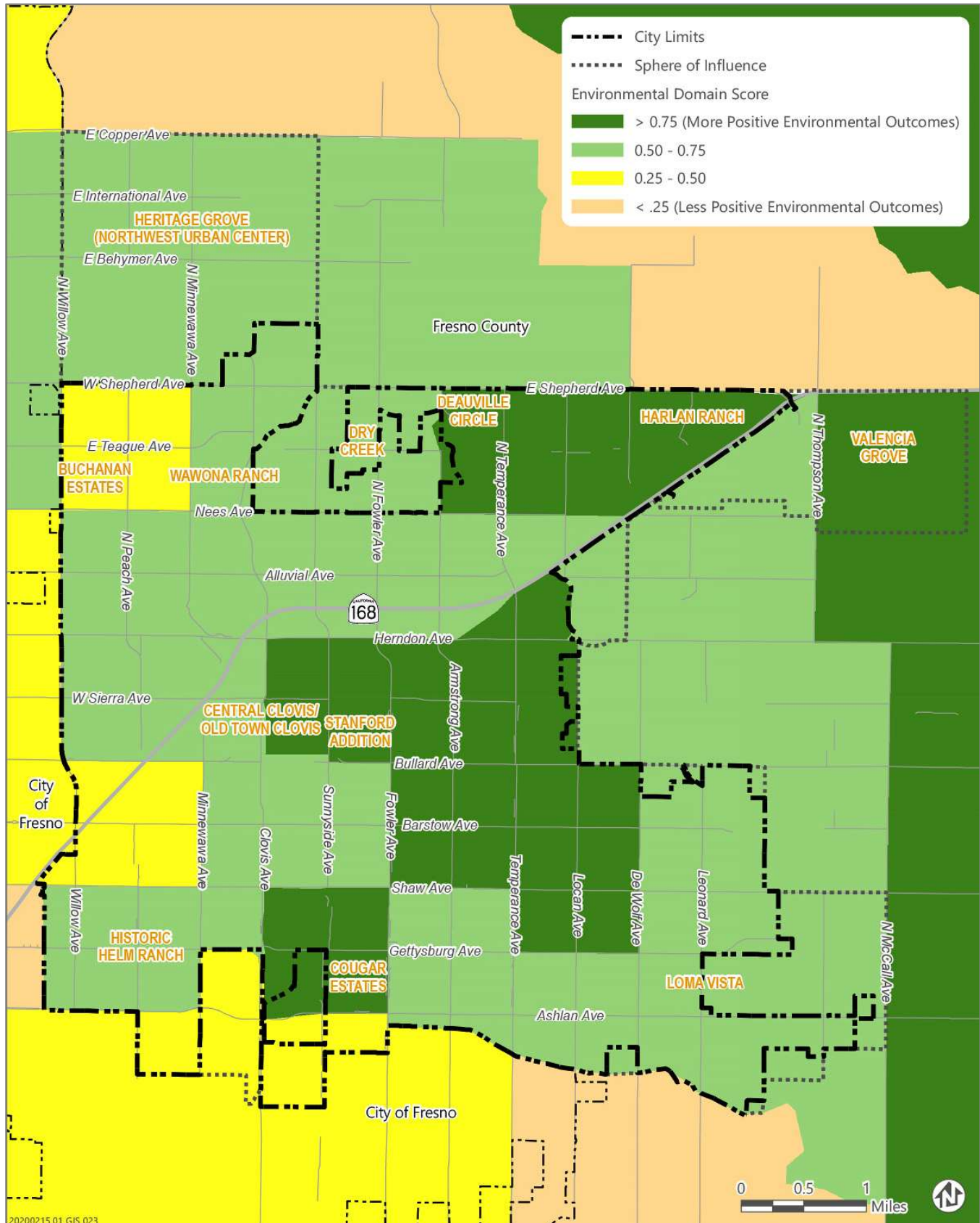Figure 4-26 TCAC Opportunity Areas, Environmental Score, Fresno County, 2021
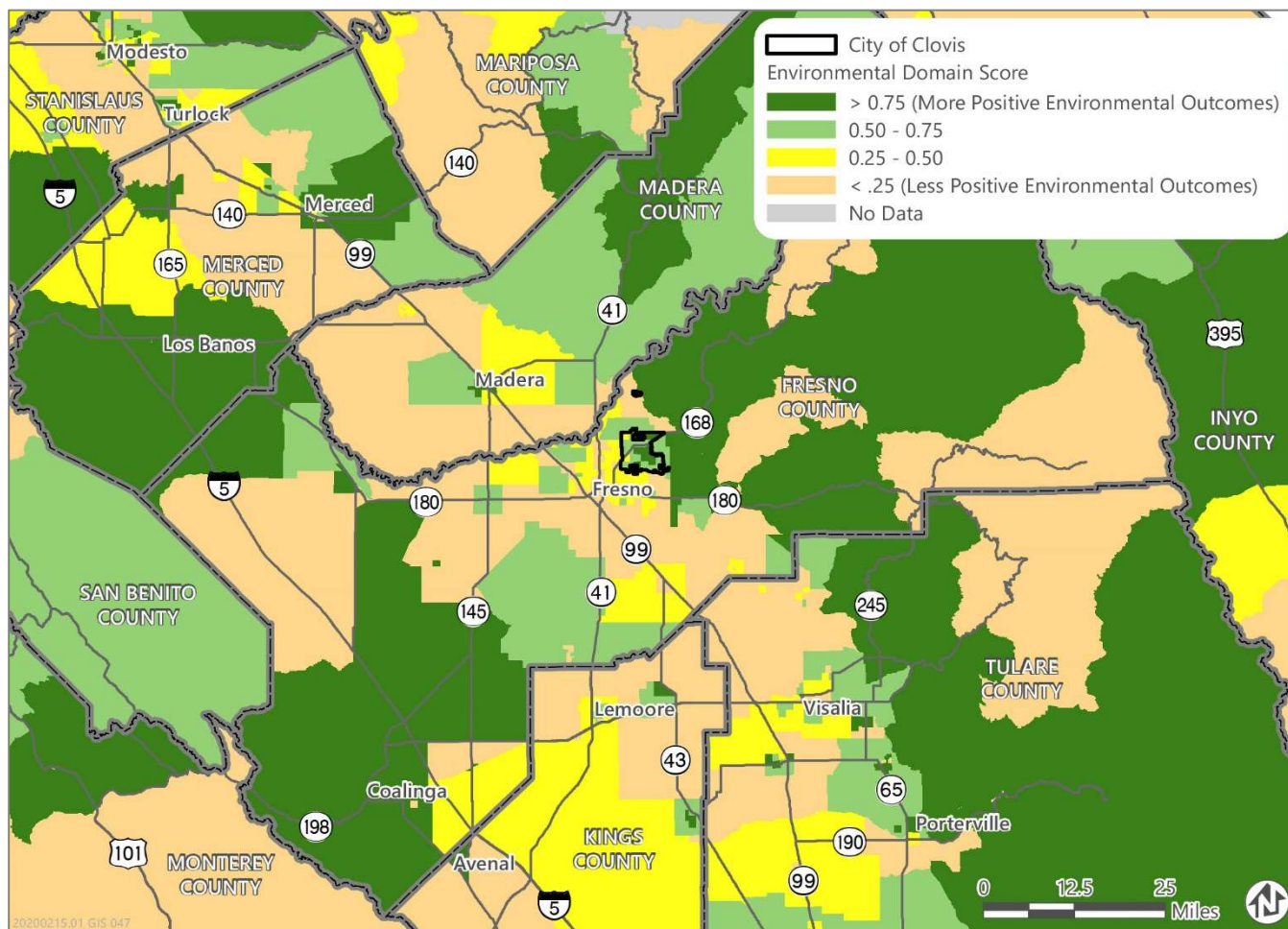
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Local Trends

As shown in Figure 4-27 areas of Clovis with the most optimal environmental conditions correlate with the areas of highest resource and racially concentrated areas of affluence. Environmental conditions tend to decline toward the western portion of the City towards the City of Fresno and Fresno Yosemite International Airport, with these areas receiving higher rankings across indicators of pollution burden in the CalEnviroScreen index. Generally, Clovis received index scores indicating more positive environmental outcomes than the Fresno region, particularly in the Central Valley area (see Figure 4-26). CalEnviroScreen data reports Clovis generally ranks lower than the City of Fresno in terms of pollution burden, especially in areas farther away from SR 168 and Fresno city limits. Clovis also tends to rank lower among indicators of socioeconomic burdens, such as education, linguistic isolation, and poverty.

Figure 4-27 TCAC Opportunity Areas, Environmental Score, 2021

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Transportation Access

The Transportation Cost Index, developed by HUD, estimates the percentage of income that residents use to pay for transportation, measured at the census tract level on a 0 to 100 scale. The higher an index score, the lower the cost of transportation. Index scores can be influenced by factors such as access to public transportation, housing density, and proximity of employment centers and other services.

Regional Trends

Throughout the San Joaquin Valley region, public transit opportunities are typically available in the more urban areas. In the more rural areas, there is less public transit mobility. Privately contracted or individually managed services providing intercity and rural area connectivity are provided on a specified jurisdictional level. In Fresno County, there are several transit options available to residents. The Fresno County Rural Transit Agency (FCRTA) operates 25 transit subsystems that operate in 13 rural incorporated cities throughout the Valley. Several of the connections operate on fixed-route schedules, although most are on demand or require reservations. The FCRTA's transit services are available to the elderly (60+), disabled, low-income, and general public patrons within each of the 13 rural incorporated cities of Fresno County. FCRTA offers connections to the Fresno-Clovis Metropolitan Area through the following area transportation providers:

- Fresno Area Express (FAX) with 16 scheduled, fixed-route service with connections to Valley Children's Hospital in Madera County

- FAX's Handy Ride Americans with Disabilities Act (ADA) demand-responsive services

- Clovis Transit's Stageline with two scheduled, fixed-route services

- Clovis Transit's Round-Up's demand-responsive ADA services

- Kings Area Rural Transit (KART) scheduled, fixed-route service to Fresno and Hanford

- Dinuba Connection scheduled fixed-route travels from Dinuba to Reedley with transfers to Cutler-Orosi, Orange Cove, Parlier, Sanger, and Fresno

- Yosemite Area Regional Transit System offers a fixed-route system from Fresno to the Yosemite Valley with options for commuter passes, and reduced fares for seniors, veterans, and persons with disabilities

- ValleyRides rideshare matching service for commuters within the San Joaquin Valley region

While there are a variety of transit options available in Fresno County, residents in many smaller incorporated jurisdictions, agricultural, and rural communities are more limited than elsewhere in the region to demand-responsive transit options that do not offer weekend service, which may limit employment opportunities for those employed in certain occupations, such as retail, medical/hospital, or restaurant services, and present a barrier to housing mobility for those households reliant on transit.

Fresno County generally scores low on the Transportation Cost Index, indicating residents pay the highest portions of their incomes on transportation (Figure 4-28). Areas with moderately lower transportation costs tend to be concentrated in the Cities of Fresno and Clovis, reflecting that residents in urban areas of Fresno County have more readily available public transportation options.

Local Trends

As shown in Figure 4-29, most of Clovis received transportation index scores reflecting residents experience a high transportation cost across the City. The lowest transportation costs in the City are found bordering the City of Fresno along SR 168, but these remain high relative to the spectrum of the cost index. Clovis is primarily served by Clovis Stageline Transit, with connections to regional transit services such as Fresno Area Express, Madera County Connection, Fresno County Rural Transit, and Amtrak. The City does not offer any high-frequency transit service (defined as service with average headways less than 15 minutes) and weekday service on major routes run twice an

hour between 6 AM and 7 PM. The City provides in-town transportation for seniors and disabled residents through Clovis Round Up Paratransit Service.

According to AllTransit, an online source of transit connectivity, access, and frequency data, Fresno (5.0), Reedley (2.2), Huron (1.2), Coalinga (1.1), and Clovis (1.1) had the best transit opportunities as they are the most urbanized areas. AllTransit reports that 33 percent of jobs and 42.5 percent of low-income households in Clovis are located within half a mile of transit. However, only 0.34 percent of commuters use local transit, compared to 2.06 percent in the City of Fresno which provides closer job proximity to employment centers. While Clovis ranks better than rural areas in the county, residents are not well served by frequently available transit. Limited access to transportation opportunities limits employment opportunities for lower-income households without reliable transportation. It also presents a greater barrier to housing affordability and mobility.

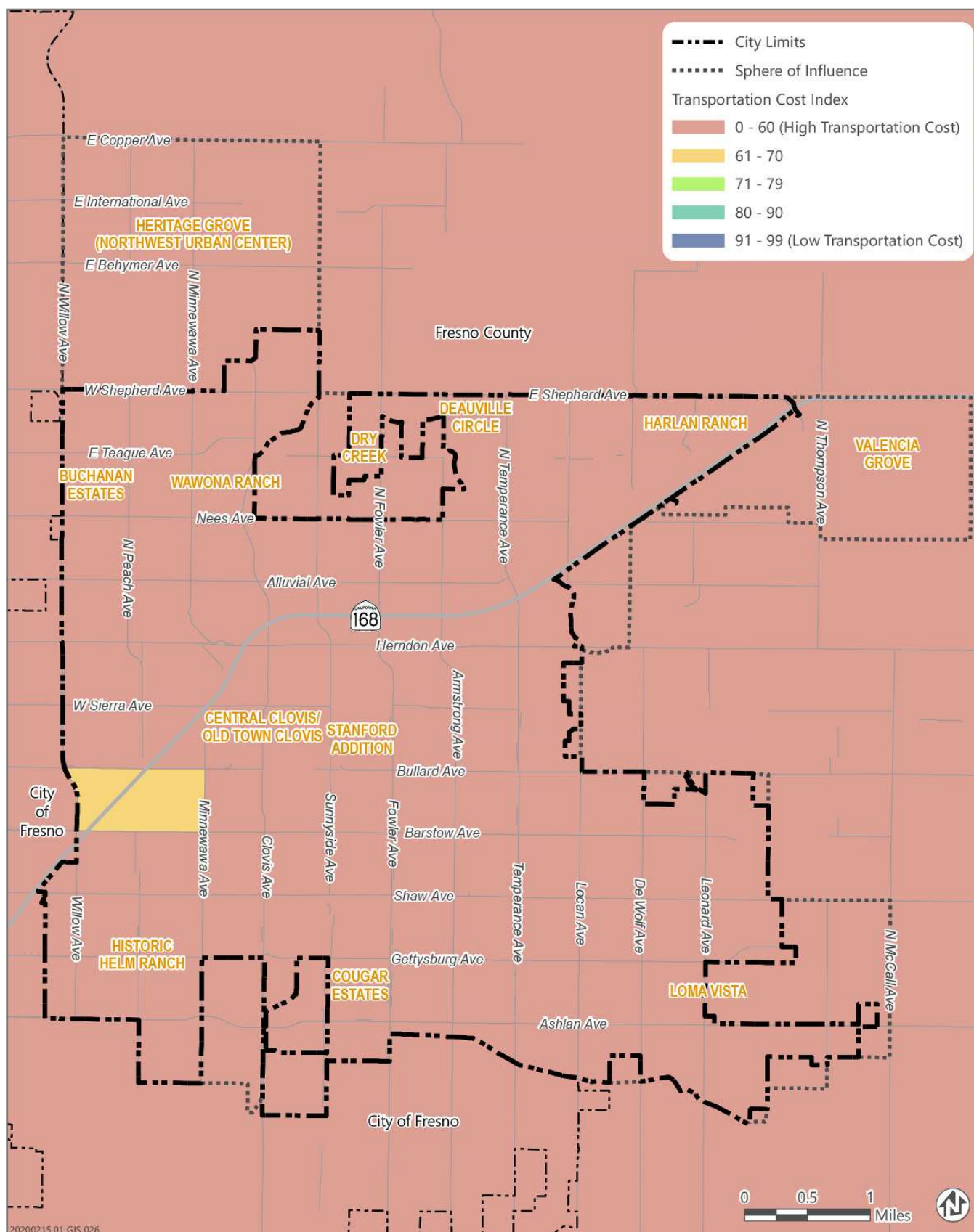Figure 4-28 Transportation Cost Index, Fresno County, 2015-2019
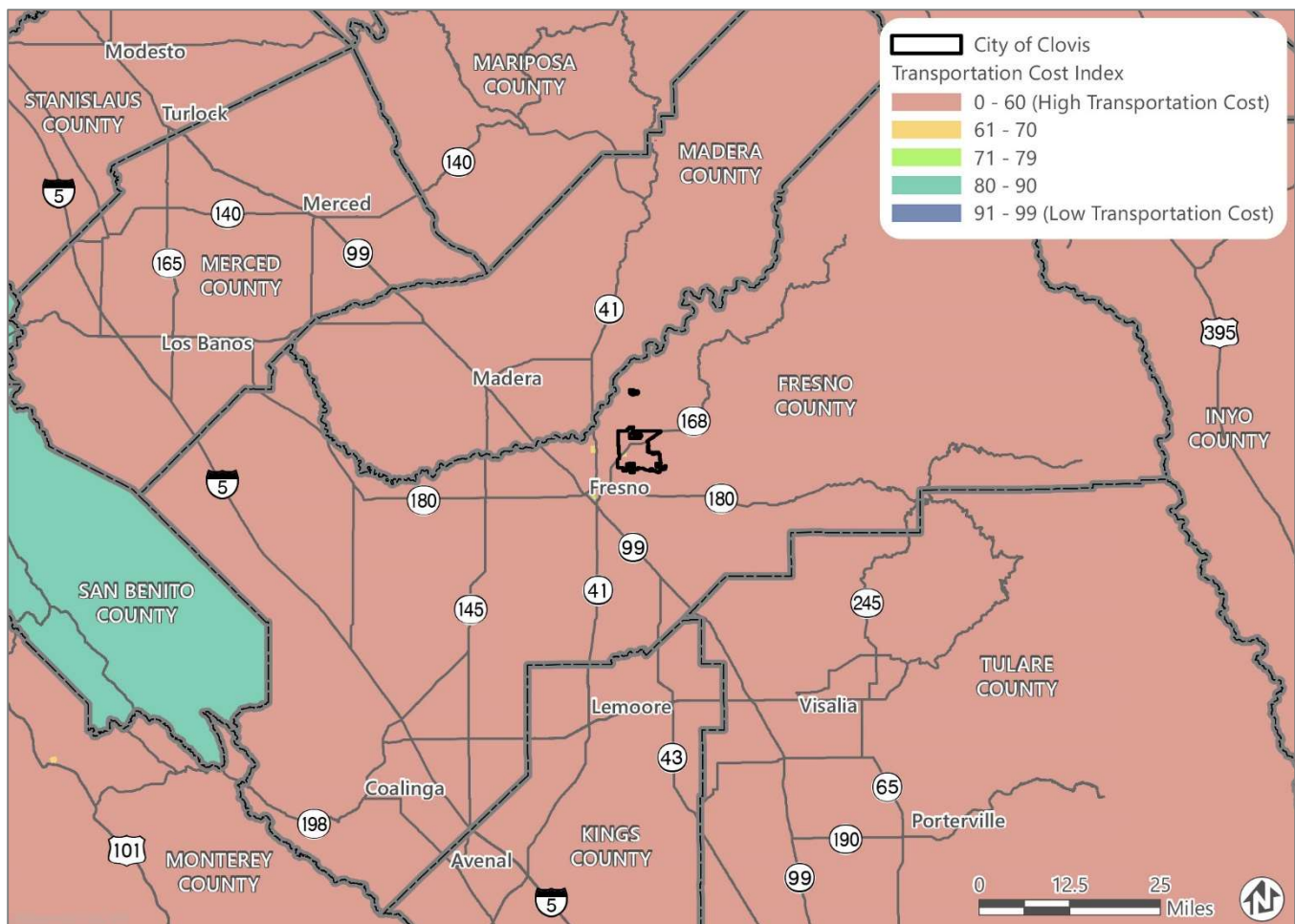
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-29 Transportation Cost Index, Clovis, 2015-2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

4.6 Disproportionate Housing Needs

Disproportionate housing needs generally refer to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing needs in the applicable geographic area. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Fresno County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;

- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;

- Overcrowded conditions (housing units with more than one person per room); and

- Units with physical defects (lacking complete kitchen or bathroom).

Severe housing problems are defined as households with at least 1 or 4 housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities.

Cost Burden and Overpayment

Housing cost burden, or overpayment, is defined as households paying 30 percent or more of their gross income on housing expenses, including rent or mortgage payments and utilities. Renters are more likely to overpay for housing costs than homeowners. Fair housing cost burden is considered a housing need because households that overpay for housing costs may have difficulty affording other necessary expenses, such as childcare, transportation, and medical costs.

Regional Trends

Relative to California as a whole, Fresno County has a lower percentage of renter and owner households overpaying for housing. Figures 4-30 and 4-31 show the concentrations of cost-burdened owner- and renter-occupied households by census tract. Generally, renters and home-owners are more likely to be overpaying for housing in the communities surrounding SR 99. As shown in Table 4-10, both the City of Clovis and Fresno County have a lower proportion of homeowners overpaying for housing, while the City has a higher proportion of renters overpaying for housing relative to the regional average (51 percent compared to 45 percent). While the Fresno County region has relatively low housing values and lower housing costs compared to many areas of the state; homeowners and renters experience housing cost burdens on par with state levels due to the region's comparatively lower incomes.

Table 4-10 Households that Experience Cost Burden by Tenure						
	City of Clovis		Fresno County		California	
	Owner-Occupied	Renter-Occupied	Owner Occupied	Renter-Occupied	Owner Occupied	Renter Occupied
Cost Burden between 30% and 50%	15%	21%	15%	24%	17%	24%
Cost Burden >50%	9%	24%	10%	27%	13%	26%
Total Number of Households	22,275	14,150	164,125	143,780	7,154,580	5,889,685
Percentage of Households that Experience Cost Burden	25%	51%	24%	45%	30%	50%

Source: HUD CHAS 2015-2019.

Figure 4-30 Cost Burdened Owner Households, Fresno County, 2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.
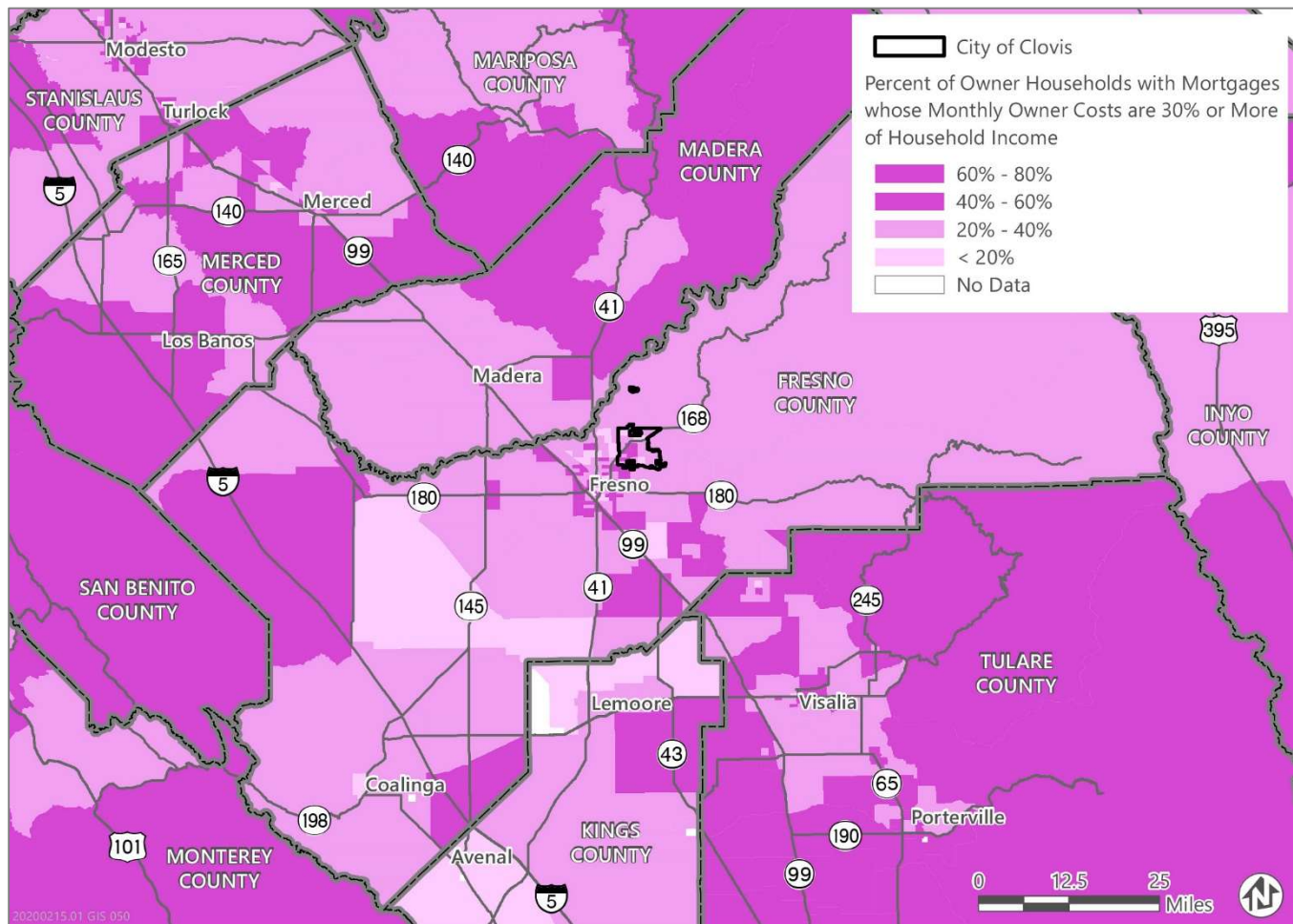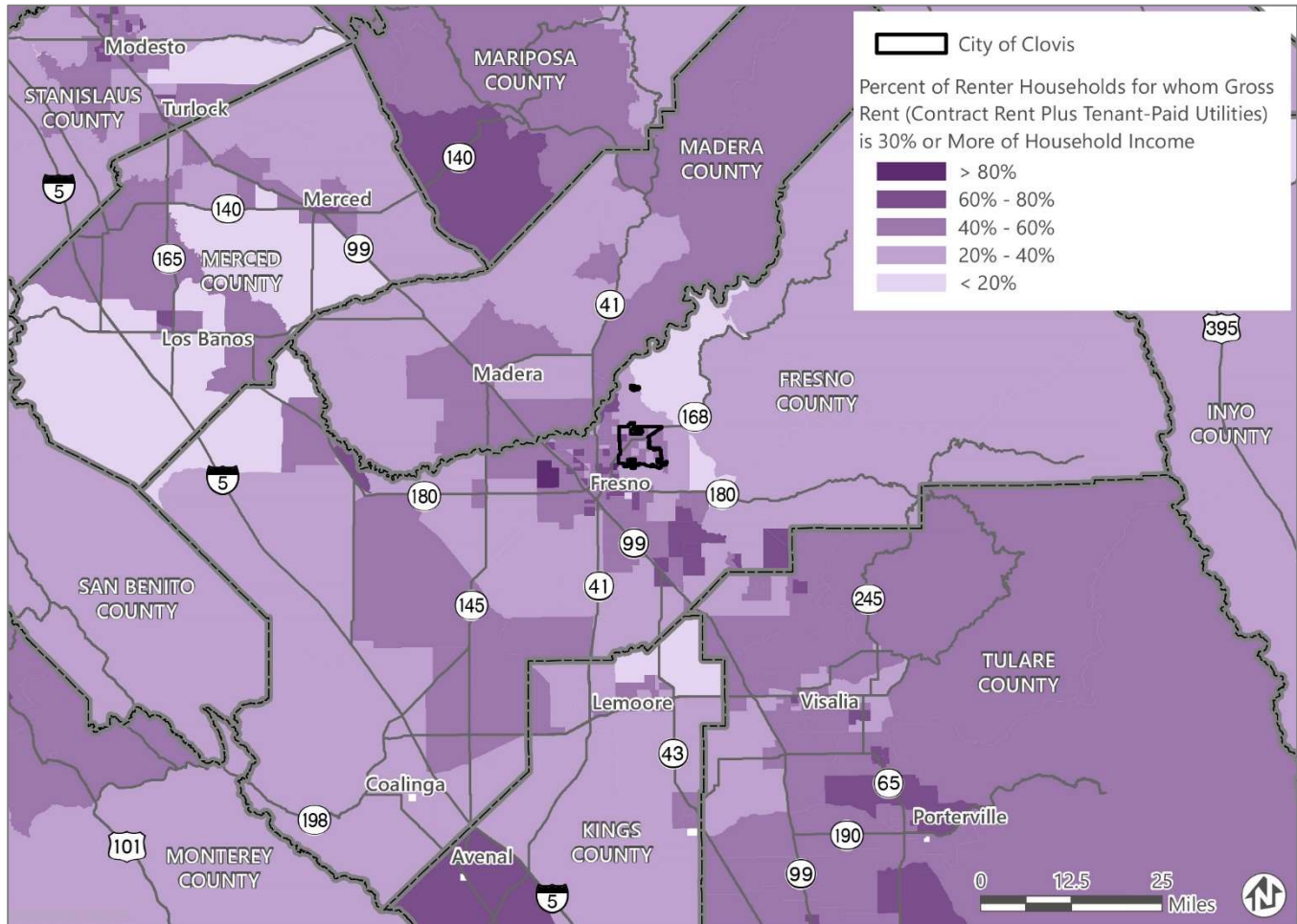
Figure 4-31 Cost Burdened Renter Households, Fresno County, 2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Local Trends

Figure 4-32 shows the spatial trends of overpayment for Clovis renters between 2014 and 2019. In 2014, more than 40 percent of renters in several census tracts were overpaying, especially in the Central Clovis, Historic Helm Ranch, and Cougar Estates neighborhoods. Housing cost burden and overpayment for renters has generally declined in more recent years with most census tracts experiencing less than 40 percent of renters overpaying for housing in 2019. However, a cluster of census tracts located south of Nees Avenue along the western City boundary experienced an increase in housing cost burden relative to 2014, with more than 60 percent of renters overpaying for housing.

Similarly, Figure 4-33 shows overpayment trends for Clovis homeowners between 2014 and 2019. Unlike overpayment among renters, overpayment among homeowners has not consistently declined across the City over time. The concentration of homeowners overpaying for housing increased in Central Clovis to more than 60 percent in some census tracts, and more than 40 percent in census tracts in between Bullard Avenue and Shaw Avenue. However, new growth areas such as Heritage Grove, Harlan Ranch, and Loma Vista experienced a decline in homeowner overpayment within the same period. Generally, areas with highest median household incomes and economic opportunity scores experienced a decline in cost burden during this period. Conversely, cost burden is highest where household median incomes and economic opportunity scores are lowest.

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Figure 4-32 Cost Burdened Renter Households, Clovis, 2014 and 2019
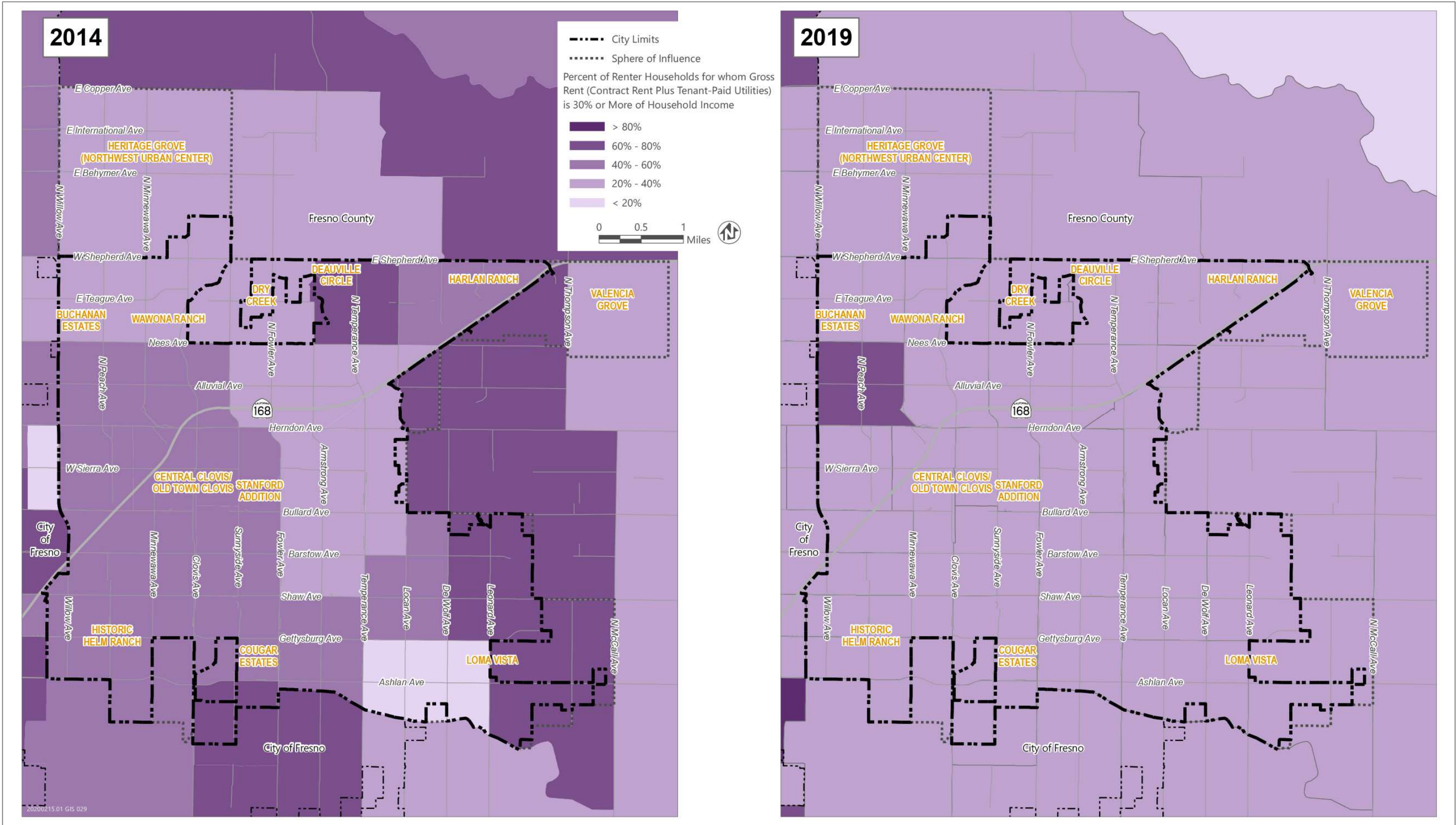
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-33 Cost-Burdened Owner Households, Clovis, 2014 and 2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Overcrowding

Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. However, it can also reflect cultural differences, as some cultures are more likely to live in larger, multigenerational households. Overall, overcrowding occurs in Clovis at a lower rate, with 3.1 percent of households that are overcrowded, compared to Fresno County as a whole, where 9.6 percent of households are overcrowded.

Regional Trends

This regional trend is also reflected in the spatial distribution of overcrowded households shown in Figure 4-34. Most census tracts west of SR 99 have a concentration of overcrowded households that is greater than the statewide average of 8.2 percent, with several census tracts reporting more than 20 percent of households are overcrowded. Generally, overcrowding is less common in the eastern region of the County with most census tracts to the east of the City of Fresno tending to have concentrations lower than the statewide average. Typically, areas with higher rates of lower-income households and more dense housing types have higher rates of overcrowding, as is seen in census tracts within or adjacent to the incorporated jurisdictions in the region, although overcrowding also is shown in some of the agricultural areas, suggesting the presence of extended or large families or lack of appropriately sized housing units.

Local Trends

Figure 4-35 shows the percentage of overcrowded households in Clovis by census tract. Most census tracts in the City report rates of overcrowding less than or equal the statewide average. However, there are three census tracts within the City's sphere of influence reporting rates of overcrowding between 8.3 percent and 12 percent. One of these, located in the Historic Helm Ranch neighborhood, is predominantly non-White (see Figure 4-3 Total Non-White Population) and has relatively larger proportions of residents with disabilities and children in female-headed households, as well as lower median household incomes.

As with most disproportionate housing needs, renter households are more likely to experience overcrowded conditions. As shown in Table 4-11, renter households have higher rates of overcrowding than owner-occupied households; they are nearly 4 times more likely to be subjected to overcrowding than owner-occupied units.

| Table 4-11	Occupants Per Room for Households by Tenure, City of Clovis		
Tenure	*Total Households*	*Percent of Households in Units with 1 or fewer occupants per room*	*Percent of Households in Units 1.1 or more occupants per room*
Owner-Occupied	24,548	98.5%	1.5%
Renter-Occupied	13,178	94.1%	5.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2016-2020.

Figure 4-34 Overcrowded Households, Fresno County, 2015-2019
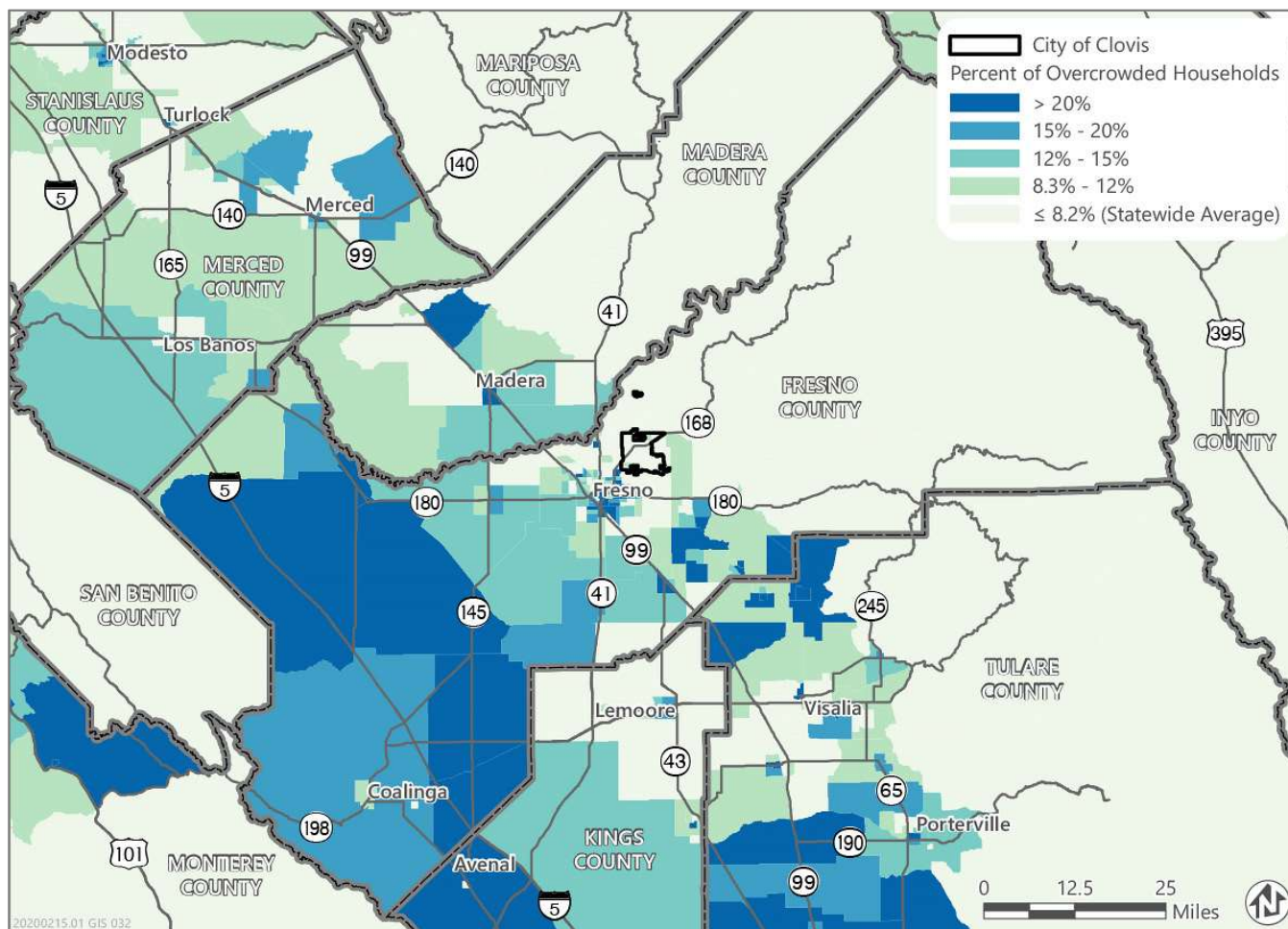
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-35 Overcrowded Households, Clovis, 2015-2019
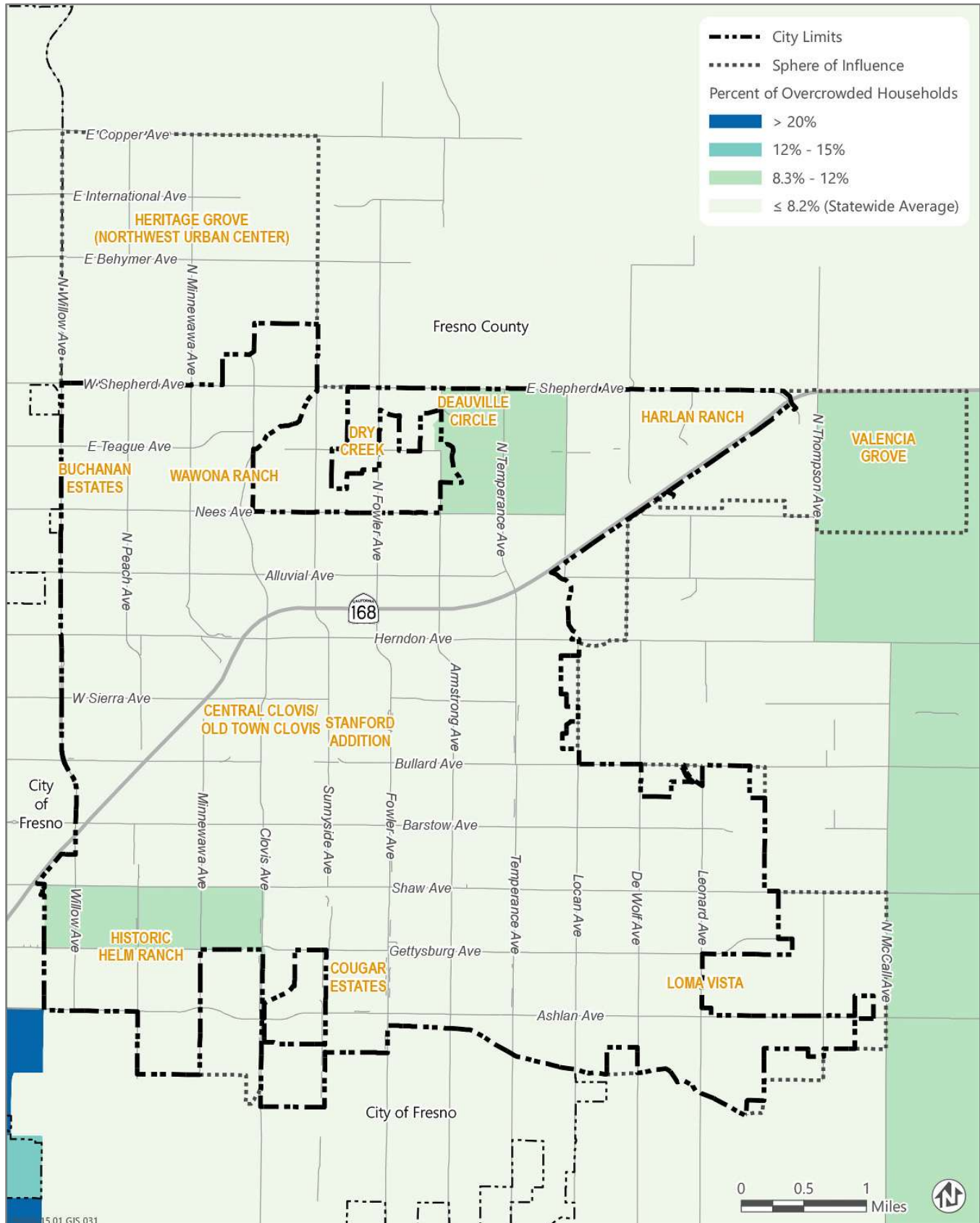
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Substandard Housing

High housing costs can often result in households, particularly renters, living in substandard conditions to afford housing. Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions.

Using the general age of the housing stock in the region, approximately 65 percent of housing units in Fresno County are older than 30 years and may need repairs. According to 2015-2019 ACS estimates, shown in Table 4-12, 0.88 percent of households in Fresno County lack complete kitchen facilities and 0.35 percent of households lack complete plumbing facilities. Renter households are more likely to lack complete facilities compared to owner households.

Table 4-12 Substandard Housing Conditions by Tenure in Fresno County			
	Percent of Owner-Occupied Households	*Percent of Renter-Occupied Households*	*Percent of All Households*
Lacking complete kitchen facilities	0.24%	1.63%	0.88%
Lack complete plumbing facilities	0.24%	0.47%	0.35%

Source: American Community Survey, 2016-2020 (5-Year Estimates).

As shown in Table 4-13, substandard housing conditions in Clovis follow similar patterns in Fresno County, where higher percentages of renter households have substandard housing conditions compared to owner households. In particular, the data shows that Clovis has a higher percentage of renter households lacking complete kitchen facilities than countywide figures.

Table 4-13 Substandard Housing Conditions by Tenure in Clovis			
	Percent of Owner-Occupied Households	*Percent of Renter-Occupied Households*	*Percent of All Households*
Lacking complete kitchen facilities	0.23%	3.11%	1.24%
Lacking complete plumbing facilities	0.11%	0.39%	0.20%

Source: American Community Survey, 2016-2020 (5-Year Estimates).

As described in Chapter 3, Housing Needs Assessment, the City conducted a Housing Condition Survey to assess the exterior conditions of a random selection of single-family residential units. It is important to note that the survey did not cover the interior conditions of homes, and therefore does not reflect substandard living conditions in the City. Generally, the survey found most of the City's poor scores for exterior conditions were found in the survey group located in Central/Old Town Clovis and Historic Helm Ranch. Poor scores also tended to correlate with the age of the home, with poor conditions most common in homes built before 1960.

Homelessness

The number of people experiencing homelessness has increased throughout the Fresno region in recent years and was further exacerbated by the economic impacts of the 2020 outbreak of the coronavirus pandemic. As described in Chapter 3, the last homeless census and housing survey was conducted by the Fresno-Madera Continuum of Care (FMCoC) in January 2023 February 2022 and identified 7649 people experiencing homelessness in Clovis and the surrounding area (data is only available at the zip code level), Tthe majority of whom were unsheltered. Based on regional trends, people experiencing homelessness in Fresno County are predominantly single adults; although 1418 percent were homeless families were either parents or children. Nearly More than half of those surveyed identified as Hispanic/Latino and 1915 percent identified as survivors of domestic violence. Approximately 33 percent of those surveyed experienced chronic homelessness (i.e., experience homelessness for a year or longer) and lived with at least one disabling condition.

In Clovis, Neighborhood Services staff report that people experiencing homelessness are generally concentrated near commercial centers along Shaw, Herndon, and Ashlan Avenues. Additionally, FMCoc staff who participated in the 2023 PIT Count reported a large concentration of people living either in a vehicle or on the street near the Fresno County Department of Social Services building (located south of the intersection of Ashlan Avenue and Peach Avenue in southwest Clovis).

~~Following the date of the~~Prior to the date of the homeless housing survey, construction was completed on the City's first permanent supportive housing facility, known as Butterfly Gardens. The facility provides permanent supportive housing to up to 75 individuals (single adults), including those with disabilities who are at-risk of becoming homeless. Residents at Butterfly Gardens are both from the Clovis area as well as surrounding areas. Butterfly Gardens is located on Willow Avenue in the Historic Helm Ranch community. Expanded supportive housing capacity in Clovis, particularly in communities sensitive to displacement risk (see Figure 4-36), will help build community resilience to shifting economic conditions.

Farmworkers

According to the 2014 San Joaquin Valley Fair Housing and Equity Assessment, Fresno County and adjacent counties have the largest farmworker population compared to other regions in California. Farmworkers often 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. As described in Chapter 3, state and local data collected by USDA over the last few decades indicates that California's farmworker population has become more settled over time, as more migrant workers remain in the state during the farm off-season working construction and odd jobs. As a result, farmworker housing needs have shifted from primarily seasonal dormitory-style housing for individuals to permanent, deeply affordable housing for low wage working families. Although there remains a need for both types of farmworker housing, much of the housing need for family households is best met near services, schools, and other resources and amenities similar to other special housing needs groups. Farmworkers surveyed as part of Fresno County's Farmworker Survey (see Section 3.4) expressed a strong preference for detached single-family housing and aspired to future homeownership; only 0.02 percent of those surveyed expressed farmworker housing as a desirable future housing.

Although Census data indicates that Clovis likely has a small population of farmworkers relative to other jurisdictions in Fresno County, school enrollment data suggests that some of region's farmworker population utilize services within Clovis. As shown in Table 4-14, there were approximately 5,902 migrant students enrolled in school districts throughout Fresno County with 43 migrant students enrolled in Clovis Unified School District (CUSD) during the 2020-2021 school year. Generally, migrant student enrollment has increased steadily throughout the county, while migrant student enrollment in CUSD has declined over the same time period. Nearly half of the county's migrant student population attend school in the City of Fresno.

Table 4-14	Migrant Student Attendance					
Geography	School District	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Clovis	Clovis Unified	51	51	49	44	43
Fresno (city)	All	2,314	2,594	2,692	2,622	2,975
Fresno County	All	4,780	5,061	5,185	5,445	5,902

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020, 2020-2021)

Farmworker households tend to have high rates of poverty and are disproportionately likely to overpay for housing and live in substandard or overcrowded conditions. As described in Chapter 3, most farmworkers surveyed (81.7 percent) reported incomes less than $2,500 per month, corresponding to an extremely low-income household of four (assuming one income earner). Farmworkers that are citizens or permanent residents may have access to publicly-subsidized affordable housing, although they must compete with other lower-income households for the limited

supply of affordable units. Undocumented workers have even more limited options, as Section 214 of the Housing and Community Development Act of 1980 excludes undocumented and other temporary residents from qualifying for most federally-subsidized housing units under the purview of HUD or USDA. This population of assistance-ineligible households is considered underserved and at higher risk of overpayment, overcrowding, and displacement compounded by the legal complexities of eligibility and language barriers.

Many farmworkers pay market-rate prices for housing, despite having incomes qualifying for housing assistance, due to a shortage of employer-provided housing and difficulty securing publicly-assisted housing. As a result, farmworkers are likely to live in overcrowded and cost-burdened housing situations, as they often need to pool the incomes of multiple workers to afford market-rate rents. The average household size of survey respondents was 3.9 persons, and approximately 58.4 percent reported living in overcrowded conditions. As discussed in Section 3,6, recent rent and home sale prices in Clovis are generally out of the realm of affordability for very low- and extremely low-income households and it follows that farmworkers in the Fresno region are unlikely to be able to afford to rent or buy a home in Clovis.

Gentrification and Risk of Displacement

Gentrification, is the process by which higher-income households move to lower-income neighborhoods, changing the essential character of that neighborhood. Gentrification is often associated with displacement, which occurs when housing costs or neighborhood conditions force people out and drive rents so high that lower-income people are excluded from moving in.

Renter occupancy and high rent burdens are the most common reasons for displacement to occur since renters may not be able to afford to stay in their homes as rents increases. Both home values and rents have increased steadily in the Fresno region since 2010, with sharp accelerations in both starting in 2020 as a result of the economic impacts of the coronavirus pandemic. As discussed in Chapter 3, the median rent in Clovis as of 2020 was $1,247 per month, which is slightly higher than the Fresno County median of $1,209 and lower than the statewide median of $1,589. Although there is no ACS data available on median rent since 2020 specific to Clovis, rent trends in large metropolitan cities in the Central Valley with comparable rent prices to Clovis show sharp increases in rent pricing since 2020 (see Figure 3-24). As Clovis rents already trend higher than Fresno County, any rent increase disproportionately impacts low-income households which are already at a higher risk of displacement as rents increase and access to affordable housing decreases.

The location affordability index, developed by HUD, measures standardized household transportation and housing cost estimates. Housing cost estimates are based off ACS estimates from 2015-2020 and as such, do not reflect current rents which are likely to have increased since 2020 as discussed above. As shown in Figure 4-37, the location affordability index found that households in Historic Helm Ranch and Central Clovis had the City's lowest median gross rents. All of the City's mobile home parks are located in these areas, which tend to require lower rents relative to other housing types. Most of the City's subsidized housing developments are located in census tracts with median gross rents less than $1,500.

Comparably higher rents (greater than $1,500) are generally found in the northern and eastern areas of the City, with the highest rents found north of Nees Avenue in the Deauville Circle and Wawona Ranch neighborhoods as well as within the Loma Vista Specific Plan area in the southeast. Coventry Cove Apartments is the only affordable housing development located in area with a median gross rent exceeding $1,500.

Displacement Risk

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. UC Berkeley's Urban Displacement Project states that a census tract is a sensitive community if the proportion of very low-income residents was above 20 percent in 2017 and the census tracts meet two of the following criteria:

- Share of renters greater than 40 percent in 2017;

- Share of Non-White population greater than 50 percent in 2017;

- Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households is greater than county median in 2017; or

- Nearby areas have been experienced displacement pressures.

    Displacement pressure is defined as:

- A percent change in rent above the county median for rent increases between 2012 and 2017; or,

- A difference between census tract median rent and median rent for surrounding tracts above median for all tracts in the county (rent gap) in 2017.

Regional Trends

Using this methodology, sensitive communities were identified in a substantial portion of the western area of Fresno County between SR 5 and SR 99, as well as in the City of Fresno. Cities east of SR 99 such Clovis, Sanger, Parlier, Reedley, and Orange Cove also have sensitive communities identified (see Figure 4-36). These areas largely correspond to census tracts with low median incomes and high diversity and/or concentrations of populations of color, have been identified as sensitive communities, which are susceptible to changes if housing prices increase.
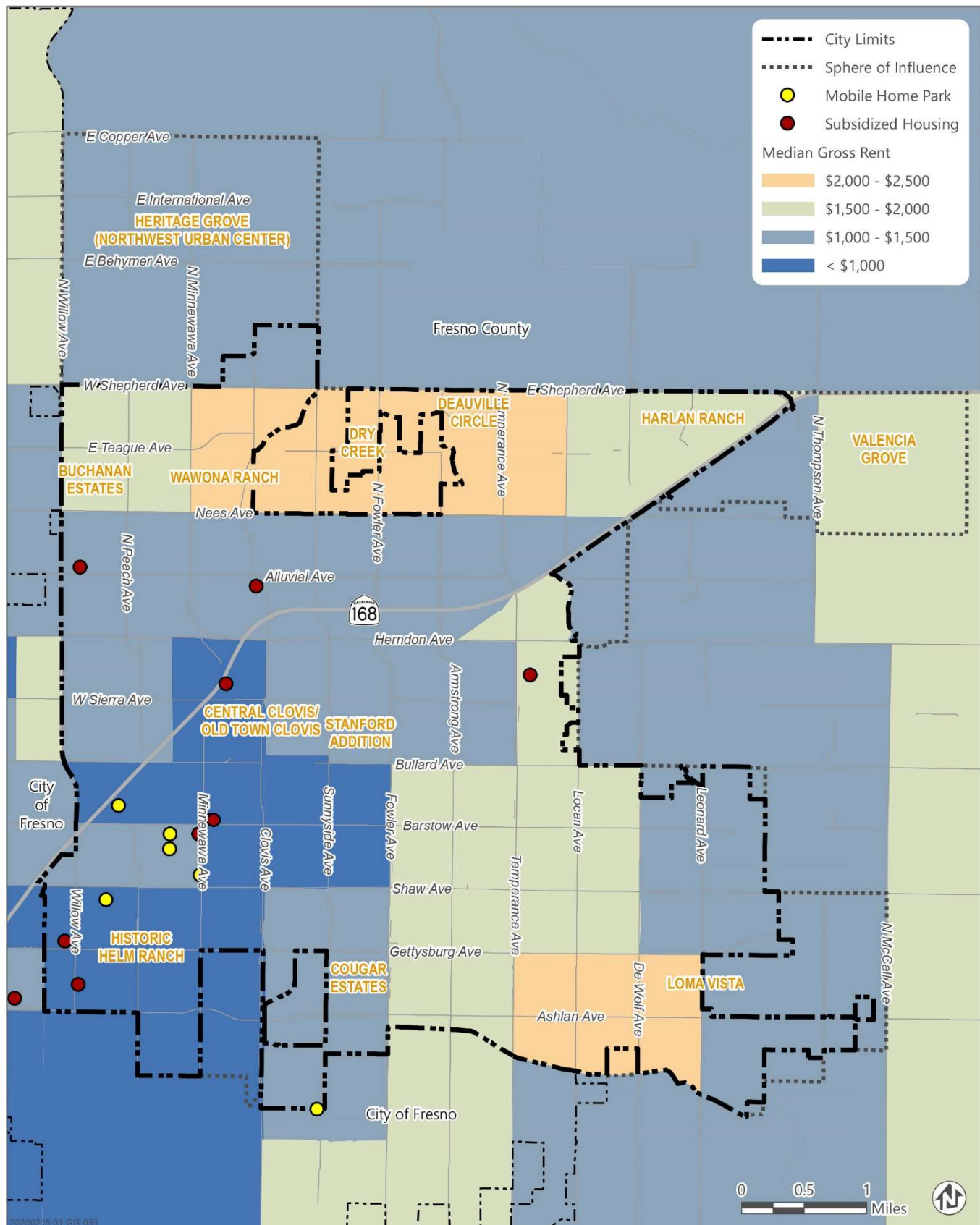
Figure 4-36 Communities Sensitive to Displacement, Fresno County, 2017
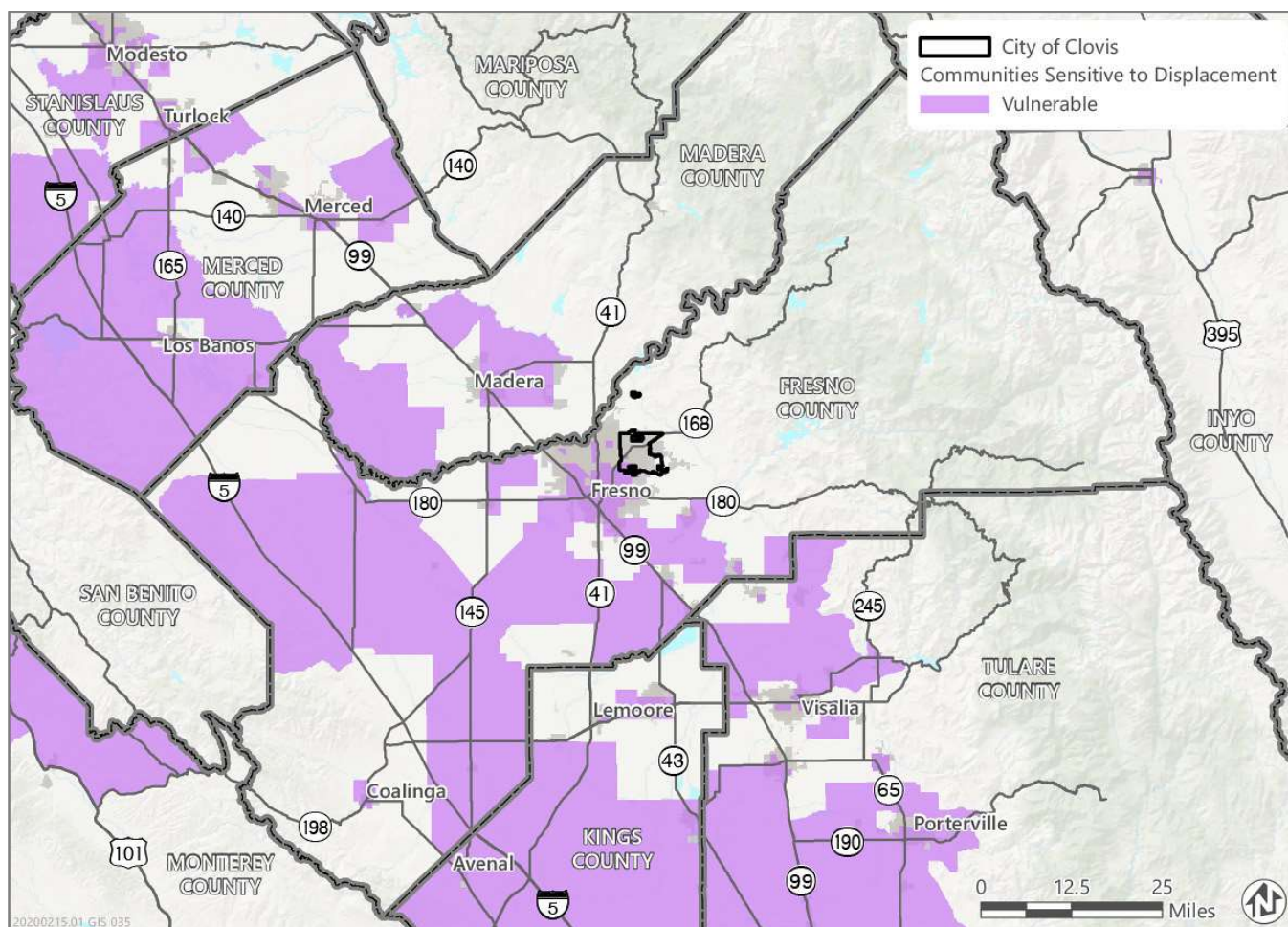
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2022, based on U.C. Berkeley Urban Displacement Project data.

Figure 4-37 Location Affordability Index, Clovis, 2015-2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.
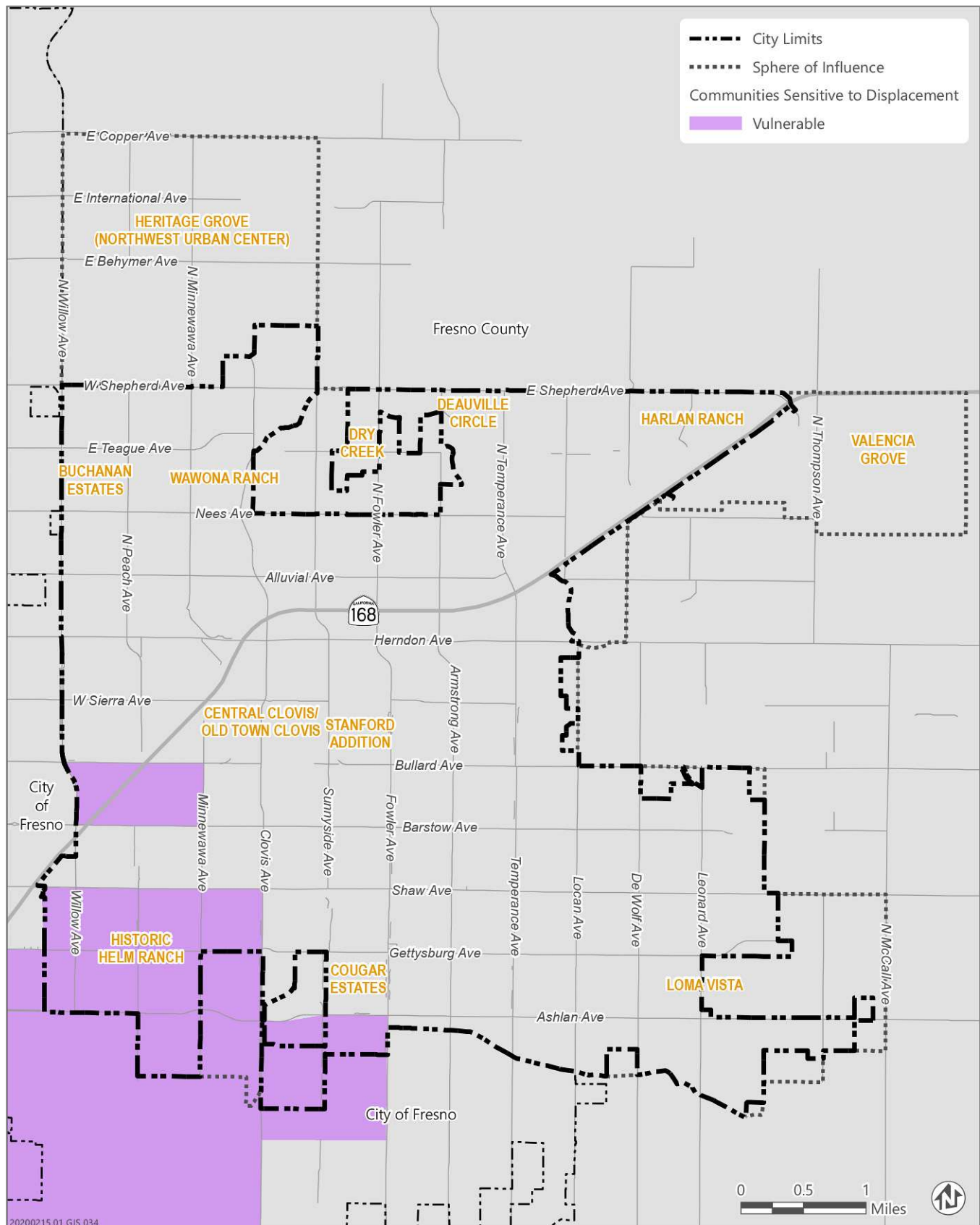
Local Trends

Figure 4-38 shows the communities in the City of Clovis that are vulnerable to displacement based on data from the Urban Displacement Project in 2017. These include the Historic Helm Ranch and Cougar Estates neighborhoods in the southwestern portion of the City along the Fresno city boundary. Areas identified as sensitive communities correspond with lower median household incomes, higher percentages of renter units with housing choice vouchers, and larger concentrations of non-White residents relative to the rest of Clovis.

In a recent (2022) release of the UDP displacement-risk model which classifies displacement risk by a cumulative risk level, an estimated risk level for low-income households only (50-80 percent of AMI), and an estimated risk of displacement for very low-and extremely low-income households (0-50 percent of AMI), Central/Old Town Clovis was the only census tract with potential displacement happening or risk of displacement of the low-income population (50-80 percent of AMI). In addition to the characteristics described above, there are higher percentages of homeowners experiencing housing cost burden (mortgages and housing costs are greater than 30 percent of median incomes) in this area.

There are also several mobile home parks and subsidized housing located in sensitive communities (see Figure 4-41), which are particularly vulnerable to displacement as a form of existing affordable housing. The City's mobile rent stabilization ordinance limits annual rent increase at mobile home parks to a percentage of the Consumer Price Index and provides an opportunity for mobile home park residents to request review of greater rent increases at a rent review hearing (the ordinance is discussed in more detail in Chapter 6, "Constraints to Housing Development"). Although all mobile home park residents have access to this program, rent review hearings must be requested by mobile home park residents, with a petition signed by at least half of the park's residents and a deposit covering half of the cost of the public hearing. Use of this program may be limited by the ability of park residents to contribute or raise funds to cover the hearing deposit, as well as awareness and education on the terms of the ordinance.

Figure 4-38 Communities Sensitive to Displacement, Clovis, 2017

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

4.7 Other Relevant Factors

In addition to the indicators analyzed above, there are several other factors that can influence housing mobility and access to opportunity in a jurisdiction. For example, historic development patterns may have resulted in neighborhoods that are largely or exclusively made up of single-family homes, or historic discrimination may have influenced a city's racial and ethnic composition. Further, given current market trends, newer market rate neighborhoods may not be financially accessible to lower-income households without overpayment or overcrowding. Other factors may include public and private investment, local regulatory or economic development plans, and historic policies. Those factors that are considered relevant vary between jurisdictions and are described at the local level below.

Historical Context

Clovis has had a long history as a small western town community, known for its slogan, "Clovis - A Way of Life." The earliest recorded inhabitants of the region were members of the Yokuts tribe.[5] Missionaries and trappers were the first non-native people to roam the area, beginning in the early 1800s. Miners soon followed during the Gold Rush period, displacing the many Native American tribes that were settled in the foothills and near the rivers.[6] The City eventually grew up around the San Joaquin Division of the Southern Pacific Railroad, which played an important role in the founding and growth of Clovis. The extension of the railroad system throughout the San Joaquin Valley allowed the increased expansion of a market for the agricultural production of the region.

In the 1880s, Clovis's main industry was grain farming. Clovis Cole was one of the area's large farmers with over 50,000 acres in grain production. Cole, along with ranchers Clarence Pallos and George Owens, was the driving force in establishing the City of Clovis. In addition to the arrival of the "Iron Horse," the completion of the 42-mile-long log flume from Shaver Lake and the development of the 40-acre Clovis mill and finishing plant led to the expansion of grain production and raising livestock, which were the driving forces in establishing the City of Clovis in 1891.[7] The land was platted for large- and moderate-size ranching and farming operations.[8] Around this time, residents started to develop vineyards and orchards in addition to ranching sheep and cattle. The establishment of orchards, vineyards, and ranches allowed more profitability with smaller tracts of land, and many pieces of land were subdivided into portions of agricultural colonies in the region.

For the first 21 years, there was no organized government in Clovis. With the growing population generated by the agriculture and lumber mill industries, residents voted to incorporate the city in 1912. The area grew at a relatively slow pace until the mid-1950s when the Fresno-Metropolitan Area began to increase rapidly in population, following the trend of post-World War II development throughout California. The city continued to grow without formal planning until 1964 when the first general plan was established. After 1964, the general plan and the Fresno County Local Agency Formation Commission, which established urban boundaries and service areas, were used to guide growth.

Land Use, Zoning Practices, and Municipal Growth Patterns

Municipal land-use policies have a significant effect on race and class segregation. Zoning, for example, determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning can also directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing. Race and class segregation is further affected through the placement of amenities like parks, libraries, roads, and transit stops and negative land uses like freeways, landfills, and flight paths.

In some areas, the availability of land determines municipal growth. For example, in the San Francisco Bay area, there is little to no room for further expansion. This is not the case in Clovis as there is an abundance of land to the north and east of the city. Since its inception, the City has generally developed outward from its central business district.

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[5] Granville Homes, 2018. Cultural Resource Assessment for the McFarlane Ranch, City of Clovis Fresno County, California. Accessible via: https://cityofclovis.com/wp-content/uploads/2022/07/Home-Place-Cultural-Resource-Assessment.pdf

[6] City of Clovis, nd. "*About Clovis.*" Accessible via: https://cityofclovis.com/government/about-clovis/

[7] Ibid

[8] Mollring, M. 1999. *An Analysis of Primary Factors Influencing Municipal Growth Patterns in Clovis, CA.* page 9. Accessed via:

The original core of Clovis began to take shape in the 1890s with the construction of a rail line and the development of a major lumber mill. Early growth took place along Shaw and Tollhouse avenues, which together form the route of State Highway 168. During the 1960s, the city grew in a southwest direction primarily toward the amenities and jobs located in the city of Fresno. In the 1970s growth continued in a southwesterly direction. Beginning in the 1980s and continuing through the 1990s, growth switched direction and the city began expanding north and east from the original city center. From the 1950s through the present (2023), the City has emerged as a dynamic community with a population of over 120,000 residents and a land area of nearly 26 square miles. The City is served by California State Highways 168, 41, 99 and 180. Development tends to cluster near these and local transportation routes. Figure 4-39 displays growth patterns in the city from 1910-2021.

The City's early general plans established land use designations allowing for a variety of housing types to be developed. Community interests and market trends in development were and continue to be primarily single family homes. Before the 1993 General Plan update, more than 85 percent of the area developed with residential uses was in the form of low-density, single-family homes. With the 1993 General Plan, the City's land use plan was reoriented around a new "Urban Center" concept, whereby the majority of new growth would be directed to a series of three communities, termed "Urban Centers." The Southeast, Northeast, and Northwest Urban Centers were each envisioned as a cluster of villages consisting of neighborhoods that are interconnected via multipurpose corridors. Neighborhoods within each urban village were planned with a mix of self-sustaining land uses, including higher density single family and multi-family residential uses to accommodate a full range of housing needs and products. The 1993 General Plan also established a mixed-use designation and described the intent to use that designation within the Urban Centers to provide for "senior, low income, and creative applications of higher density housing types with densities up to 43 units per acre."

In 2003, a Specific Plan for the Southeast Urban Center (rebranded as Loma Vista) was adopted. Development in Loma Vista commenced in the early 2000s and the area is now approximately 70 percent developed. The plan identifies a variety of residential neighborhoods, from rural estates and low-density single family lots to higher density residences. At the core of Loma Vista are community centers to serve as entertainment and commercial hubs. Concentrated around the community centers are commercial, employment generating uses, and opportunities for higher density residential uses.

The 2014 General Plan continues to emphasize the Urban Center concept. The Northwest and Northeast Urban Centers were expanded and refined, following the village-oriented principles initially outlined in the 1993 General Plan. Development in the Northwest Village (rebranded as Heritage Grove) is underway, following the approval of a nearly 600-unit single-family subdivision in 2018 and Willow-Shepherd Northeast Prezone and Annexation in 2023. Development in the Northeast Urban Center has not yet commenced, though the detailed planning necessary to support annexation and development is underway. Both areas are expected to accommodate the majority of residential demand over the next several years. The mix of housing being planned in the urban centers is much more diverse than existing patterns of development, with some areas of housing planned at higher densities than anywhere else in Clovis.

While the 2014 General Plan permits a variety of housing types to be built, the vast majority (68 percent) of Clovis' land area is zoned for lower density single family homes, with no more than four units per acre, compared to 11 percent zoned for multifamily housing. The remaining 21 percent of land area in the city is non-residential.[9] Figure 4-40 below displays the City's Zoning Map. Most multi-family residential is in older sections of town and near commercial areas, or in the new urban centers of Loma Vista and the recently annexed portion of Heritage Grove. Middle to upper-middle class residential areas, composed of predominantly single-family housing types, are located away from industry.

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[9] Low density zones are those designated R-R, R-A, R-1, R-1-A, R-1-B, R-1-C, R-1-MD, R-1-PRD, R-1-24000, R-1-7500, R-1-8500, R-1-9500. Multifamily designations include M-U, M-H-P, R-2, R-2-A, R-3, R-3-A, R-4, and RT. The remaining nonresidential land uses are commercial, industrial, public facilities, and open space. Note that this is analysis does not include recent annexations for Homeplace or Willow Corridor.

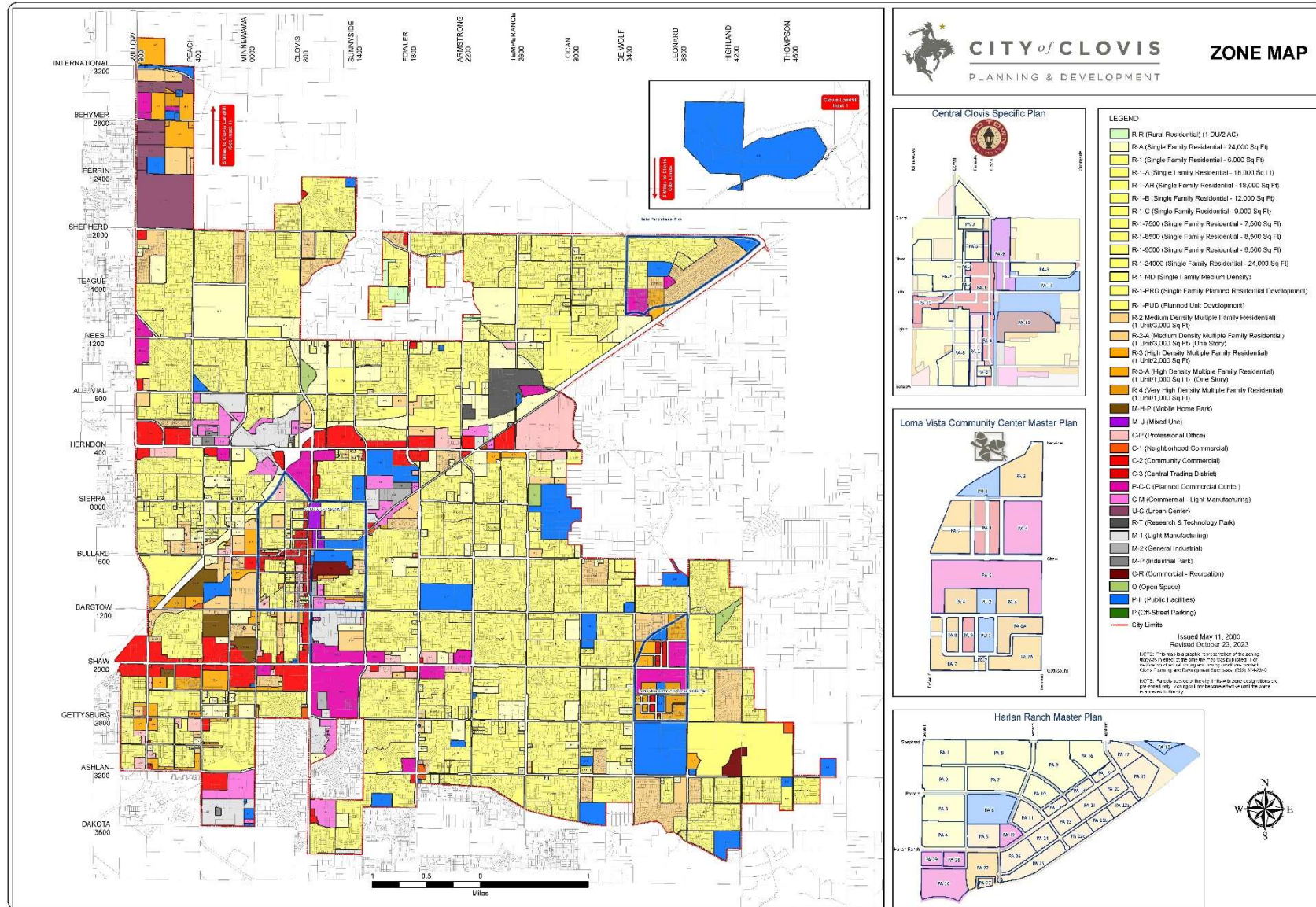Figure 4-39 Historical Growth Patterns, City of Clovis, 1910-2021
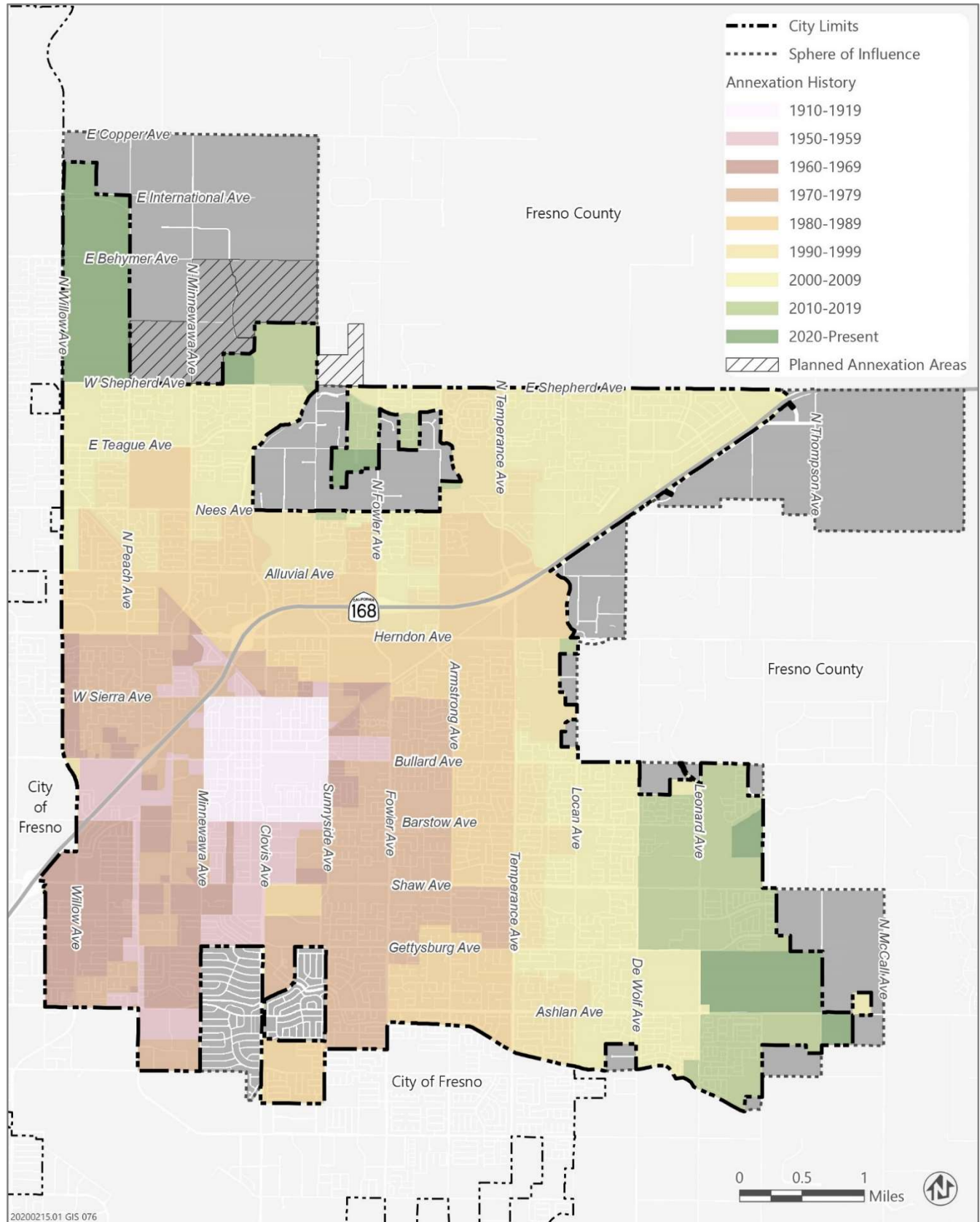
Source: City of Clovis, Adapted by Ascent in 2023.

Figure 4-40 Zoning Districts, City of Clovis

Source: City of Clovis, 2023.

City Programs and Public Investments

The City of Clovis allocates CalHOME and Community Development Block Grant (CDBG) funding every year for housing and community development projects. Typical projects include housing rehabilitation, street and alley reconstruction, park improvements, ADA improvements, and sidewalk repair. As Clovis continues to grow. The City targets CDBG funding in lower income neighborhoods to ensure that neighborhoods with affordable housing maintain their quality. Between 2018 and 2020, the City used CDBG grants to finance 16 capital improvement projects in Historic Helm Ranch and Central Clovis, including ADA improvements and sidewalk repairs, sewer infrastructure improvements, street and alley paving and resurfacing, and park improvements.

Grant Funding and Public Investments

Clovis estimates that it will receive CDBG funding of $3,750,000 over the next five years (2021-2025), with approximately 20 percent of those funds anticipated to be used for administrative costs.[10] The following breaks down how the City anticipates prioritizing CDBG funding.

- **Housing:** $750,000 (24 percent) to be used to improve the quality of owner-occupied units, increase multi-family units for low- to moderate-income households, support transitional and permanent housing for people experiencing homelessness, and support regional efforts to end chronic homelessness.

- **Infrastructure:** $1,337,500 (35 percent) to be used to improve the quality and increase the quantity of public improvements that benefit low- to moderate-income residents and neighborhoods, improve the quality and increase the quantity of facilities that benefit neighborhoods, seniors, and those with special needs, and provide funds to bring public facilities into ADA compliance.

- **Economic Development:** $250,000 (6 percent) to be used to support projects that create jobs for low- to moderate-income persons.

- **Public Services:** $562,500 (15 percent) to be used to provide crime awareness and additional policing that benefits low- to moderate-income neighborhoods, support senior and youth programs, support programs and activities that benefit those with special needs, and to support food pantry programs.

The City of Clovis is committed to leveraging as many funds as possible against the CDBG allocation. In 2021 the City provided $1 million to the Fresno Housing Authority for the construction of 60 units of affordable housing. The funding was provided through the City's Affordable Housing Development Impact Fee Reduction Program. Funding went toward the Solvita Commons affordable multifamily housing complex located in the Northeast corner of Willow and Alluvial Avenues in Clovis. In 2022, the City provided $300,000 in Development Impact Fee Reduction funds to assist the City's first permanent supportive housing development, Butterfly Gardens. The City was recently awarded $5 million in funds from the State of California CalHome program. These funds are focused on owner-occupied rehabilitation including mobile home replacements, which typically house extremely low-income seniors at high risk of homelessness. In addition, a small portion of the funds will be used for down-payment assistance. The City also received and will be implementing an award of $1 million in State of California HOME funds for down-payment assistance and an award of just over $2 million in Permanent Local Housing Allocation funds for a variety of additional affordable housing efforts.

Community Investment Program

The City's total budget of $330.8 million for Fiscal Year 2023-2024 includes $49.0 million (15 percent) in capital improvement expenditures from the Community Investment Program (CIP).[11] Focal CIP projects include the Clovis Sewage Treatment – Water Reuse Facility, new parks, major street improvements, and expansion of the city landfill. The following major projects are included in the 2023-24 CIP:

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[10] City of Clovis, Annual Action Plan 2023-2024. Accessed via: https://cityofclovis.com/affordablehousing/cdbg-documents-2/

[11] City of Clovis, 2023. Budget-at-a-Glance: Fiscal Year 2023-24. Accessed via: https://cityofclovis.com/wp-content/uploads/2023/06/Budget-at-a-Glance-2023-24.pdf

- **Street Construction:** $24.9 million. ADA improvements to City-owned right of way, rejuvenation and sealing of various street surfaces to increase longevity and reduce deterioration, pedestrian and bike improvements, traffic signal improvements, and multiple street widening and reconstruction projects.

- **Sewer System Improvements:** $7.6 million. Reconstruction of sanitary sewer mains, design of wastewater master plan diversions, and work on the Sewer and Recycled Water Master Plans.

- **Housing and Community Development:** $7.1 million. Assistance in the repair and rehabilitation of affordable housing and assist low-to-moderate income families with their first home purchase.

- **Water System Improvements:** $7.0 million. Investment for Water Development, construction of new water mains and granular activated carbon treatment facilities for removal of 1, 2, 3-Trichloropropane (TCP), improvements at various well sites, and design for an additional storage tank at the Surface Water Treatment Plant.

- **Park Improvements:** $1.2 million. Acquire property for future parks, continue updating Master Plan for City Parks, and master planning for a regional park in the Northeast.

- **Refuse Improvements:** $1.0 million. Landfill flare improvements to meet new requirements by the San Joaquin Valley Air Pollution Control District.

- **Government Facilities:** $0.2 million. Upgrades and repairs to Fire Station Facilities.

CDBG funds were used or will be used to complete the following Capital Improvement Projects in the previous Consolidated Plan Period (2020-2024):

- ADA Improvements: Various Locations

- Helm/Lincoln Alley Reconstruction

- Alamos/Santa Ana Alley Reconstruction

- Cherry Lane/Oxford Alley Reconstruction

- Minnewawa/Cherry Lane Alley Reconstruction

- Helm/Ashlan Alley Reconstruction

- Ashcroft/Holland Alley Reconstruction

- Two additional alley reconstruction projects will replace 4 separate alleys in low-income areas.

Grants and capital projects are being used to increase the level of amenities in the open spaces of the older neighborhoods as opposed to relying on impact fees. There are also volunteer organizations, such as Tree Fresno, that have participated with the City of Clovis to plant trees in underserved areas. As part of the implementation of the Housing Element, programs are identified to upgrade the City's infrastructure and improve neighborhood quality in low- and moderate-income neighborhoods with the greatest needs. In 2013, the City established a Core Area Impact Fee Reduction Program (Resolution 13-122) for infill projects. The program reduced development fees in the core area (south of Sierra Avenue and west of Locan Avenue) by eliminating sewer major facilities, parks, fire and police fees. Street fees (Outside Travel Lane, Center Travel Lane, Traffic Signals, and Bridges) were reduced to only what was necessary to reimburse developers. This program, effective until 2017, reduced development fees within the core area by as much as 70 percent. After the program ended, several of the benefits for the core area were continued through the reduction of streets and parks fees. On November 4, 2019, Clovis City Council passed a resolution authorizing the Affordable Housing Development Impact Fee Reduction Program. The program is intended to reduce impact fees for affordable housing projects that provide deed-restricted units to households that make at or below 80 percent of Area Median Income.

Rates of Homeownership

Homeownership is the largest asset of most households in the U.S. and, for many low-income households, provides an opportunity for future generations to attain homeownership by increasing the family's wealth. One of the most prevalent consequences of residential segregation is the intergenerational inaccessibility of homeownership. Clovis has high rates of homeownership relative to Fresno County and the State, with 65.1 percent of housing units occupied by homeowners compared to 53.7 percent in Fresno County and 55.3 percent statewide.

Figure 4-39 shows the distribution of renter households in Clovis. The percentage of renters is highest in the southwestern area of the City, with census tracts in Historic Helm Ranch and along the western City boundary reporting more than 60 percent of households occupied by renters. Census tracts with lowest proportions of renters and the highest homeownership rates are in the eastern areas of Clovis, particularly in the Harlan Ranch, Loma Vista, and Valencia Grove neighborhood areas. These areas correlate with racially concentrated areas of affluence having the highest median household incomes and the lowest concentrations of non-White residents.

Disparities in homeownership rates by race/ethnicity reflect historical federal, state, and local policies that limited access to homeownership for communities of color and the resulting generational wealth gap. In Clovis, homeownership rates are lowest among Native Hawaiian or Pacific Islander (25.8 percent) or Black (40.6 percent) residents relative to Hispanic or Latino (60.7 percent) [12], Asian (74.1 percent) or non-Hispanic White (65.6 percent) residents (see Figure 3-7).

Housing Choice Vouchers

Housing Choice Vouchers (HCVs), or Section 8 vouchers, can show patterns of concentration and integration to help inform needed actions. In Fresno County, vouchers are allocated by the Fresno Housing Authority to residents throughout the county. Participants can use their voucher to find the housing unit of their choice that meets health and safety standards established by the local housing authority. In Fresno County, HCV use is most concentrated within the City of Fresno with nearly 52 percent of households in tracts along SR 41 (1,800 HCVs in four tracts) and a concentration of areas with rates between 15 and 30 percent of households in the central portion of the City and along the SR 99 corridor. The higher rates of HCV use also tend to correspond to, or are adjacent to, census tracts where public housing or subsidized housing is located. By comparison, Clovis has a relatively low percentage of housing choice vouchers. As shown in Figure 4-4041, renter occupied households using housing choice vouchers are primarily located in southwest Clovis, with the surrounding areas reporting no data on housing choice voucher usage. Census tracts with the highest percentage of households using housing choice vouchers are located in Central Clovis and Historic Helm Ranch (between 5 and 15 percent). Census tracts in the City of Fresno, outside Clovis city limits, report significantly higher rates of HCV usage (between 15 and 30 percent). Stakeholders interviewed as part of the Housing Element update process indicated that it is difficult for residents to find housing in Clovis using a HCV, as rent prices in Clovis generally exceed HCV rent limits and there is a limited supply for low-income affordable housing.

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[12] Homeownership by race data was not disaggregated from Hispanic/Latino ethnicity. Homeownership among Hispanic/Latino residents could be skewed higher by higher rates of homeownership among Hispanic/White residents. See Figure 3-7.

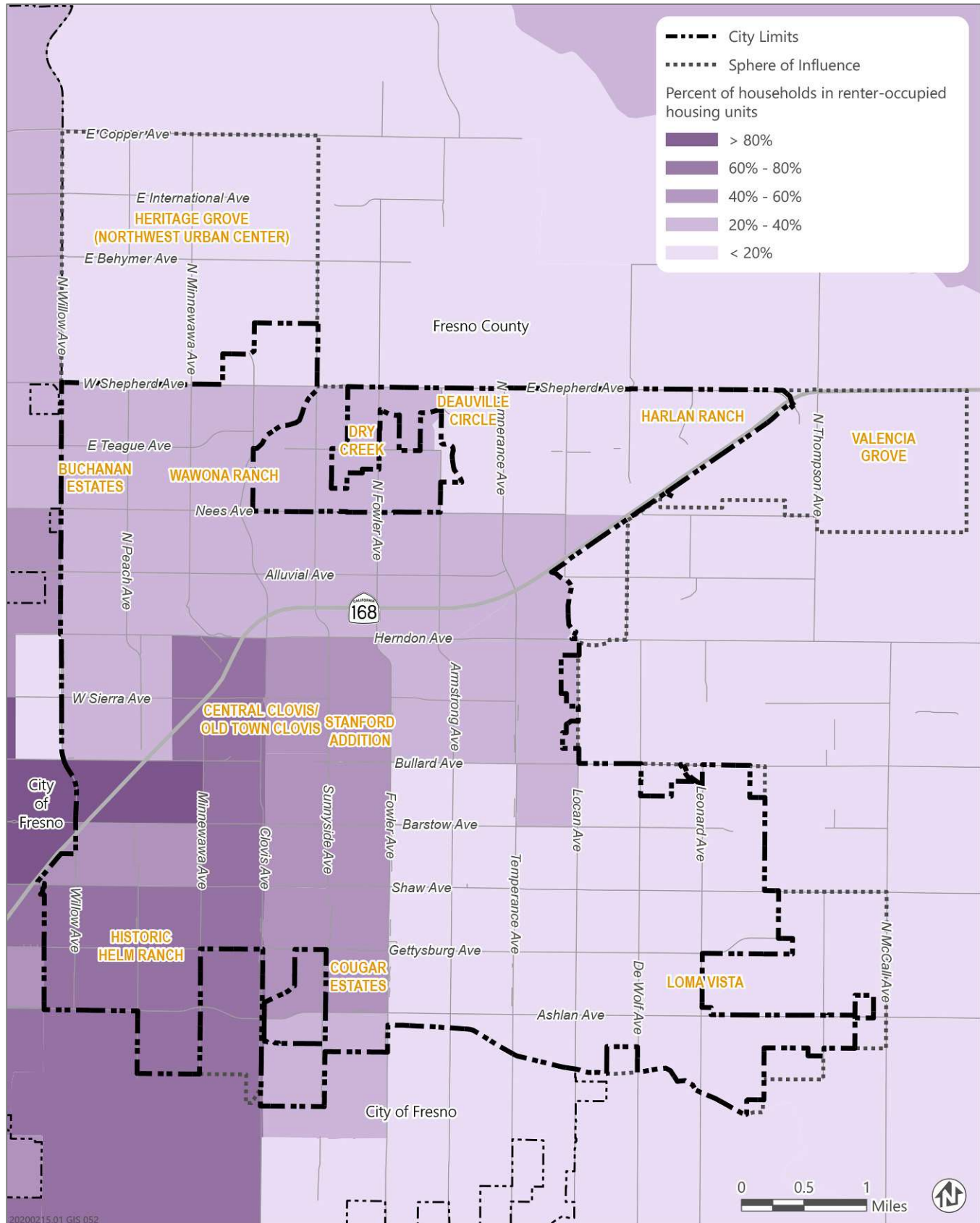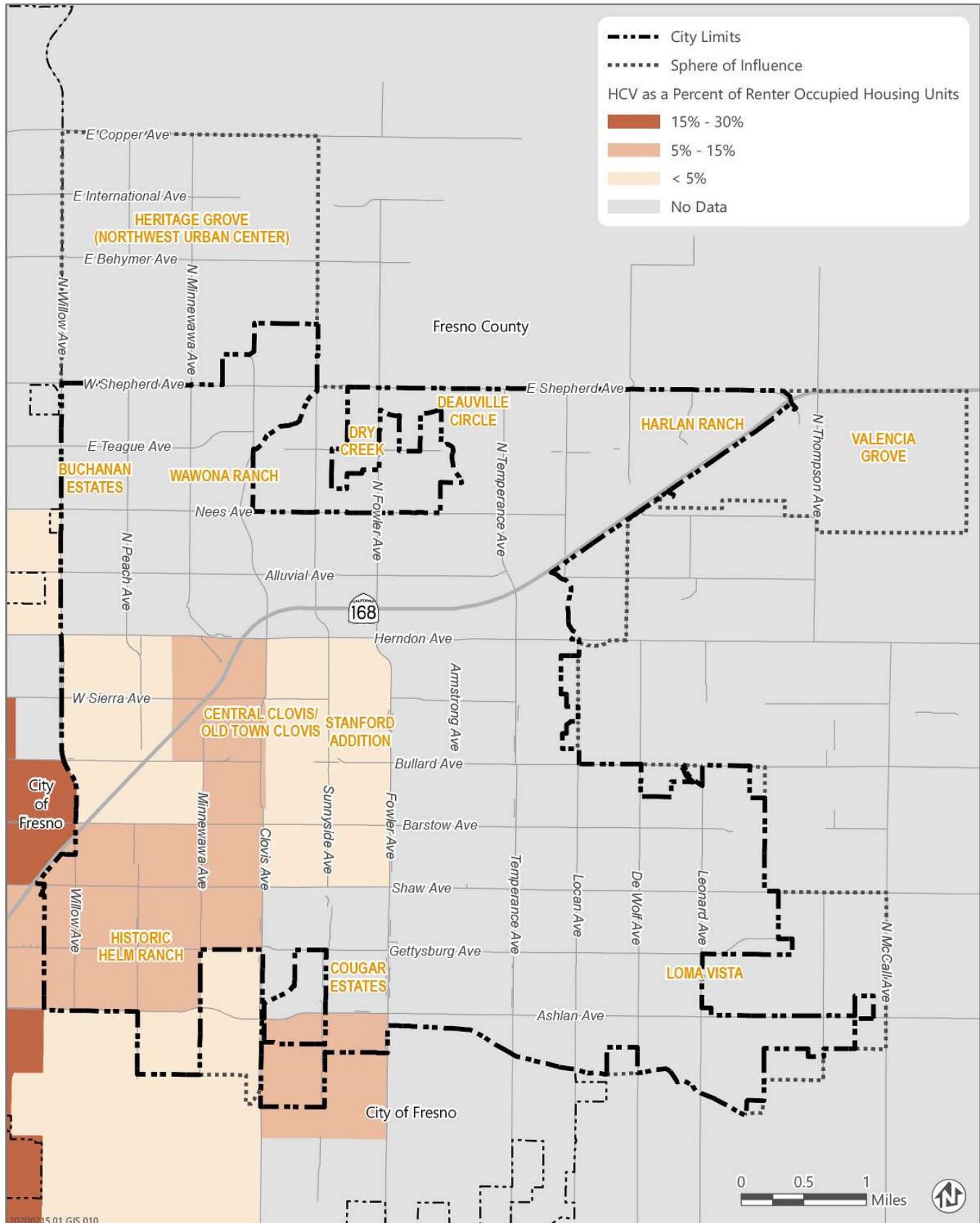Figure 4-<u>41</u><s>39</s>   Renter-Occupied Households, Clovis, 2012-2016

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on U.S. Census Bureau data.

Figure 4-~~40~~42   Housing Choice Vouchers Use, Clovis, 2019

Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2022, based on U.S. HUD.

## Location of Existing Publicly-Supported Affordable Housing

The geographic distribution of existing publicly-supported affordable housing is an important factor in examining fair housing choice and patterns of segregation by income and race/ethnicity. Table 4-1514 lists existing subsidized rental housing developments in Clovis, as of 2022. Existing affordable housing, including mobile home parks, is generally concentrated in the southwestern portion of the City, closer to the City of Fresno and transit services (see Figure 4-41). Four of the City's eight subsidized housing developments are located in highest resource areas (see Figure 4-19), north of Herndon Avenue and east of Fowler Avenue.

Table 4-1514 Existing Subsidized Affordable Rental Housing in Clovis, 2022	
Name	*Address*
Solvita Commons	725 Alluvial Avenue
Silver Ridge (age 62+)	88 Dewitt Avenue
Roseview Terrace (age 62+)	101 Barstow Avenue
Lexington	1300 Minnewawa Avenue
Hotchkiss Terrace (age 62+)	51 Barstow Avenue
Coventry Cove	190 N Coventry Avenue
Cottonwood Grove	732 N Clovis Avenue
Magnolia Crossing (age 62+ assisted living)	32 W Sierra Avenue
The Willows	865 W Gettysburg Avenue

Source: City of Clovis 2022.

Figure 4-4143   Subsidized Housing and Mobile Home Parks, Clovis, 2022
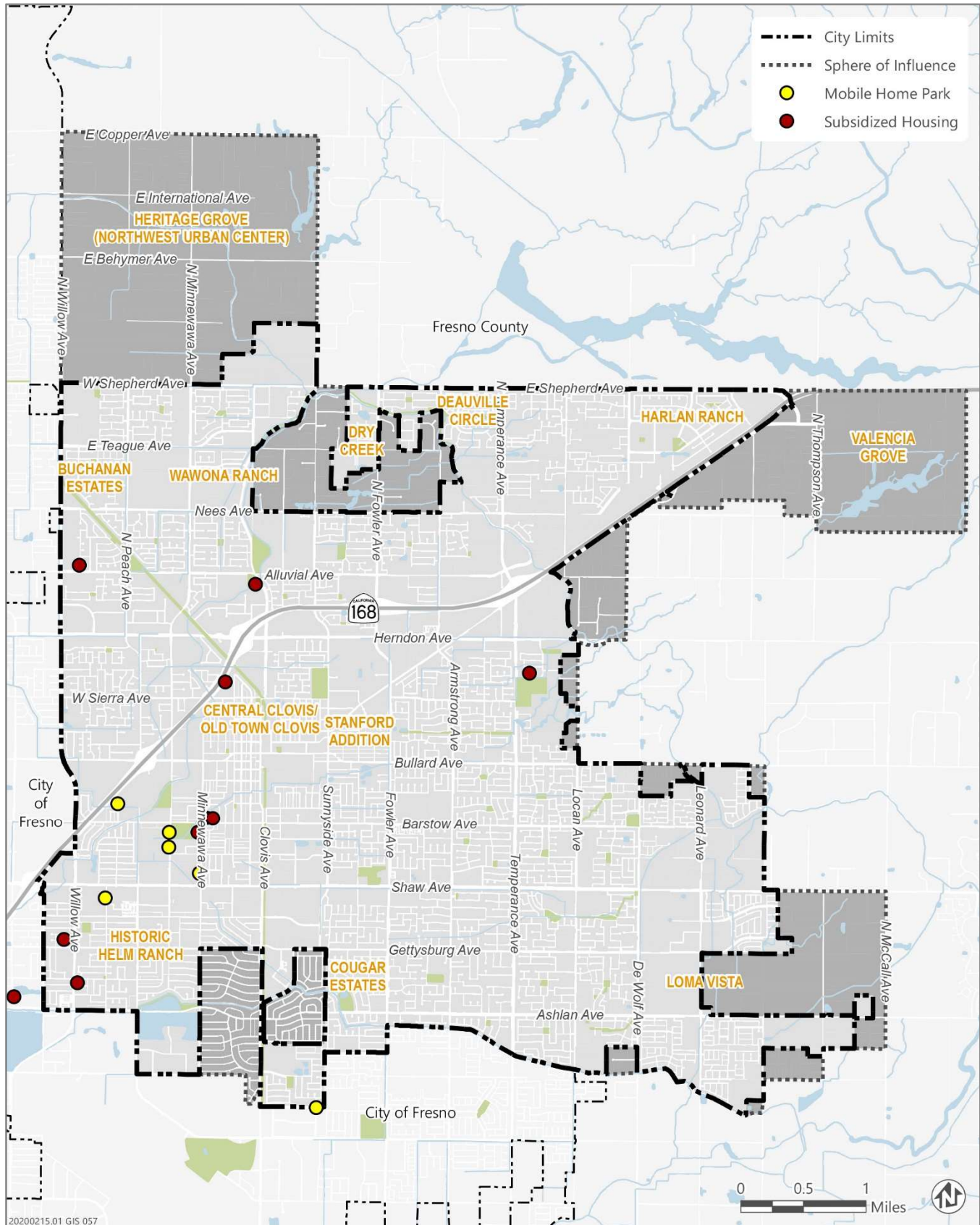
Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2022, based on U.S. HUD.

4.8 Assessment of Sites Inventory and Fair Housing

State housing element law, Government Code Section 65583(c)(10), requires that the sites inventory (see Chapter 5) be analyzed with respect to AFFH. By comparing units inventoried in approved projects and on vacant and underutilized sites to the fair housing indicators in this assessment, this section analyzes whether the sites included in the Housing Element sites inventory improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity throughout the City.

The City was assigned a total Regional Housing Needs Allocation (RHNA) of 8,977 new housing units, which includes 2,926 very low-, 1,549 low-, 1,448 moderate, and 3,054 above moderate-income housing units. Based on the assumptions and methodology applied in the sites inventory analysis (see Chapter 5), the City has identified capacity for 15,512~~15,168~~ units within the planning period, which is sufficient capacity to meet the City's RHNA at all income levels.[13]

As previously described, access to opportunity is well-distributed within Clovis, with no areas of moderate or low resource identified within City limits (see Figure 4-19 TCAC Composite). Socioeconomic indicators analyzed in this assessment tend to reflect that older neighborhoods in Central and southwest Clovis may be more likely to experience fair housing issues. Residents in these neighborhoods are more likely to be non-White with relatively lower median household incomes than residents in neighborhoods in the northern and eastern areas of the City. Because Clovis as a whole is fairly affluent, expanding the supply of affordable housing anywhere within the City will expand access to opportunity and housing mobility for lower-income residents.

Older areas of the City surrounding Central Clovis are mostly built-out, with limited vacant or underutilized land available for new development. As such, a significant portion of residential capacity identified in the sites inventory is located in the City's new growth areas along the northern and eastern fringe. This is a product of the City's development trajectory which plans for most new housing to occur in new growth areas, particularly focused in the Northwest Urban Center and the Loma Vista Specific Plan area. Master plans for these areas provide for a variety of land use types and residential densities, with significant lower-income capacity identified on higher-density sites that are assumed to develop with mixed-income housing (see Chapter 5), which will expand opportunity for lower-income residents in the City's highest resource areas while helping build diverse neighborhoods.

Potential Effects on Patterns of Segregation

As described previously, Clovis is predominantly non-Hispanic White and fairly affluent relative to the surrounding region. There are no racially or ethnically concentrated areas of poverty within city limits. However, older neighborhoods of Clovis, located in the southwestern core of the City, tend to have higher concentrations of non-White residents as well as lower median household incomes than the northern and eastern areas of the City. These areas also tend to have greater concentrations of people living with disabilities and single-parent households. Given that the city has a higher proportion of moderate- and above moderate-income households, the City has included implementation programs in the Housing Element aiming to increase the diversity of the housing stock to provide more "missing middle" housing for moderate-income households while also facilitating additional opportunities to develop lower income-housing and housing for special needs groups.

Race/Ethnicity

As described above, the City is predominantly non-Hispanic White, with a minority population that is predominantly Hispanic/Latino. The Non-White population is slightly larger in the southwestern area of the City, with block groups in the Historic Helm Ranch and Cougar Estates neighborhoods where non-White residents comprise between 61 and 81 percent of the population (see Figure 4-3). White residents outnumber non-White residents by the most significant margins in several block groups particularly in the northern and eastern areas of the City, such as the Dry Creek,

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[13] The City's total housing capacity to accommodate the RHNA is 15,645 units, including accessory dwelling units, as shown in Table 5-17. The 15,512 units described here refers to the total capacity, excluding the 133 ADUs included in the inventory.

Heritage Grove, Valencia Grove, and Loma Vista neighborhoods. These neighborhoods also ranked relatively low on the Diversity Index, indicating higher degrees of racial/ethnic homogeneity.

Figures 4-42 and 4-43 show the City's sites inventory in relation to concentration of non-White residents by census tract. Approximately 13,5954,052 units in the inventory (887 percent of the total capacity) is identified in areas which have a majority White population. Only 2 percent of the total inventory capacity is located within census tracts where more than 60 percent of the population is non-White.

Figure 4-4442   Sites Inventory and Predominant Racial Composition of Census Tract, Clovis
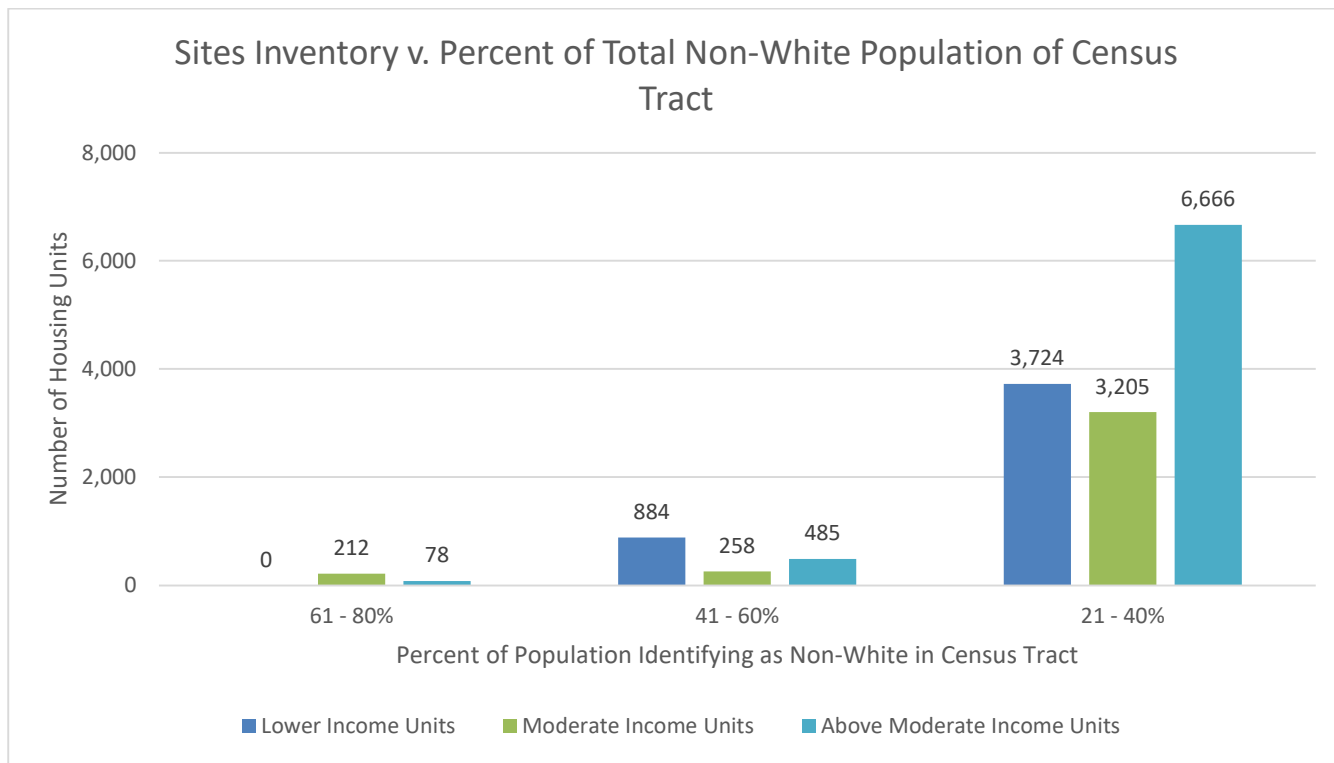
Source: Ascent, 2023.

Figure 4-~~43~~45 Sites Inventory and Racial/Ethnic Distribution by Census Tract, Clovis

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.
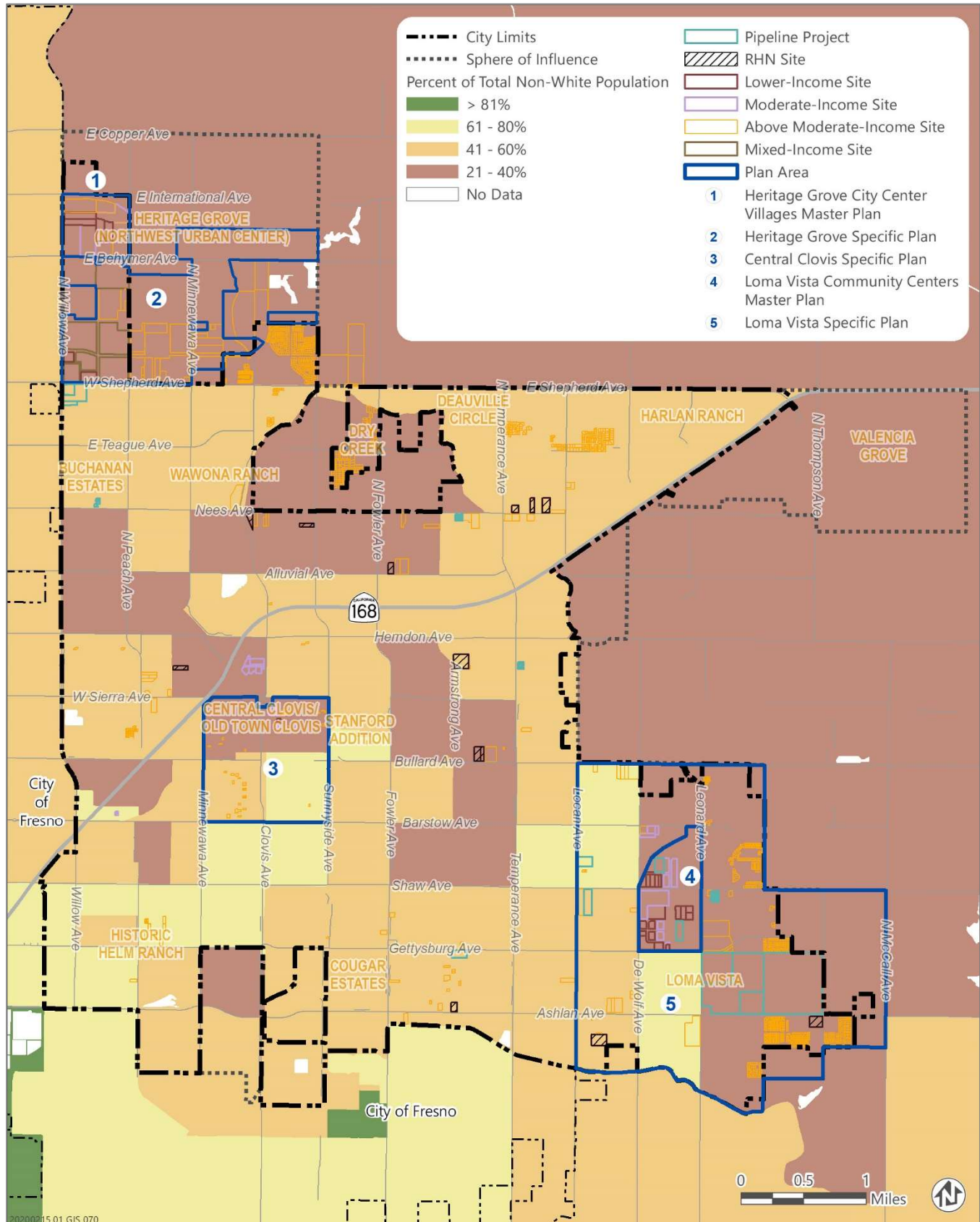
Income

As shown in the assessment above, block groups in Old Town Clovis, Historic Helm Ranch, and Cougar Estates neighborhoods have the lowest median household incomes in the City (lower than the 2020 statewide median household income of $87,100). Household incomes are highest in newer areas of the City, particularly along the northern and eastern boundaries, where the median household incomes exceed $100,000.

As shown in Figure 4-~~44~~46, 91~~89~~ percent of the total capacity (14,101~~14,411~~ units) identified in the sites inventory is located in areas with median incomes from $100,000 to $200,000. Additionally, 84~~89~~ percent of moderate income units and 90~~83~~ percent of lower-income units are located in these areas to support opportunities for moderate-income and lower-income families to live in wealthier neighborhoods. There are ~~four~~ three RHN overlay sites located in areas with lower median household incomes (less than $87,100), which collectively provide capacity for 218~~411~~ lower-income units (see Figure 4-~~45~~47).

Figure 4-~~44~~46   Sites Inventory Distribution by Median Income of Census Tract, Clovis
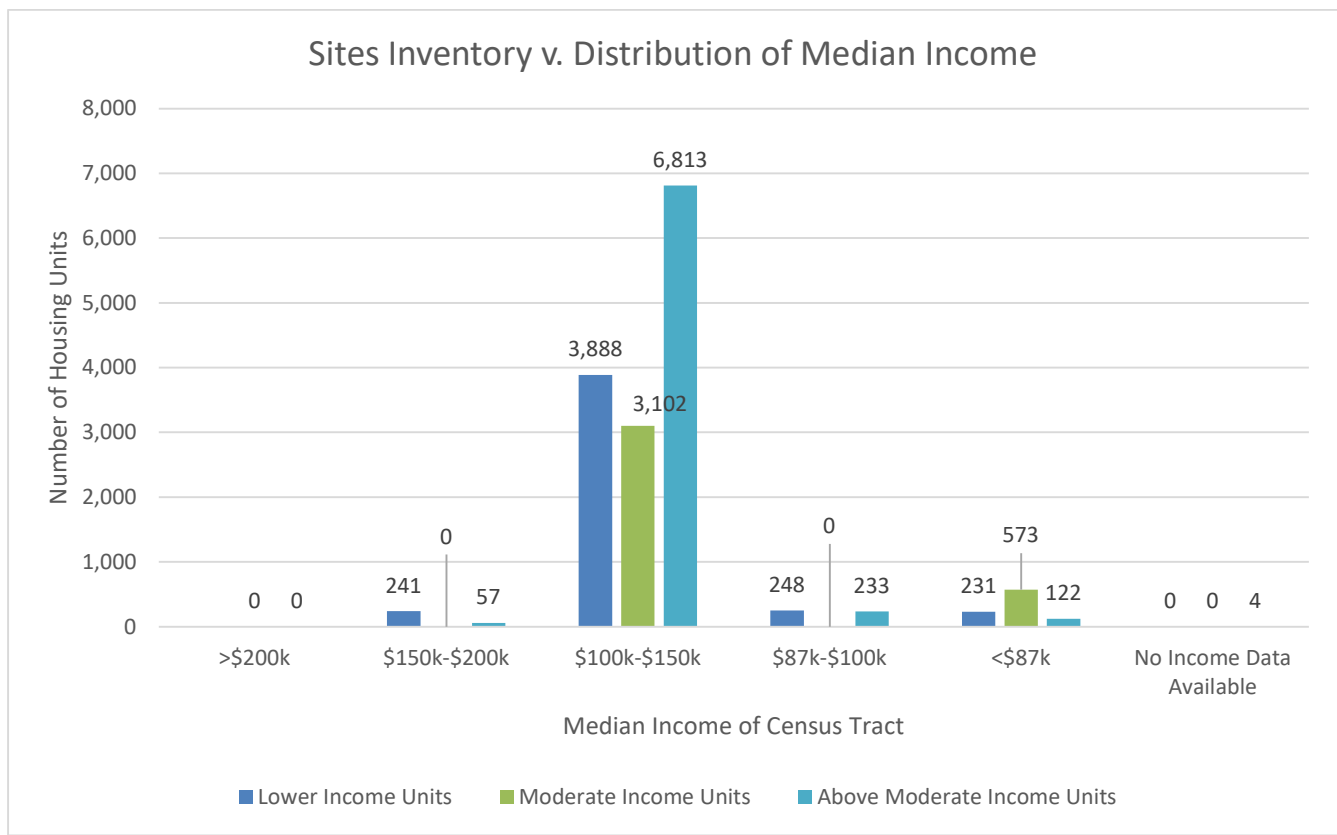
Source: Ascent, 2023.

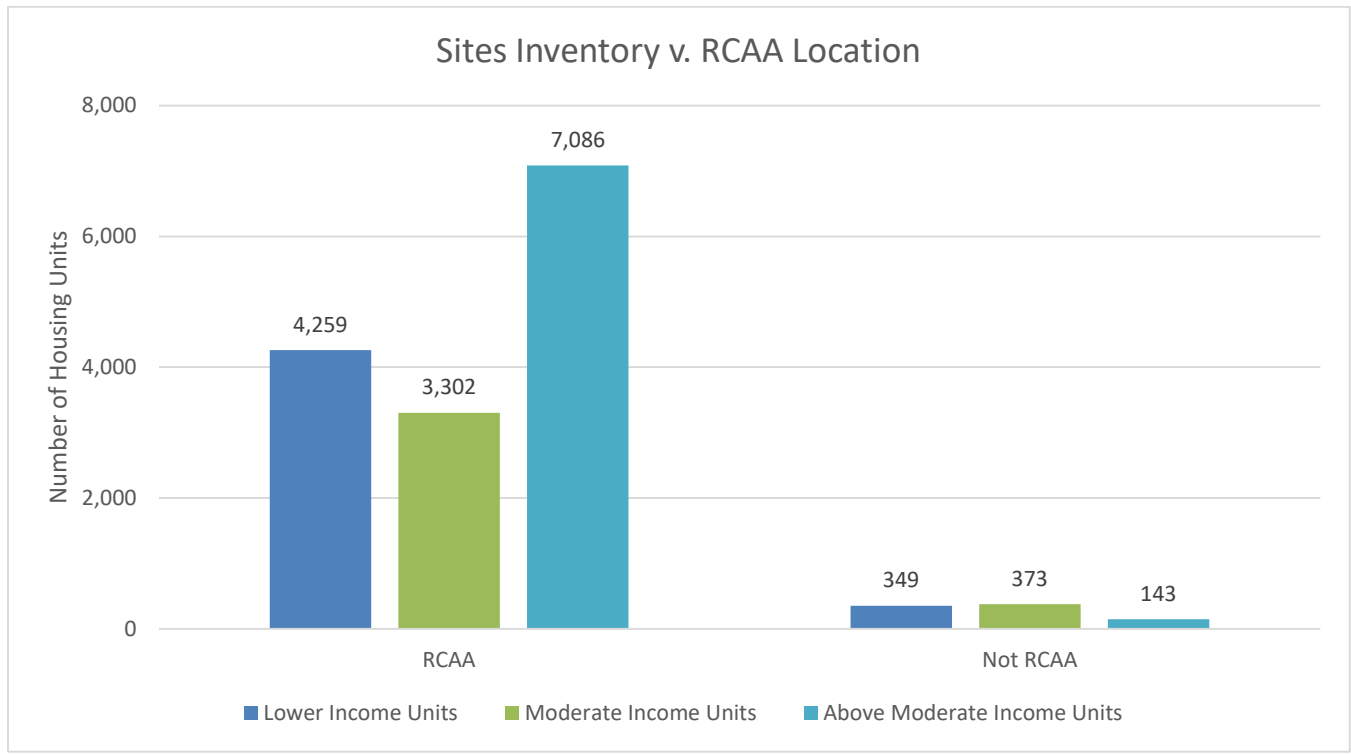Figure 4-~~45~~47   Sites Inventory Distribution by Median Income of Census Tract, Clovis
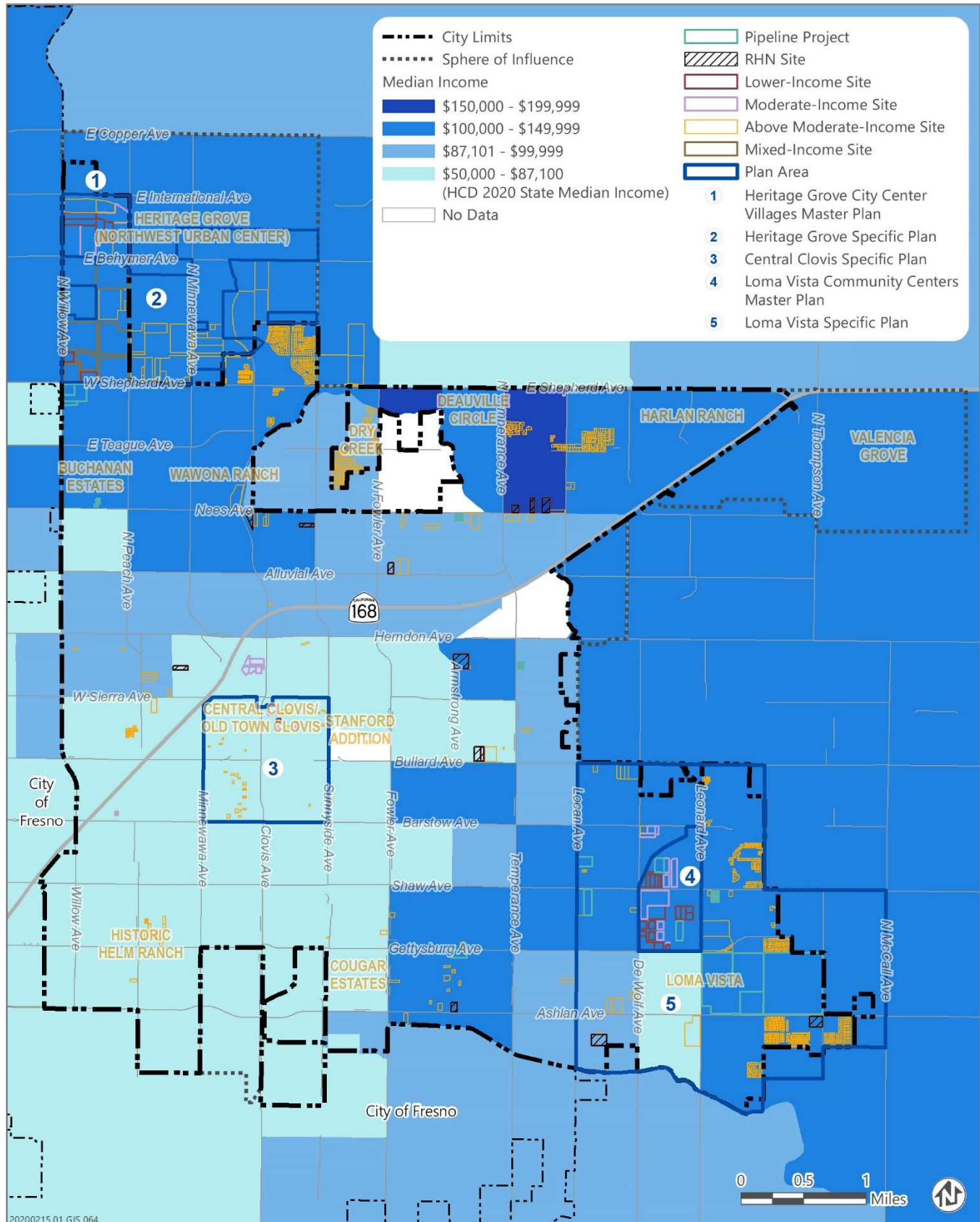
Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

**Racially or Ethnically Concentrated Areas of Affluence**

Figure 4-4846 and Figure 4-4947 show the sites inventory relative to RCAAs in the city. Most of the northern and eastern areas of the City meet the definition of RCAAs in the City of Clovis, specifically north of Herndon Avenue and east of Fowler Avenue. Housing in these areas is predominantly owner-occupied low density single-family homes. Most sites identified in the sites inventory are located in an RCAA, amounting to capacity for approximately 14,64715,109 new housing units in these areas. Further, 9189 percent of the moderate and lower-income housing capacity is located in an RCAA.

Figure 4-4846   Sites Inventory and Racially/Ethnically Concentrated Areas of Affluence, Clovis (Excel)

Source: Ascent, 2023.

Figure 4-4947   Sites Inventory and Racially/Ethnically Concentrated Areas of Affluence, Clovis
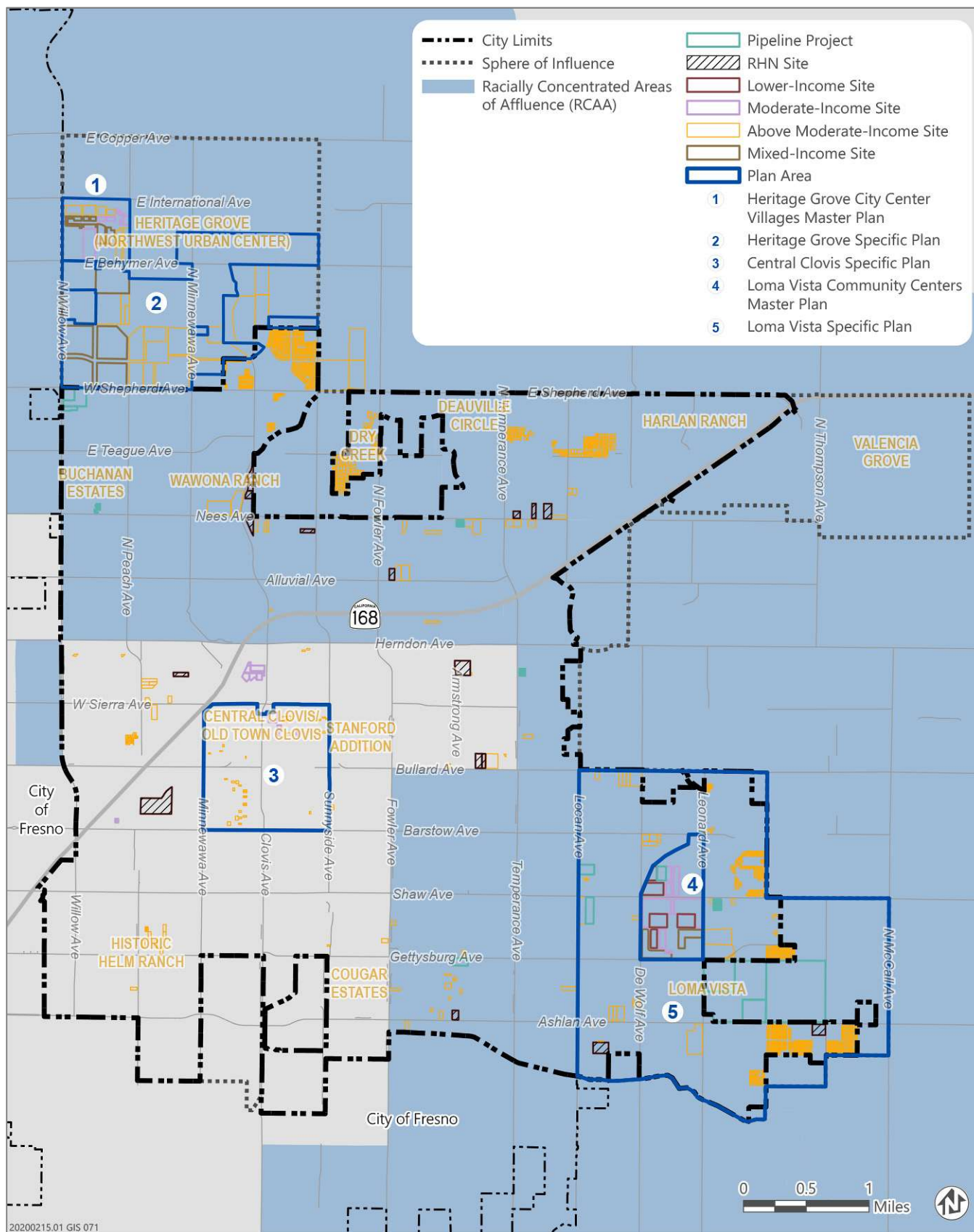
Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Population with a Disability

In Clovis, most census tracts have a population with less than 20 percent of residents living with at least one disability. However, western areas of the City, particularly in Central Clovis and north of Historic Helm Ranch, tend to have larger concentrations of residents living with disabilities (20.8 percent). Figures 4-5048 and 4-5149 display the sites inventory relative to the percentage of the population with a disability by census tract. Compared to the distribution of residents with disabilities in Clovis, approximately 5548 percent of total capacity identified in the sites inventory (8,5487,675 units) is located in census tracts where 10-20 percent of the population has a disability of some sort; 4352 percent of the total identified capacity is located in census tracts where less than 10 percent of the population lives with a disability. The sites inventory identifies capacity for a total of 4,608932 lower income units that could provide additional housing opportunities for residents with disabilities.

Figure 4-5048   Sites Inventory and Percent of Population with a Disability by Census Tract, Clovis
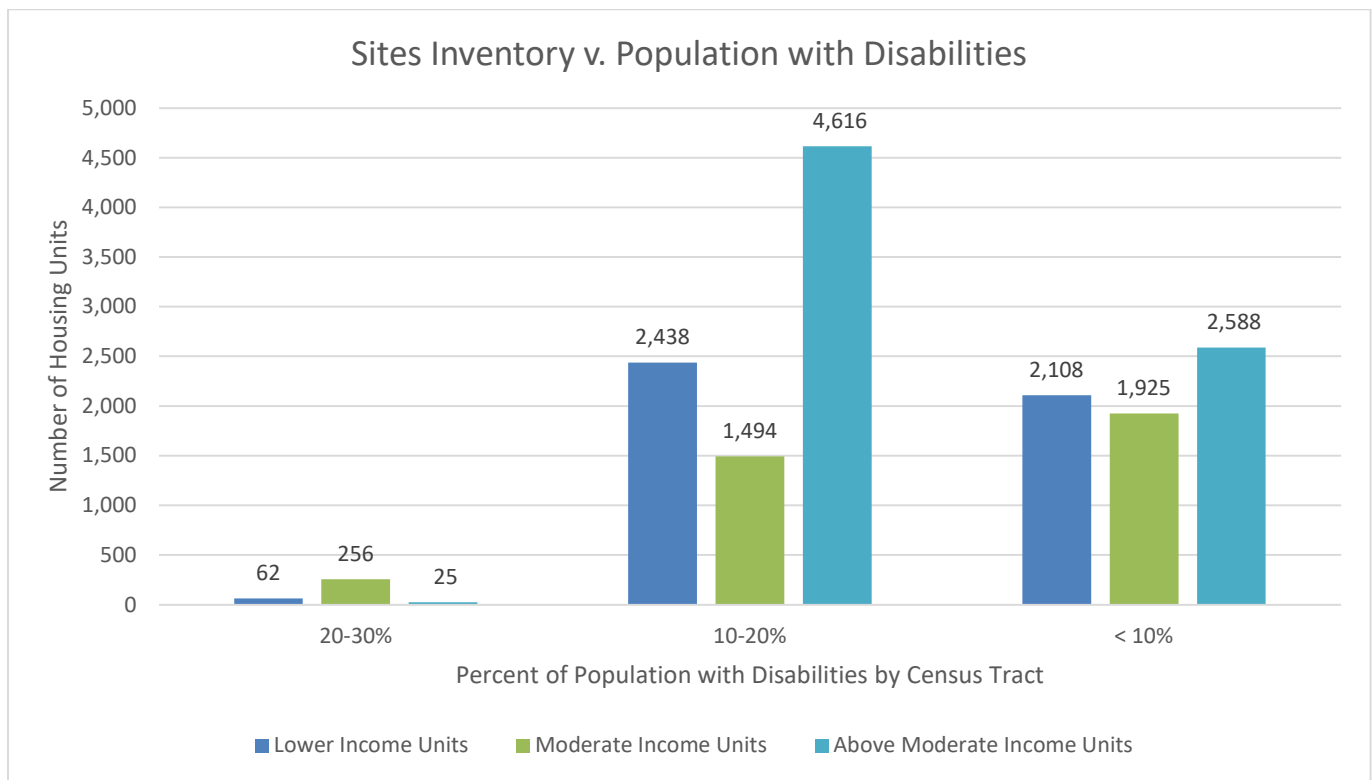
Source: Ascent, 2023.

Figure 4-5149   Sites Inventory and Percent of Population with a Disability, Clovis

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.
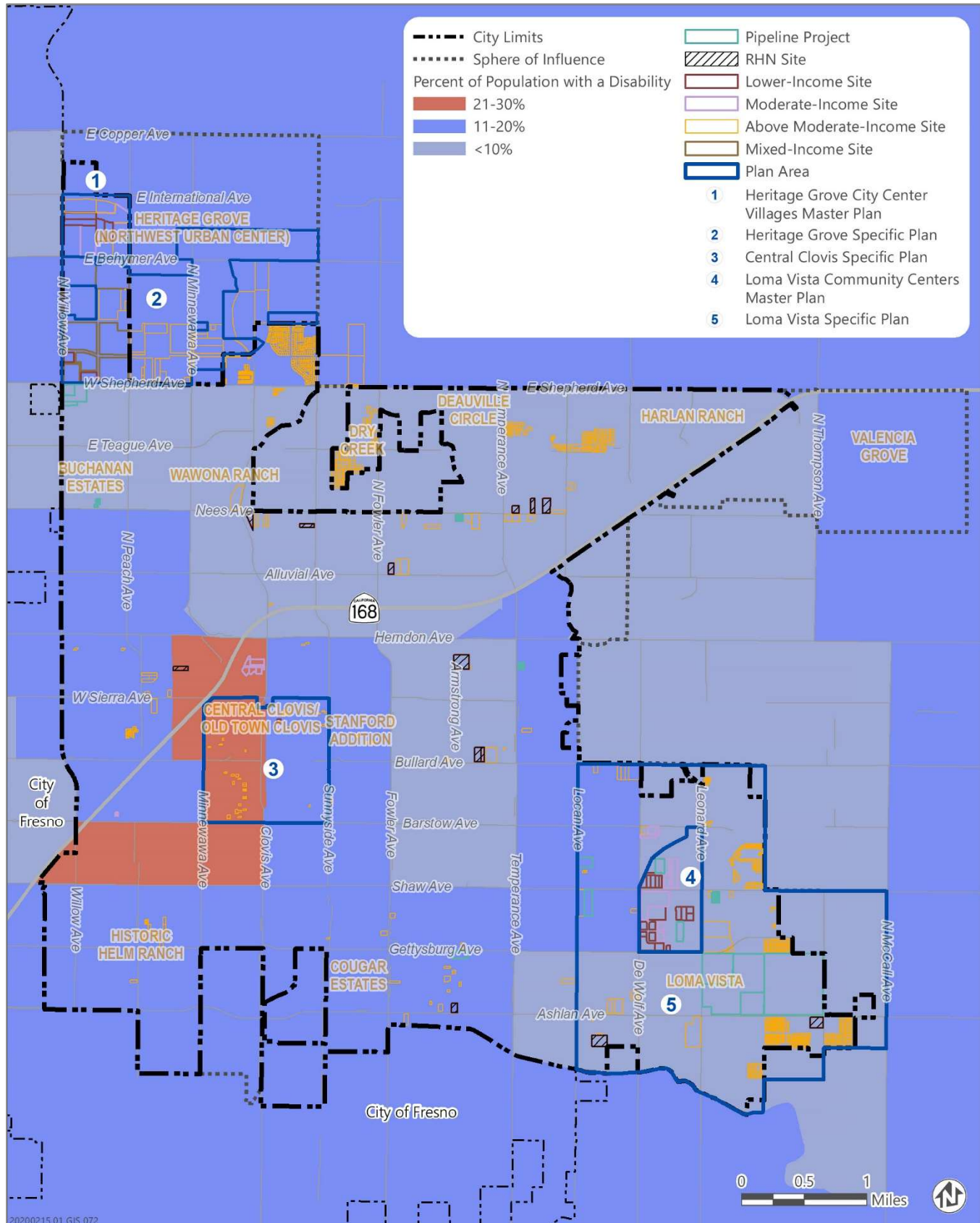
Familial Status

Most areas of the City have less than 20 percent of children living in single female-headed households. However, census tracts located in the southwest corner of the City, in the Historic Helm Ranch and Cougar Estates neighborhoods, report higher concentrations between 40 and 60 percent. Married-couple households are the predominant family type in the northern and eastern portions of the City. Figures 4-52~~50~~ and 4-53~~51~~ show the distribution of units in the sites inventory at each income level relative to the percentage of single female-headed households with children (as a percentage of the total population of each census tract). Only 26 units from the sites inventory, all of which are assumed to develop as above moderate income housing, are located in census tracts that have between 40 and 60 percent of children in female-headed households. As such, most sites are located in areas of the City where married-couple households are the predominant family type.

Figure 4-52~~50~~   Sites Inventory and Distribution of Female-Headed Households with Children
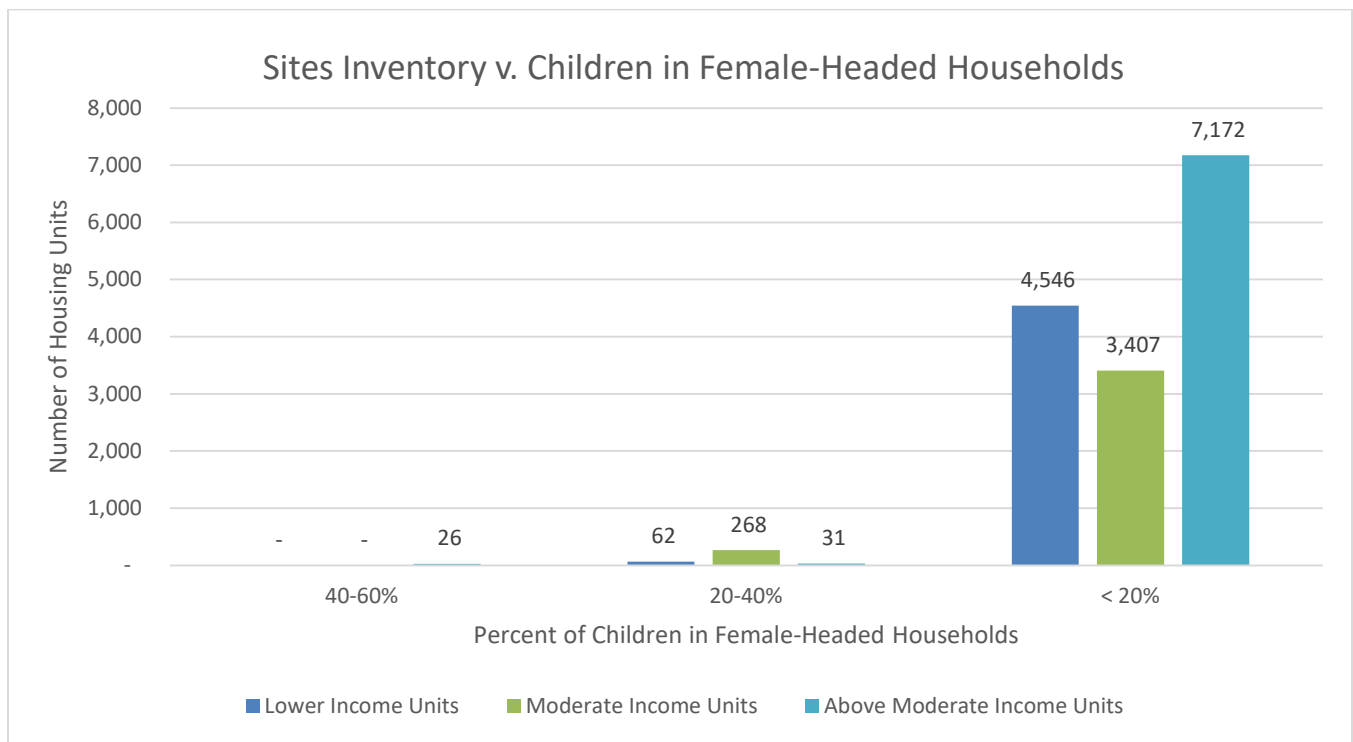
Source: Ascent, 2023.

Figure 4-5351   Sites Inventory and Distribution of Female-Headed Households with Children
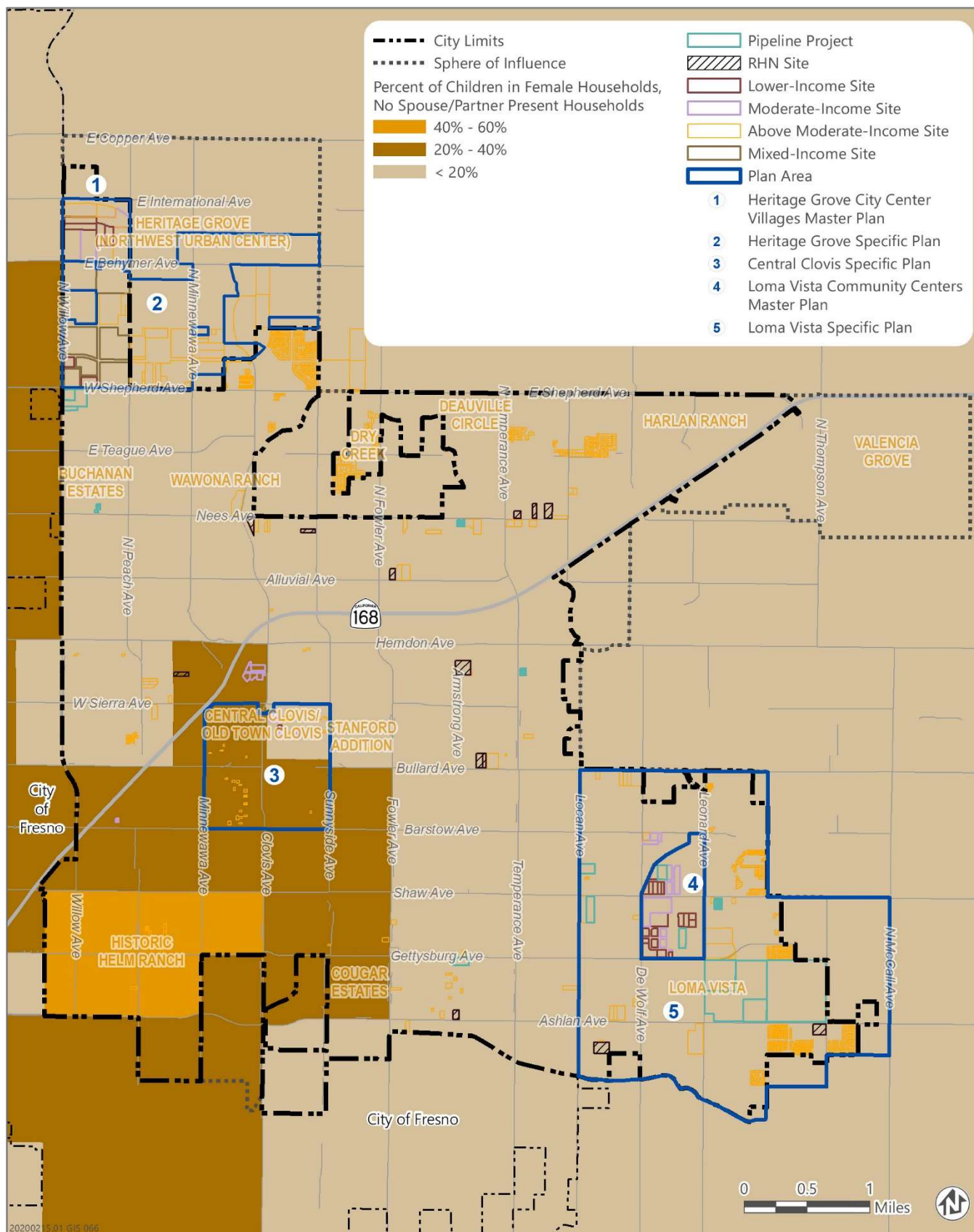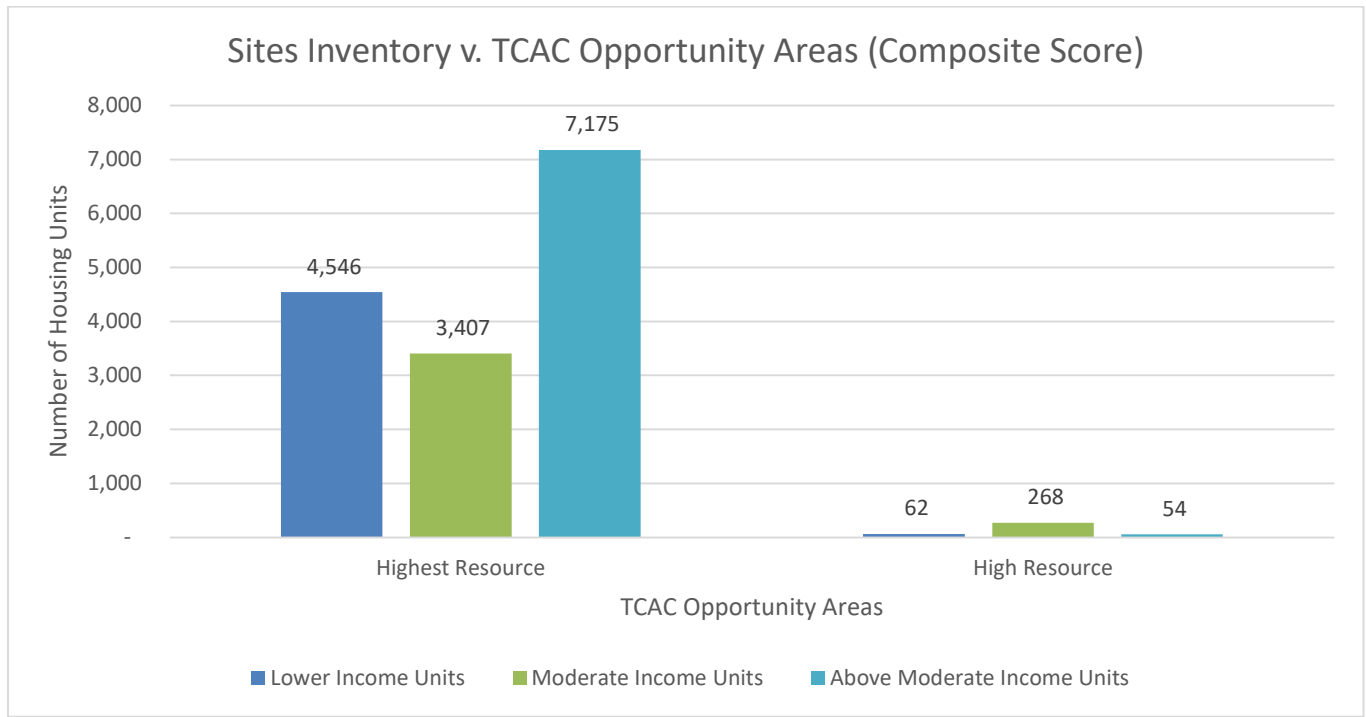

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Potential Effects on Access to Opportunity

Expanding capacity for affordable housing development in Clovis will expand access to opportunity for lower- and moderate-income households. As shown in Figures 4-19 through Figure 4-27, Clovis is composed entirely of high and highest resource areas and provides residents citywide with opportunities for positive economic, educational, and environmental outcomes. Areas identified above as RCAAs correspond to areas of the City designated as highest resource, while the southwestern areas of the City, particularly Historic Helm Ranch and neighborhoods bordering Fresno city limits, are designated as high resource areas. Figures 4-5452 and 4-5553 present the sites inventory in relation to the 2022 TCAC opportunity areas. As shown in Figure 4-52, 97 percent of the total sites inventory (15,12815,589 units) is located in highest resource areas.

Figures 4-5456 through Figure 4-561 present the sites inventory in relation to TCAC economic, environmental, and educational opportunity scores. The sites inventory identifies almost all of its total capacity in areas providing most optimal access to educational and economic opportunity (997 and 97 percent, respectively). The City as a whole scores relatively lower on environmental opportunity index, reflecting regional environmental challenges. However, most of the inventoried capacity across all income levels is located in areas with environmental index scores greater than 0.50.

Figure 4-5452   Sites Inventory and Distribution of TCAC Opportunity Index Composite Scores
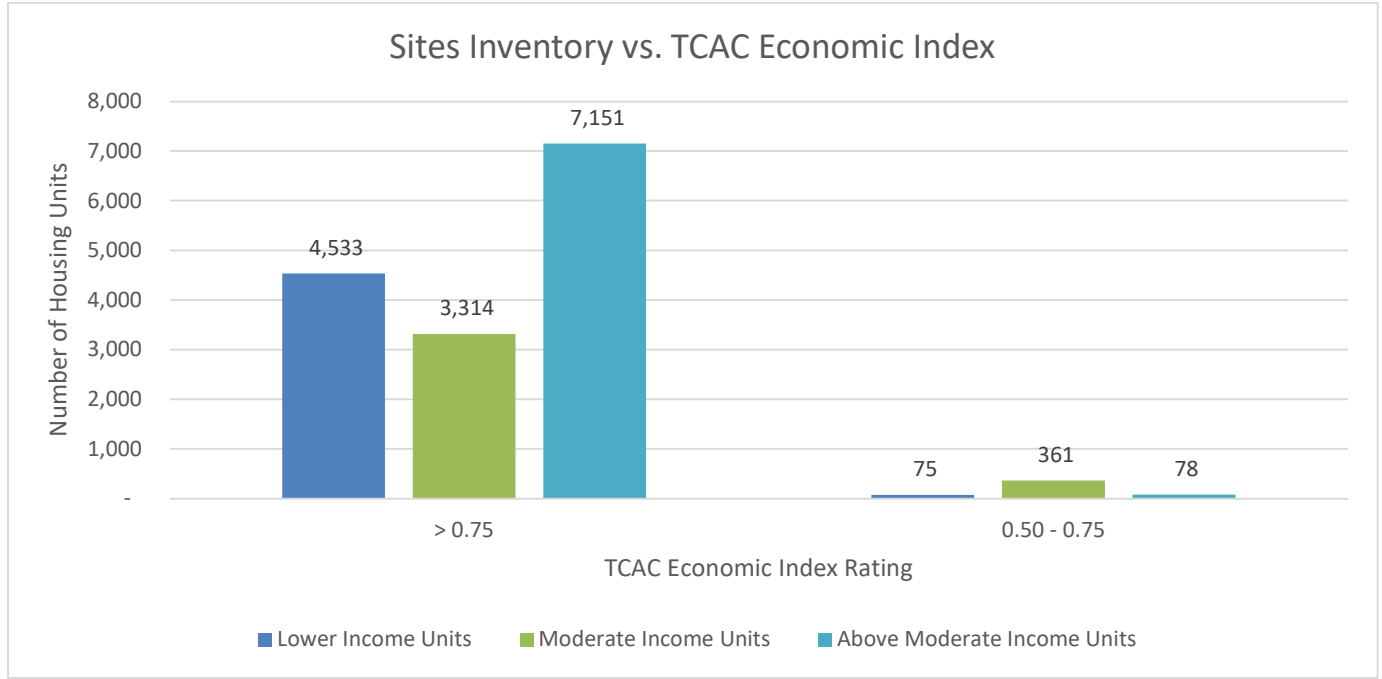

Source: Ascent, 2023.

Figure 4-5553   Sites Inventory and TCAC Opportunity Index Composite Scores
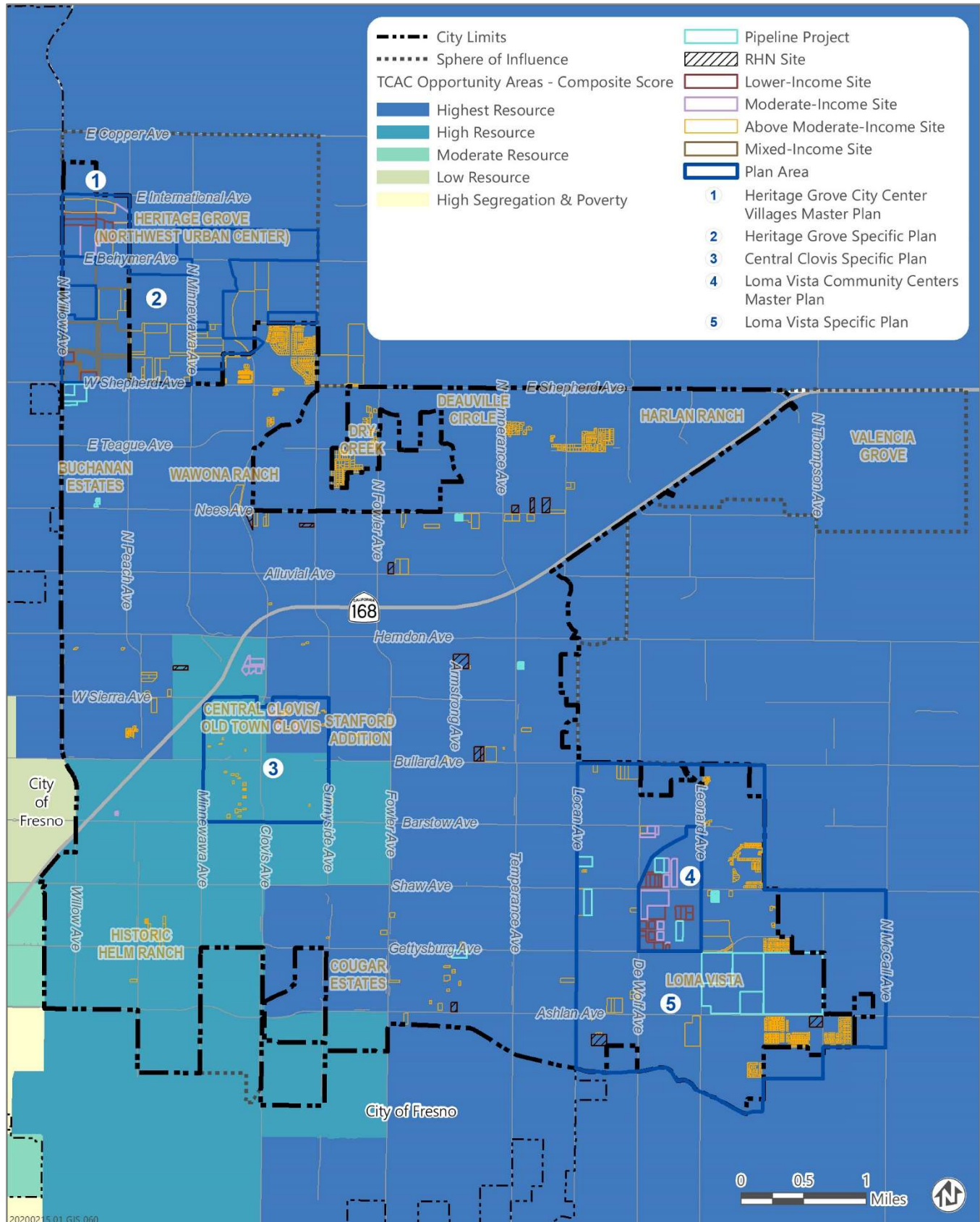
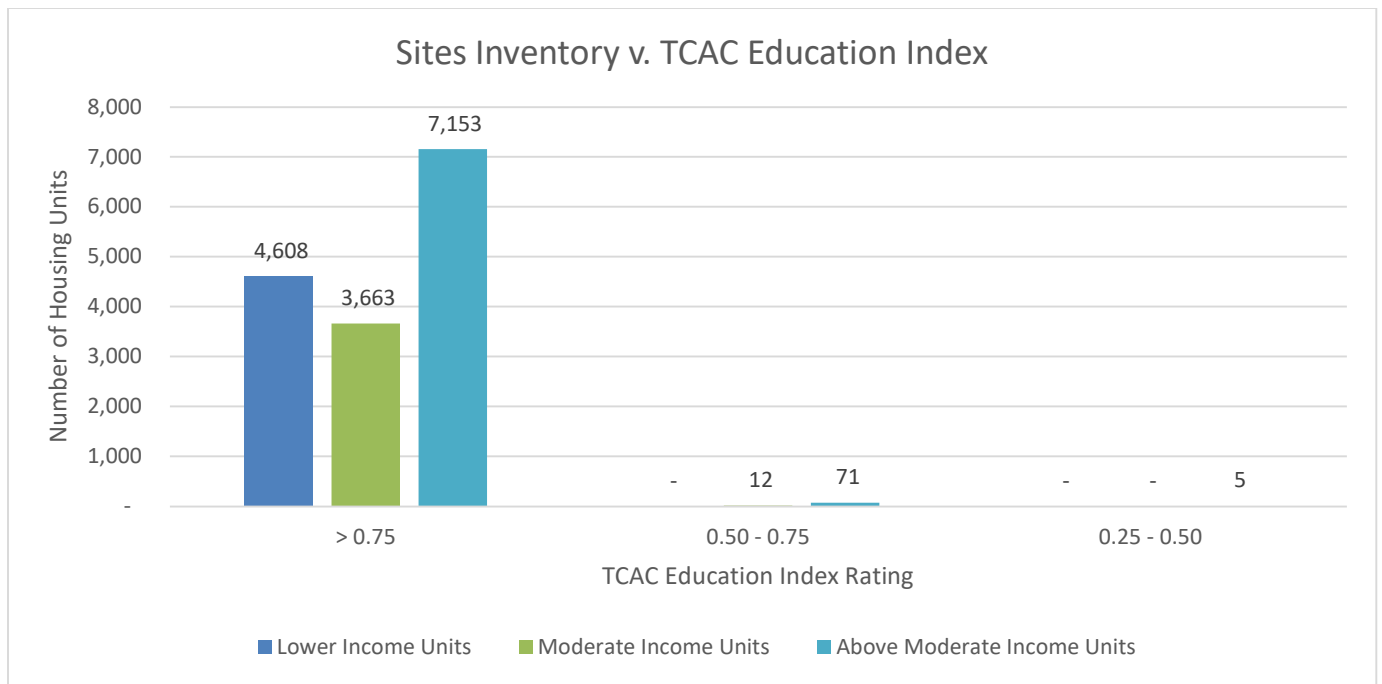Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

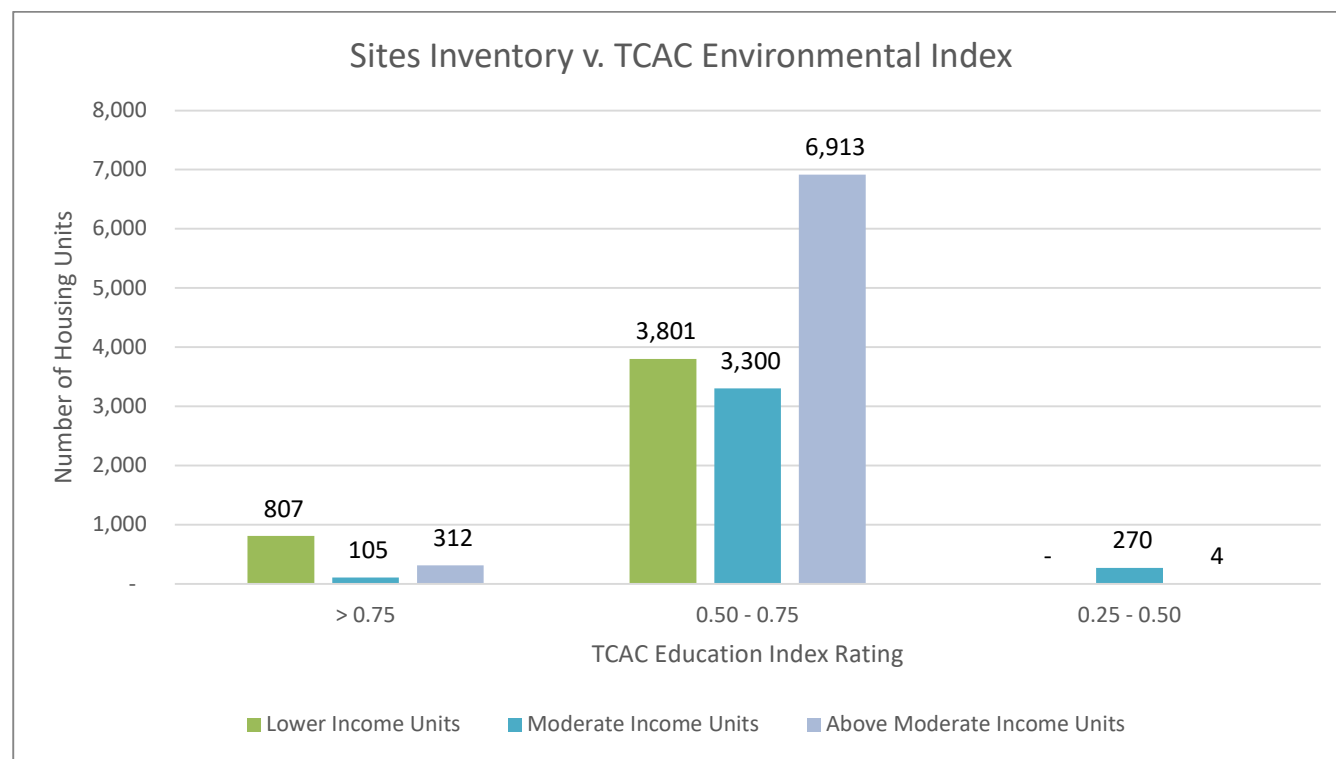Figure 4-5654   Sites Inventory and Distribution of TCAC Opportunity Index Economic Domain Scores

Source: Ascent, 2023.

Figure 4-5755   Sites Inventory and Distribution of TCAC Opportunity Index Education Domain Scores
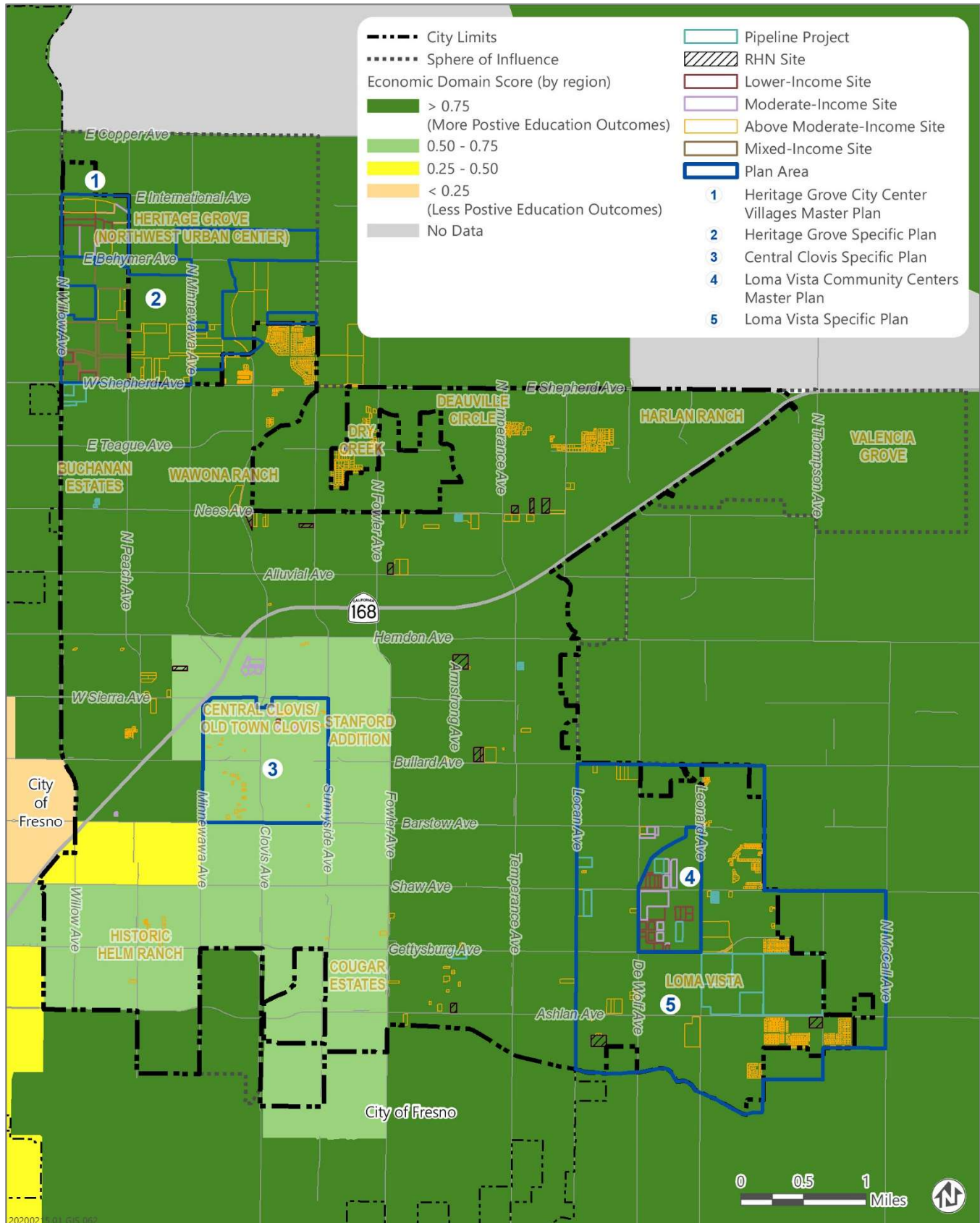

Source: Ascent, 2023.

Figure 4-5856   Sites Inventory and Distribution of TCAC Opportunity Index Environmental Domain Scores

Source: Ascent, 2023.

Figure 4-59~~57~~   Sites Inventory and TCAC Opportunity Index Economic Domain Scores

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Figure 4-6058   Sites Inventory and TCAC Opportunity Index Educational Domain Scores

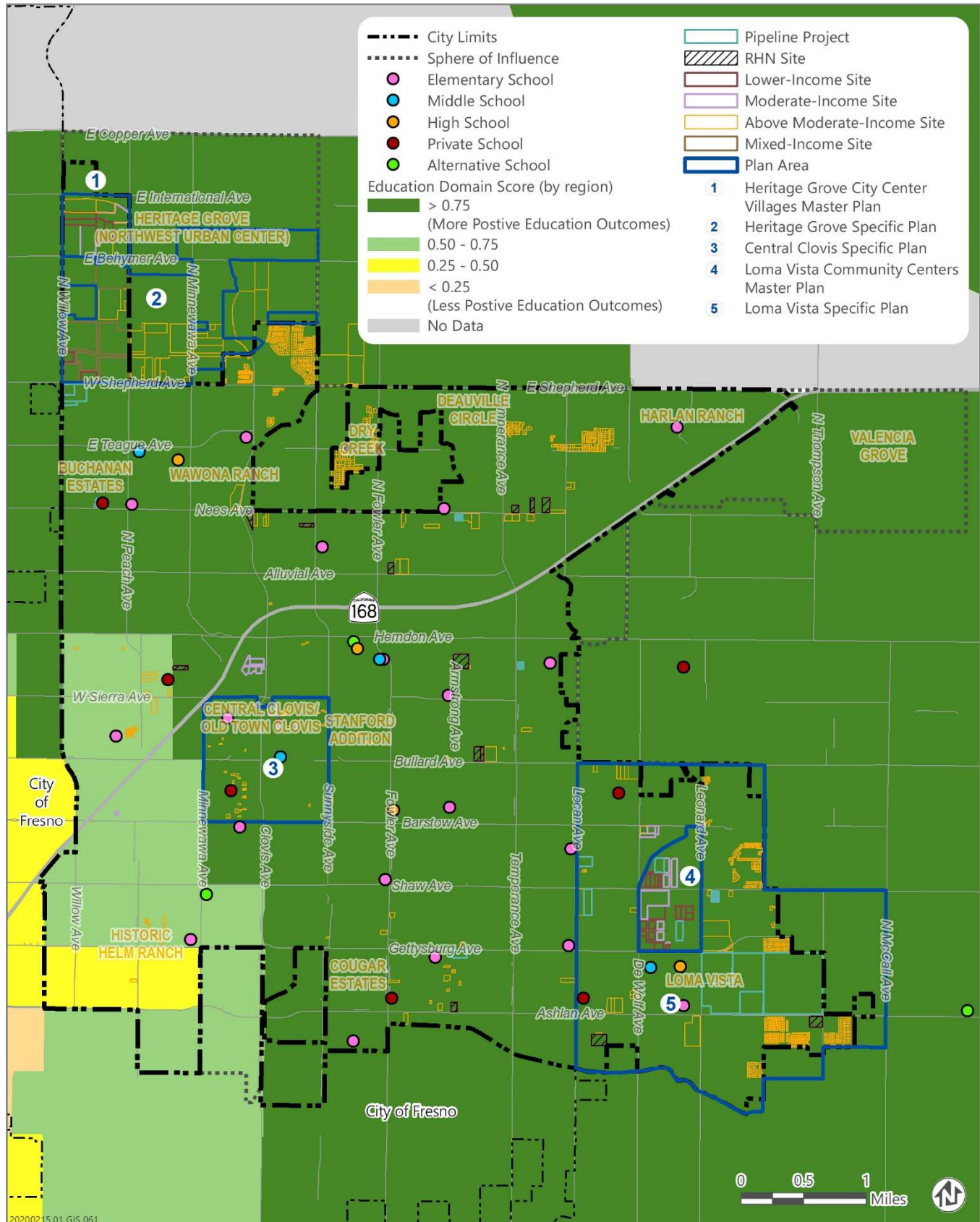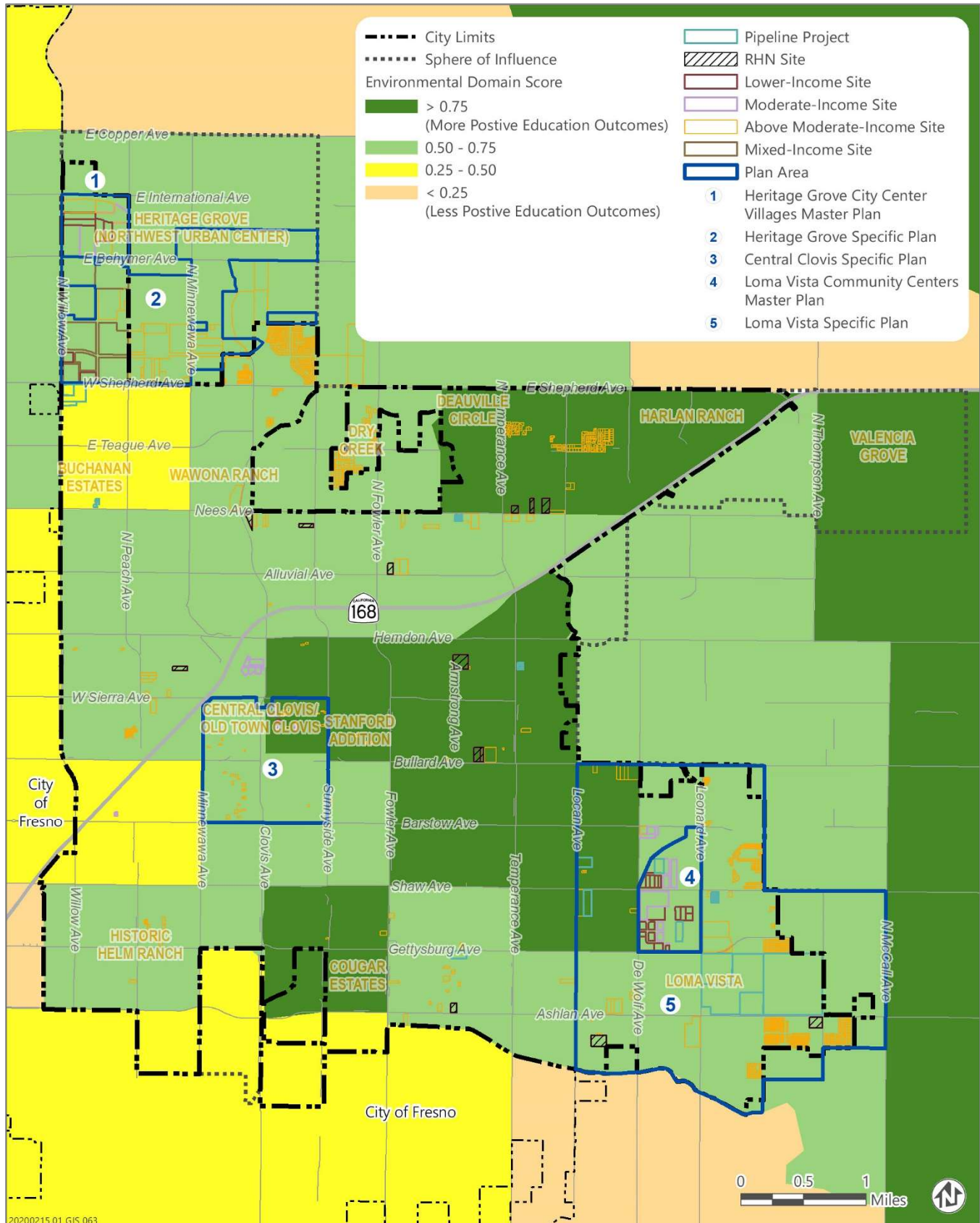Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Figure 4-6159   Sites Inventory and TCAC Opportunity Index Environmental Domain Scores

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Potential Effects on Disproportionate Housing Needs

As discussed previously, renters are disproportionately affected by housing needs including overpayment, substandard housing conditions, and displacement risk. Future housing opportunities identified in the sites inventory have the potential to ease overcrowding and cost burden as there would be more housing options available for a variety of income levels. Low-income households in the southwestern portion of the City, particularly in Historic Helm Ranch and mobile home parks, are sensitive to or at risk of displacement.

Overpayment

As described above, overpayment among Clovis renters has generally declined over time with most areas of the City reporting between 20 and 40 percent of renters paying more than 30 percent of their monthly income on housing costs. Figures 4-6260 and 4-6163 present the sites inventory relative to overpayment rates among renter households. All of the inventoried housing capacity identified in the sites inventory is located in areas of the City with overpayment rates between 20 and 40 percent, including 4,608932 lower-income units. Although there are no sites identified in the areas of the City with higher rates of overpayment (between 60 and 80 percent), expanding supply of housing affordable to lower and moderate income in the City generally could alleviate conditions contributing to overpayment.

Figure 4-6260   Sites Inventory Distribution by Cost-Burdened Renter Households
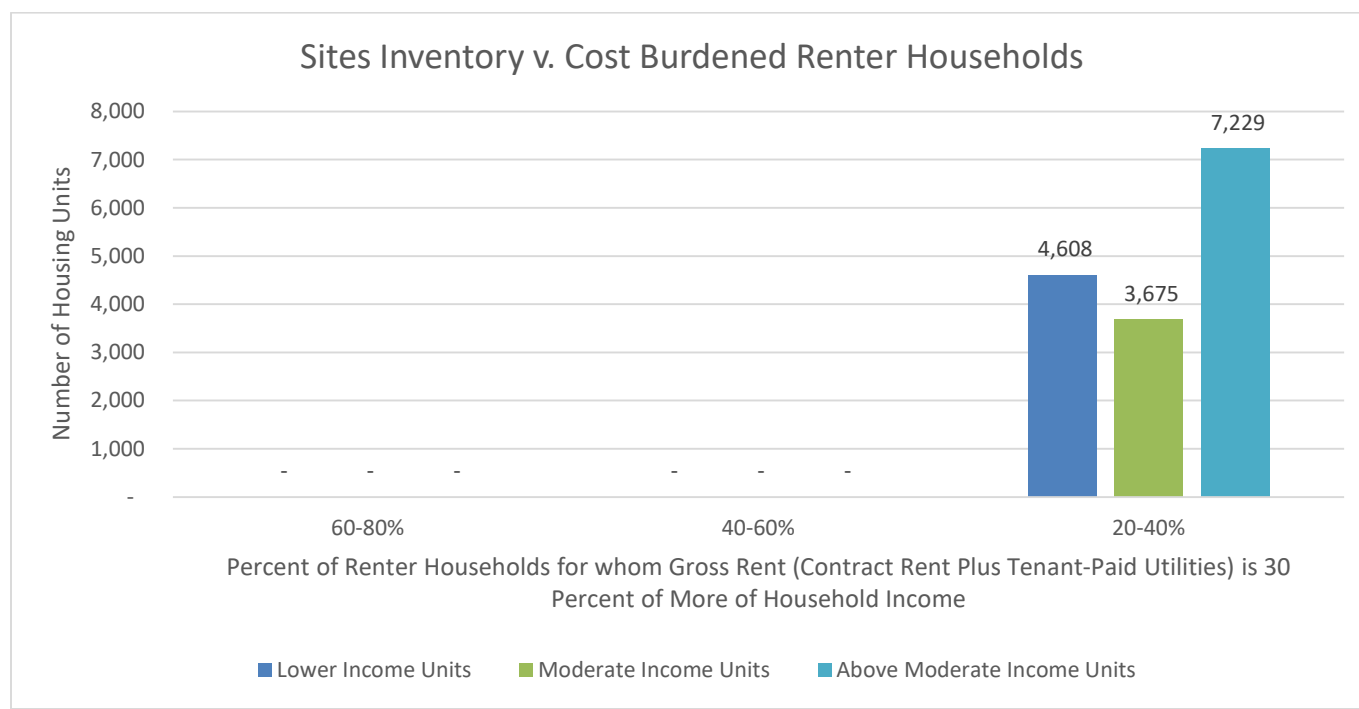
Source: Ascent, 2023.

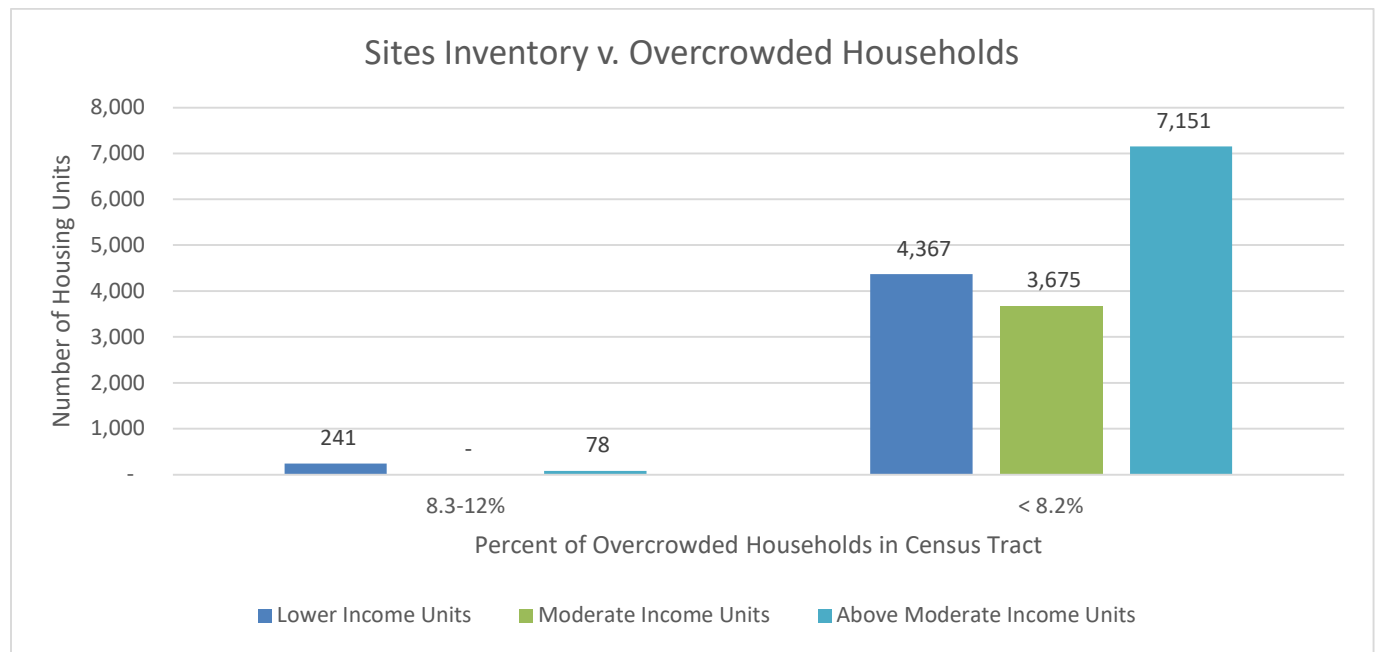Figure 4-6361   Sites Inventory and Distribution of Overpayment by Renters
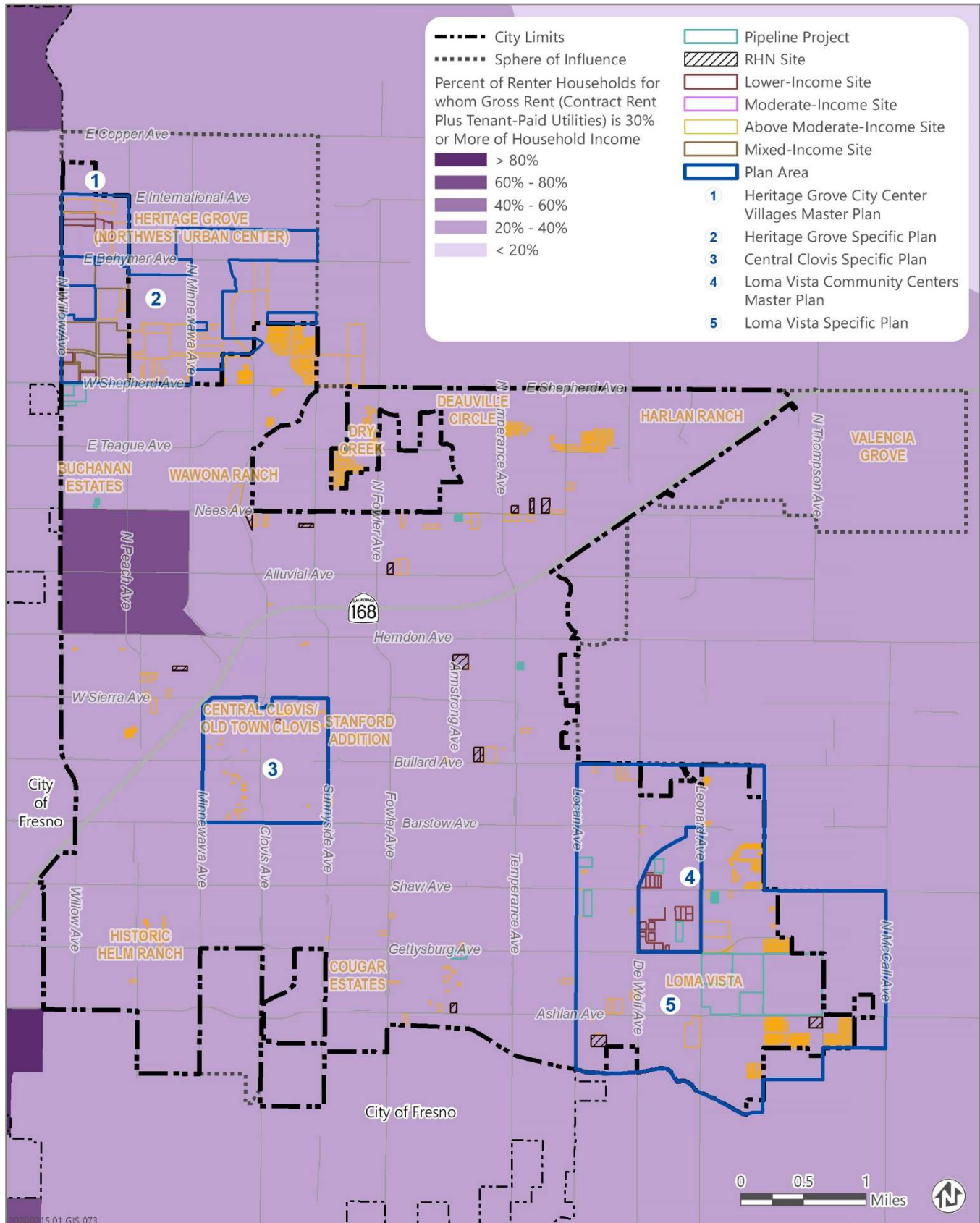
Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.
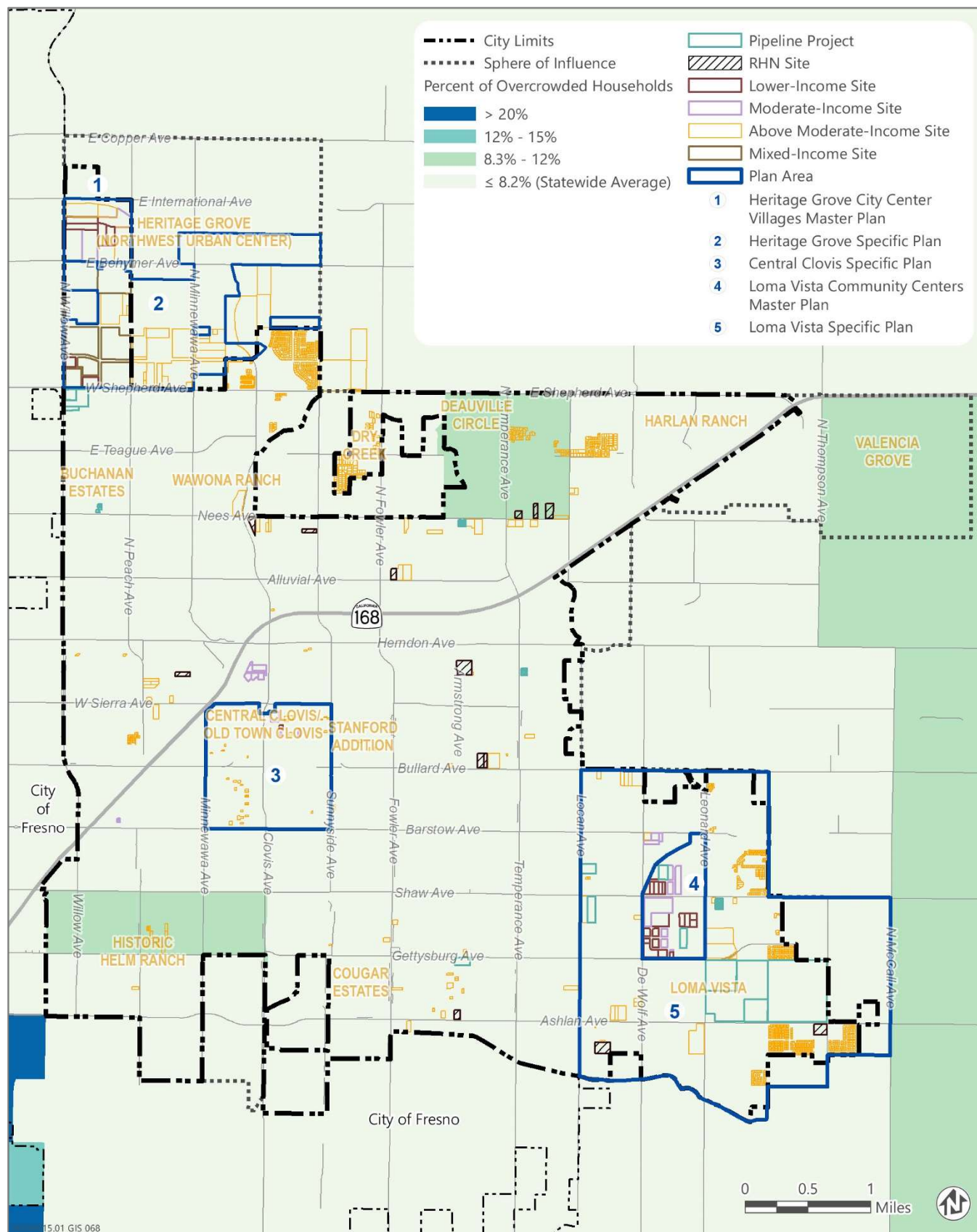
Overcrowding

Almost all census tracts in Clovis report less than 8.2 percent of households as overcrowded, with the exception of pockets located in Historic Helm Ranch and Deauville Circle along the northern border reporting rates between 8.3 and 12 percent. Figures 4-6462 and 4-6563 show the sites inventory relative to the distribution of overcrowded households in Clovis as of 2019. Approximately 98 percent of the total identified capacity in the sites inventory is located in areas with overcrowding rates less than 8.2 percent, including 4,367690 lower-income units and 3,675384 moderate income units. Although most of the lower-income capacity is identified in these areas, there are three RHN overlay sites identified in the inventory along Nees Avenue where overcrowding rates are between 8.3 and 12 percent (see Figure 4-63) which together provide capacity for 2412 lower income units. An increase in the supply of affordable housing in the city could help to alleviate conditions that contribute to overcrowding by reducing the gap between supply and demand for larger housing types and/or affordable housing options.

Figure 4-6462   Sites Inventory Distribution by Overcrowded Households

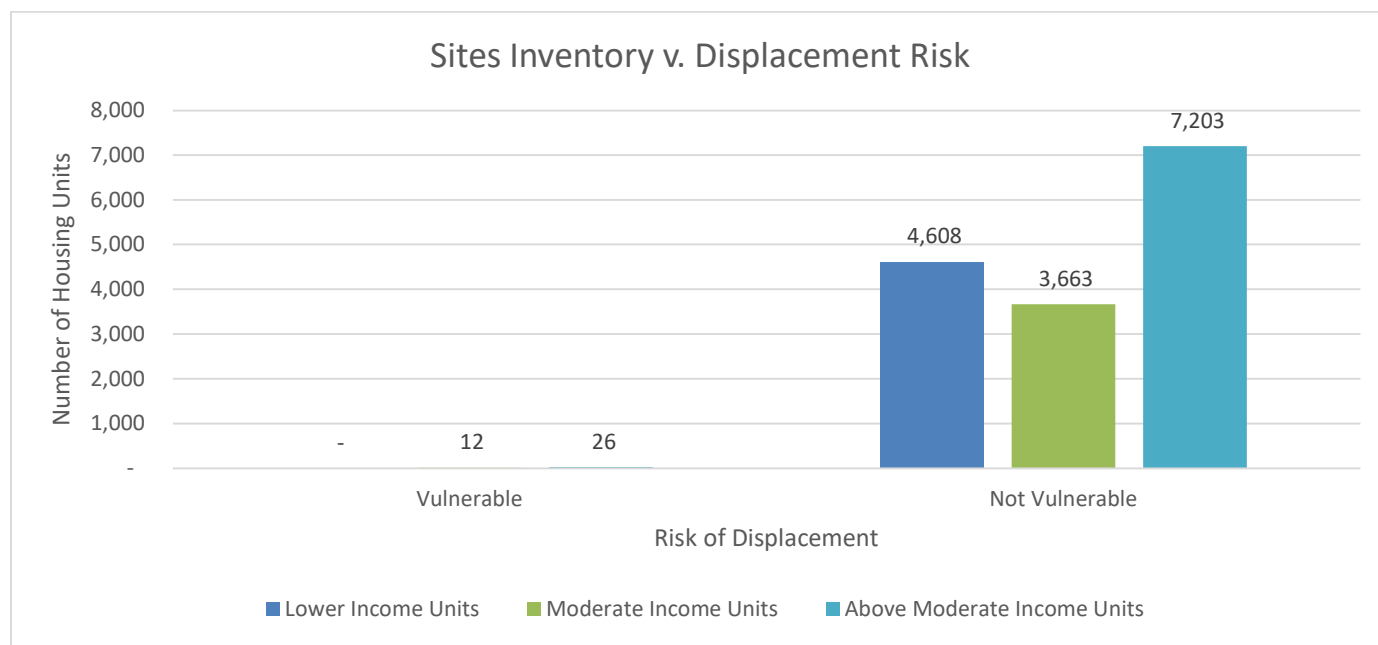**Sites Inventory v. Overcrowded Households**

Source: Ascent, 2023.

Figure 4-6563   Sites Inventory and Distribution of Overcrowded Households

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Displacement Risk

As the housing market strengthens in Clovis, there is concern that tenants may be priced out and at a greater risk of displacement as rent and home sales prices have risen dramatically across California and the Central Valley in recent years. Only a small portion of Clovis is considered vulnerable to displacement, with census tracts in southwest Clovis and Historic Helm Ranch identified as sensitive communities (see Figure 4-66~~64~~). Most of the inventoried residential capacity (99.8~~8.7~~ percent) is located on sites outside of these vulnerable areas, including ~~96.4 percent~~ all of the lower-income capacity (or 4,608~~755~~ units) as shown in Figure 4-67~~65~~. ~~There is one RHN overlay site located in an area with elevated displacement risk that provides capacity for 244 lower income housing units.~~ Additional affordable housing capacity identified in the sites inventory could provide more options to mitigate displacement for residents.

Figure 4-6664   Sites Inventory and Displacement Risk

Source: Ascent, 2023. Data downloaded from HCD AFFH Data and Mapping Tool in 2022.

Figure 4-<u>67</u>~~65~~   Sites Inventory Distribution by Displacement Risk

Source: Ascent, 2023.

4.9 Summary of Fair Housing Issues, Contributing Factors, and Actions

HCD defines a fair housing issue as "a condition in a geographic area of analysis that restricts fair housing choice or access to opportunity, which includes such conditions as ongoing local or regional separation or lack of integration, racially or ethnically concentrated areas of poverty and affluence, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing."

Fair housing issues in Clovis are primarily related to segregation by income and race as compared to the greater region, disproportionate housing needs in older neighborhoods of the City, and increased risk of displacement as housing costs rise throughout the state. Access to opportunity is well-distributed throughout the City, with no area of the City ranking lower than "high resource." There are no definitive concentrated areas of poverty. However, neighborhoods in southwest Clovis such as Historic Helm Ranch and Cougar Estates, tend to rank lower across all opportunity indicators relative to the rest of the City.

As discussed earlier in this chapter, neighborhoods in southwest Clovis with lower median household incomes and a high concentration of renter-households are at an elevated risk of displacement. This risk is particularly acute for residents of the City's mobile home parks, who are more likely to be on fixed incomes or with otherwise limited economic mobility to weather rising housing costs. As such, the City has identified targeted strategies to prevent displacement of mobile home park residents.

Pursuant to Government Code Section 65583 (c)(10)(A)(v), the Housing Element includes several policies and programs to proactively address fair housing issues and replace segregated living patterns with integrated and balanced communities. Table 4-<u>16</u>~~15~~ below summarizes the fair housing issues, contributing factors, and meaningful actions (i.e., implementation programs) included in the Housing Element to affirmatively further fair housing in Clovis. The details for each of the implementation programs can be found in Chapter 2, Housing Plan.

Table 4-1615 Fair Housing Issues, Contributing Factors, and Meaningful Actions				
Assessment of Fair Housing Identified Issue	**Contributing Factors**	**Meaningful Actions**	**Targets and Timeframes**	**Priority**
Regional segregation/ integrations patterns by race and income/ presence of racially concentrated areas of affluence	While Clovis has been growing rapidly in recent decades, most residential development in Clovis has been single-family homes in large subdivisions, reflective of the predominance of single-family zoning in the City. New growth areas to the north and east tend to include single family homes affordable to households with higher incomes relative to the region. Until recently, a large percentage of new homes were sold at prices affordable to moderate-income households, but with rising home values, most new homes are now (2022) only affordable to above moderate income households.

The lack of affordable housing, and rental housing generally, means that there is little opportunity for lower-income residents and housing choice voucher recipients to live in Clovis. | Facilitate the development of a wide range of different housing types for all income levels to diversify the City's housing stock and provide units for lower-income and special needs households (Policy H 1.3)
Prioritize funding to affordable housing developments in high or highest resource areas or developments that include permanent supportive housing (Program H5) | Provide technical assistance and incentives to support development of 1,100 lower-income housing units during the planning period, including 500 low-, 500 very low-, and 100 extremely low- or special needs housing units. Prioritize supporting affordable housing developments in highest resource areas that promote housing mobility for lower-income and special needs populations or projects that will reduce displacement risk due to overcrowding, overpayment, or other burdens, such as in southwest Clovis. (Program H5)

Provide fee reductions in support of 350 affordable housing units during the planning period (Program H4) | High |
		Prioritize review of surplus public land for sale/lease for development of affordable housing in high and highest resource areas (Program H3)	One publicly-owned site to declare surplus public lands in high and highest resource areas (Program H3)	Low
		Encourage and facilitate "missing middle" housing in existing single-family neighborhoods (Policy H-1.5)	Facilitate the construction of 200 ADUs, cottage homes, and ministerial lot splits and duplexes, with a goal of 75 percent in highest resource areas (Program H6)	Medium
Disproportionate housing problems in Central Clovis and southwest Clovis	As one of the first areas to develop in the City, the housing stock and infrastructure in Central and	Encourage use of code enforcement processes and housing rehabilitation assistance programs to bring substandard housing units into compliance. (Program H121)	Provide housing rehabilitation loans and grants to 250 lower-income households, including 50 very-low and 50 extremely-low income households during the planning period. (Program H132).	Medium

Table 4-1615 Fair Housing Issues, Contributing Factors, and Meaningful Actions				
Assessment of Fair Housing Identified Issue	*Contributing Factors*	*Meaningful Actions*	*Targets and Timeframes*	*Priority*
	southwest Clovis (e.g., Historic Helm Ranch and Cougar Estates neighborhoods) is aging. There is a high concentration of low-income and renter-occupied households in these areas relative to newer neighborhoods in Clovis.	Maintain funding and promote use of Home Rehabilitation Loan and Grant program by low-income homeowners, including mobile home owners to complete necessary health & safety repairs (Program H132)		
		Prioritize capital improvement projects that provide improvements or amenities in older, low-income neighborhoods with limited existing amenities (Program H243)	Establish a capital planning prioritization process to guide an objective methodology used to produce equal and equitable outcomes. Review funding priorities annually. (Program H243)	Medium
		Expand homeownership opportunities that create stability and wealth-building for lower-income households through down payment assistance and sweat equity programs (Policy H-3.5)	Assist three lower-income households per year with homebuyer assistance (Program H210)	High
Displacement risk due to economic pressures for residents in southwest Clovis	Rising home sale and rent prices are outpacing wage growth in Clovis and throughout Fresno County, creating a higher risk of displacement especially for lower-income households. There is a high concentration of low-income and renter-occupied households in Central/southwest Clovis. Heightened displacement risk is exacerbated by a low supply of affordable housing, lack of assistance opportunities for first time home-buyers, a lack of tenant protections, and a shortage of resources and support for low-income and special needs households.	Preserve at-risk affordable housing units from conversion to market rate units (Program H109)	Preserve 260 publicly-assisted rental units. (Program H109)	High
		Expand housing resources for extremely-low income residents, particularly seniors and people with disabilities, by providing financial support to organizations that provide counseling, education, housing services/referrals, financial support, and/or legal advice to those populations (Program H165)	Assist 100 extremely-low income households with targeted outreach efforts in high poverty areas (Program H165).	High
		Expand homeownership opportunities for lower- and moderate-income households through down payment assistance, sweat equity programs, and other homeownership programs (Policy H-3.5)	Assist three households per year with homebuyer assistance to support stability and wealth building for lower-income households (Program H210)	Medium
		Ensure local ordinances and development regulations provide equal housing opportunities for persons with disabilities and developmental disabilities (Policy H-3.4)	Amend the Zoning Code to ensure compliance with state law regarding by-right development of group homes of more than six, reasonable accommodation procedures, and the provision of supportive housing units by December 2024 (Program H254)	High

Table 4-16̶1̶5̶ Fair Housing Issues, Contributing Factors, and Meaningful Actions				
Assessment of Fair Housing Identified Issue	*Contributing Factors*	*Meaningful Actions*	*Targets and Timeframes*	*Priority*
Displacement risk for mobile home park residents	All of the City's mobile home parks are located within Central and southwest Clovis, where low-income residents are at higher risk of displacement. However, displacement risk for mobile home park residents is particularly acute with recent trends of investment firms purchasing mobile home parks.	Expand public outreach to mobile home park residents on Mobile Home Park Rent Review and Stabilization Ordinance and establish a City staff ombudsman to assist residents in navigating process (Program H11̶0̶)	Conserve 867 mobile homes within five existing mobile home parks, distribute educational materials in multiple languages to residents twice a year, beginning 2024 (Program H11̶0̶)	High
		Promote Home Rehabilitation Program at mobile home park residents to assist with necessary health and safety repairs (Program H13̶2̶)	Provide housing rehabilitation loans and grants to 250 lower-income households, including 50 very low- and 50 extremely low-income households during the planning period. (Program H13̶2̶).	Medium
Limited local fair housing outreach and enforcement	Local fair housing enforcement and outreach is limited relative to other areas in Fresno County. Limited information on local fair housing issues is exacerbated by a lack of representation of marginalized communities in planning processes as well as lack of education for landlords and tenants on fair housing law.	Collaborate with Fair Housing Council of Central California to conduct fair housing testing for discriminatory practices in private rental housing and ensure compliance with fair housing laws. (Program H20̶1̶9̶)	Encourage FHCC to conduct 8 to 10 fair housing tests, beginning in 2024. (Program H20̶1̶9̶)	High
		Expand fair housing outreach to prospective home sellers, landlords, buyers, and renters to provide information on fair housing rights and available services in multiple languages. (Program H19̶1̶8̶)	Distribute fair housing information annually through the City. Begin offering translated materials in December 2024. (Program H19̶1̶8̶)	High
		Increase availability of information about affordable housing opportunities and programs in the City and ensure that information is available in multiple languages (Program H22̶1̶)	Prepare outreach materials in 2025 and conduct 8 community workshops during the planning period. (Program H22̶1̶)	Medium
		Collaborate with the Fresno Housing Authority to launch an educational campaign encouraging landlords to actively participate in the HCV program (Program H17̶6̶)	Increase HCV participation and usage by 10 households in highest resource neighborhoods, initiate educational campaign in 2024, host first workshop in April 2025 (Program H17̶6̶)	Medium

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