

Chapter 3: Housing Needs Assessment

Summary

State law (Government Code §65583(a)) requires the Housing Element to provide an assessment of existing housing needs, special housing needs, at-risk housing development needs, and projected housing needs. This chapter examines various demographic and housing factors, to provide an overview of Lindsay's existing and future housing needs. This data suggests policy directions for future city action to address housing needs. Key findings include:

Population and Employment Trends

- *Growth:* By the year 2020, population in Lindsay is anticipated to grow by an additional 2,300 persons. Additional housing will be needed to serve this growth.
- *Average Age:* Lindsay ranks in the top 5% of California communities in terms of having a younger population. Sixty-six percent of Lindsay's population is under age 35.
- *Ethnicity:* Lindsay is a majority Hispanic/Latino community, with nearly four in five Lindsay residents considering themselves to be Hispanic or Latino.
- *Poverty:* Lindsay faces significant poverty issues which directly affect the ability of residents to secure affordable, decent housing. Lindsay ranks in the top 2% of California communities in terms of its poverty rate. One third of families and nearly 40% of individuals in Lindsay lived below the poverty level in 2000.

Household Characteristics

- *Household Size:* Average household size is 3.7 persons, and the average family size is 4.2 persons, which is significantly larger than Tulare County and California as a whole.
- *Overpaying for Housing:* 42% of Lindsay households overpay for housing. Nearly one in five households (18.1%) pay more than half of household income for housing expenses. Most (74%) lower income Lindsay households overpay for housing, paying 30% or more of their household income towards housing costs.

Housing Stock Characteristics

- *Housing Conditions:* A majority of housing units in Lindsay (58%) are in sound condition; 19% need rehabilitation and 23% need replacement. The most significant needs for housing rehabilitation and replacement are for mobile homes (74%) and multifamily units (46%) – housing disproportionately serving low-income residents.
- *Overcrowding:* More than a third (38%) of all Lindsay housing units are overcrowded or severely overcrowded, reflecting the effects of housing affordability problems and large household sizes.
- *Housing Values:* Over the past decade, Lindsay home values have increased faster and to a higher level than Tulare County as a whole. In 2008, the median value of single-family homes was nearly \$182,000.

- *Housing Types:* Most (71%) housing units in Lindsay are single-family. Lindsay has a significantly higher percentage of multi-family units (23%) compared to Tulare County (12%).
- *Vacancy Rates:* Lindsay housing vacancy rates (5.2% in 2008) are lower than Tulare County and California.

Special Needs Housing

- *Elderly Persons:* About one in ten Lindsay residents is elderly (aged 65 years or older). Most elderly residents live in households (90%), but 10% of elderly Lindsay residents live in group quarters (institutionalized housing) -- double the rate of Tulare County and California.
- *Large Households:* Lindsay is a city of larger households. The percentage of large households (five or more persons) is considerably higher in Lindsay (32%) compared to Tulare County (23%) and California (16%).

Projected Housing Needs

- *New Construction Needs:* Lindsay will need to construct 394 housing units through the year 2014. Over half of this future housing need (52%) is for above-moderate income households – households earning at least \$65,000 per year in 2008. However, 93% of recent housing production has been for lower income households, and only 7% has been for moderate or above-moderate income households.

Population and Employment Trends

Population estimates in this section are based on the 2000 Census. More recent data of the Census Bureau American Community Survey is not available for smaller jurisdictions such as Lindsay. In absence of newer data, the City must rely on older Census data.

Population Estimates

From 1990 to 2000, the population of Lindsay increased by 1,959 persons, an average of 196 persons per year (2.3% annually). During the same period, the housing stock increased by 156 units, an average of 16 units per year. From 2000 to 2008, the population of Lindsay increased by an estimated 1,249 persons, an average of 156 persons per year (1.5% annually). During the same period, the housing stock increased by 281 units, an average of 35 units per year.*

Since the year 2000, housing production accelerated while population growth has slowed. This data suggests that residential overcrowding may be slowing. During the 1990's, average household size increased by .52 persons per housing unit. During the current decade, average household size increased by only .04 persons per housing unit.

* During this time period, the City issued building permits for 549 new housing units. The difference between 549 permits issued and the 281 unit increase may be accounted for by: 1) units lost by demolition; 2) units never built or completed after permit issuance; and 3) variability between city permit data and estimates from the California State Department of Finance.

City of Lindsay Population, 1990 - 2008

Year	Population	Average Annual Increase		Housing Units	Average Annual Increase	
		Number	%		Number	%
1990	8,338			2,678		
1995	9,400	212	2.5%	2,748	14	0.5%
2000	10,297	179	1.9%	2,834	17	0.6%
2005	11,002	141	1.4%	2,962	26	0.9%
2008	11,546	181	1.6%	3,146	61	1.2%
1990-2000		196	2.3%		16	0.6%
2000-2008		156	1.5%		39	1.4%

Source: California Department of Finance, E-5 City/County Population and Housing Estimates 1991-2000, 2000-2008; 1990 and 2000. U.S. Census. All other data is from Department of Finance.

Population Projections

The City projects that Lindsay population will increase at a slower rate (1.5% per year) than Tulare County. This projected slower increase reflects recent trend data, limits on developable land within the city limits, and market conditions. By the year 2020, population in Lindsay is anticipated to grow by an additional 2,300 persons.

Projected Population, 2010 - 2050

Year	Lindsay	Tulare County
2008	11,546	435,254
2010	11,895	466,893
2020	13,805	599,117
2030	16,021	742,969
2040	18,593	879,480
2050	21,578	1,026,755

Source: Tulare County projected population (2010-2050 Tulare County: State of California, Department of Finance, Population Projections for California and Its Counties 2000-2050, by Age, Gender and Race/Ethnicity, Sacramento, California, July 2007). City of Lindsay projected population, straight line projection based on 2000-2008 average annual growth rate of 1.5% per year.

Age Distribution

Lindsay ranks in the top 5% of California communities in terms of having a younger population – persons under the age of 18 (source: 2000 Census). Lindsay’s population was 38.4% under age 18 in year 2000, ranking 46 out of 1,074 California communities (source: www.dataplace.com). Understanding age distribution in the community is important because it affects the housing market. It is typical for small rural communities such as Lindsay to attract young families and experience a particular demographic cycle. As the community matures, its school-age children grow up and begin forming their own households.

Often, mature communities that emphasized single-family housing during their growth phase do not have a sufficient supply of affordable housing for emerging households. Thus, a generation of new adults is sometimes forced to move away from its community in order to seek starter (often rental) housing.

In addition, such rural communities find that housing well-suited to families is not particularly well-suited to seniors and empty nesters. Thus, seniors and empty nesters often look to sell their homes, and move into housing that is smaller and better suited to their needs. Sometimes suitable housing for such older adults is not available in the community where they made their earlier homes, and they are forced to move to other areas. Typically, a new generation of young families moves into the community, resulting in school-age population increases – extending the cycle of young families in residence.

If it is important to the community to retain its youth and elderly populations, it is important that a variety of housing types and styles of residential development be provided, including rental and starter housing, as well as housing for young growing families, empty nesters, and the elderly. In 2000 over 40% of Lindsay’s population was under the age of 19, while only eight percent of the population was 65 years old or over.

Sixty-six percent of Lindsay’s population was under age 35, whereas only 59% of Tulare County’s population was under the age of 35. This data indicates that Lindsay is still within its “growth” stage, attracting young families. Population growth projections for the City indicate that this trend toward attracting young families will continue for the next 20 years.

Age Distribution, 2000

	City of Lindsay		Tulare County	
	Number	Percent	Number	Percent
Under 5 years	1,141	11%	32,826	9%
5-9 years	1,155	11%	35,907	10%
10-14 years	1,017	10%	34,692	10%
15-19 years	992	10%	33,521	9%
20-24 years	781	8%	26,498	7%
25-34 years	1,603	16%	49,905	14%
35-44 years	1,213	12%	51,603	14%
45-54 years	867	8%	41,246	11%
55-59 years	326	3%	14,419	4%
60-64 years	266	3%	11,487	3%
65-74 years	423	4%	18,996	5%
75-85 years	364	3%	12,584	3%
86 years and over	149	1%	4,337	1%
Total	10,297	100%	368,021	100%

Source: 2000 Census

Ethnicity

Lindsay is a majority Hispanic/Latino community, with nearly four in five Lindsay residents identifying themselves as Hispanic or Latino. In the 2000 Census, persons identifying themselves as Hispanic or Latino were not separately categorized by race.

Lindsay Hispanic/Latino Status and Race, 2000

Hispanic/Latino Status	Number	Percent
Hispanic/Latino	8,029	78.0%
Non-Hispanic/Latino	2,268	22.0%
Total	10,297	100.0%
Race	Number	Percent
Some Other Race	4,970	48.3%
White	4,616	44.8%
Two or More Races	373	3.6%
American Indian and Alaska Native	155	1.5%
Asian	109	1.1%
Black (African American)	59	0.6%
Native Hawaiian and Other Pacific Islander	15	0.1%
Total	10,297	100%

Source: 2000 Census

Employment Characteristics

The California Employment Development Department (EDD) estimated that the annual average labor force in Lindsay during 2008 was 5,100 persons. The total employment was 4,400, with 700 members of the workforce unemployed (13%). This percentage is not adjusted for seasonal farmworker unemployment. This unemployment rate is comparable to other farming communities in the county (Farmersville and Woodlake) and south San Joaquin Valley region (Coalinga and Selma). Communities within the San Joaquin Valley that do not rely on farming typically enjoy lower unemployment rates and less seasonal employment fluctuations. For example, Visalia had an average unemployment rate of only 6.6% during 2008.

While the City's economy is heavily oriented towards agriculture, it is not solely dependant upon agriculture. Industry in the Lindsay area is diverse. EDD provides employment statistics by Metropolitan Statistical Area (MSA). Lindsay is located in the Visalia-Tulare-Porterville MSA; sub-area employment data for Lindsay is not available. The latest available sub-area employment data for Lindsay is from the 2000 Census:

Employment By Industry, 2000

Industry	Lindsay		Tulare County
	#	%	%
Agriculture, forestry, fishing and hunting, and mining	917	27.6%	15.2%
Educational, health and social services	551	16.6%	20.7%
Wholesale trade	429	12.9%	6.1%
Retail trade	328	9.9%	10.7%
Manufacturing	305	9.2%	9.4%
Arts, entertainment, recreation, accommodation, food services	172	5.2%	6.4%
Professional, scientific, management, administrative	149	4.5%	6.1%
Construction	142	4.3%	5.3%
Transportation and warehousing, and utilities	126	3.8%	4.2%
Public administration	83	2.5%	5.7%
Other services (except public administration)	54	1.6%	5.2%
Finance, insurance, real estate, and rental and leasing	49	1.5%	3.8%
Information	12	0.4%	1.2%

Source: 2000 Census

Poverty Status and Income

Lindsay faces significant poverty issues which directly affect the ability of residents to secure affordable, decent housing. Lindsay ranks in the top 2% of California communities in terms of its poverty rate. One third of families and almost 40% of individuals in Lindsay lived below the poverty level in 2000. This rate of poverty is significantly higher than Tulare County and California.

Poverty Status and Income, 2000

Below Poverty Level	Lindsay	Tulare County	California
Families	33.3%	18.8%	10.6%
Individuals	39.9%	23.9%	14.2%
Median Income (1999)			
Family	\$24,934	\$36,927	\$53,025
Household	\$24,305	\$33,983	\$47,493
Per Capita	\$8,230	\$14,006	\$22,711

Source: 2000 Census; www.dataplace.com

Household Characteristics

State population estimates for Lindsay, as of January 1, 2008, indicated a household population of 11,397 persons (98.7% of total population), with an average household size of 3.82 persons. There were an estimated 2,984 households in Lindsay in 2008 ($11,397 \div 3.82$). Based on 2000 Census data, a majority of Lindsay households are traditional nuclear families, comprised of a family living with their own children aged less than 18 years.

Average household and family sizes are significantly higher than Tulare County and California. While housing tenure in Lindsay is majority owner-occupied, the city has a higher rental occupancy rate compared to Tulare County.

Household Characteristics, 2000

Characteristics	Lindsay	Tulare County	California
Household Population	98.6%	98.4%	97.6%
Family	81.3%	78.9%	68.9%
Family w/ own children under 18 years of age	53.4%	44.9%	35.8%
Non-Family	18.7%	21.1%	31.1%
Group Quarters Population	1.4%	1.6%	2.4%
Average Household Size	3.74	3.28	2.87
Average Family Size	4.16	3.67	3.43
Owner Occupancy	56.1%	61.5%	56.9%
Renter Occupancy	43.9%	38.5%	43.1%

Source: 2000 Census

Households Overpaying For Housing

Forty-two percent of Lindsay households overpay for housing. Nearly one in five households (18.1%) pay more than half of household income for housing expenses.

Lindsay Households Overpaying For Housing, 2000

Tenure	Housing Cost Burden				Total Households
	30%+ of HH Income		50%+ of HH Income		
	#	%	#	%	
Owner Occupied	631	42.1%	213	14.2%	1,498
Renter Occupied	483	42.0%	267	23.2%	1,149
Total	1,114	42.2%	480	18.1%	2,647

Source: *State of the Cities Data Systems: Complete Housing Affordability Strategy (CHAS) Data Book, 2000* (for total and percentage data). Numerical data is interpolated.

Lower Income Households Overpaying For Housing

Most (74%) lower income Lindsay households overpay for housing – that is, they pay at least 30% of household income towards housing costs.

Lindsay Low-Income Households Overpaying for Housing, 2000

Tenure	Households with incomes less than 80% AMI	Paying 30% or More of HH Income	Percent
Owner Occupied	348	267	77%
Renter Occupied	659	483	73%
All Units	1,007	750	74%

Source: 2000 Census (Summary Tape File 3A- Tables H73 and H97)

Existing Extremely Low-Income Households

Nineteen percent of all Lindsay households were classified as extremely low income during the 2000 Census. These households have 30% or less of area median household income.

Lindsay Extremely Low Income Households, 2000

Tenure	Households			
	All		Extremely Low Income	
	Number	Percentage	Number	Percentage
Owner	1498	57%	213	14%
Renter	1149	43%	287	25%
Total	2647	100%	500	19%

Source: *State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data* (derived from 2000 Census data). The Census Bureau defines extremely low income households as those households having 30% or less of area median income.

Projected Extremely Low-Income Households

The Tulare County 2008 Regional Housing Needs Assessment Plan (RHNA) estimated that 27% of Lindsay households are very low income. The RHNA did not separately provide data for extremely low income households (those households earning less than 30% of the area median household income). State law allows estimates of extremely low income households to be based on 50% of very low income households. Therefore, approximately 14% of Lindsay households are extremely low income. 2007 tenure figures are estimated based on 2007 household data and 2000 Census data.

Projected Extremely-Low Income Households in Lindsay, 2007 and 2014

Tenure	2007		2014	
	Number	Percentage	Number	Percentage
All Households	2861	100%	3335	100%
Owner	1631	57%	1901	57%
Renter	1230	43%	1434	43%
Extremely Low Income	389	14%	435	13%
Owner	171	44%	191	44%
Renter	218	56%	243	56%

Source: Tulare County 2008 RHNA, 2000 Census, City of Lindsay

Housing Stock Characteristics

Housing Conditions

In August 2008 City staff conducted a housing conditions survey of 252 housing units (approximately 7% of the housing stock in Lindsay), examining five structural elements of each housing unit, assigning a point value for each characteristic. The five structural elements observed include: foundations, roofing, siding, windows, and doors.

This survey found that while a majority of housing units in Lindsay (58%) are in sound condition, 19% need rehabilitation, and 23% need replacement since they are in a state of dilapidation. The most significant needs for housing rehabilitation and replacement are for mobile homes (74%) and multifamily units (46%). These housing types also disproportionately serve low income and overcrowded households.

Lindsay Housing Conditions Survey, 2008

Housing Type	Housing Condition										Total
	Sound		Minor		Moderate		Substantial		Dilapidated		
	#	%	#	%	#	%	#	%	#	%	
Single-Family	98	65%	11	7%	2	1%	15	10%	25	17%	151
Mobile Home	9	26%	0	0%	0	0%	7	20%	19	54%	35
Duplex	7	78%	0	0%	0	0%	2	22%	0	0%	9
Multifamily	31	54%	1	2%	0	0%	10	18%	15	26%	57
Total	145	58%	12	5%	2	1%	34	13%	59	23%	252
Action Needed	Retain		Rehabilitate				Replace				

Source: City of Lindsay housing conditions survey, August 2008

Overcrowded Households

The Census Bureau defines an overcrowded housing unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Housing units with more than 1.5 persons per room are considered severely overcrowded. More than a third (38%) of all Lindsay housing units are overcrowded to severely overcrowded. One third of owner-occupied units are overcrowded, while nearly half (45%) of rental units are overcrowded.

Overcrowded Households in Lindsay

Persons per Room	Owner		Renter		Total	
	Households	Percent	Households	Percent	Households	Percent
1.00 or less	1,015	67%	647	55%	1,662	62%
1.01 to 1.50	146	10%	211	18%	357	13%
1.51 or more	344	23%	320	27%	664	25%
TOTAL	1,505	100%	1,178	100%	2,683	100%
% Overcrowded by Tenure	33%		45%		38%	

Source: 2000 Census; Summary Tape File 3A- Table H20.

Housing Costs

Owner-Occupied: In late 2008, the median single family house value in Lindsay was between \$177,000 (source: MLS.com) and \$182,000 (source: Zillow.com). New three-bedroom, single-family detached houses were being offered starting around \$230,000. Owner occupied housing costs have significantly increased in Lindsay over the past decade, more than doubling since 1999. Importantly, it now appears that over the past decade, Lindsay home values have increased faster and to a higher level than Tulare County as a whole.

Housing Costs

Owner Occupied	Lindsay	Tulare County	California
Median Single Family Home Value			
2008 ^a	\$181,792	\$177,629	\$348,088
1999 ^b	\$76,000	\$97,800	\$211,500
Total Appreciation	\$105,792	\$79,829	\$136,588
Average Annual Appreciation (%)	15.5%	9.1%	7.2%
Median Gross Rent (renter occupied units) (1999)	\$466	\$516	\$747

Source: a) Zillow.com, 12/20/08; b) 2000 Census

Renter-Occupied: Rental house advertisements in Lindsay during late 2008 indicated typical rents of between \$650 (2 BR/1 BA) and \$900 (3 BR/2 BA) per month. Apartment rentals were typically available at between \$610 (1 BR) to \$750 (3 BR) per month.

Housing Units by Type

Most (65%) housing units in Lindsay are single-family detached. Lindsay has a significantly higher percentage of multi-family units (23%) compared to Tulare County (12%).

Housing Unit Types

Housing Unit Type	Lindsay		Tulare County	California
	#	%	%	%
Single-Family Detached	2,033	65%	75%	57%
Single-Family Attached	204	6%	4%	7%
Multiple-Family (2-4 units)	243	8%	6%	8%
Multiple-Family (5+ units)	481	15%	6%	23%
Mobile Homes	185	6%	8%	4%
Total	3,146			

Source: California Department of Finance (Table 2: E-5 City/County Population and Housing Estimates, 1/1/2008)

Vacancy Rates

Housing vacancy rates in Lindsay are lower than Tulare County and California. This reflects lower levels of housing production relative to demand.

Housing Vacancy Rates

Year	Lindsay	Tulare County	California
2000			
Owner-Occupied	2.3%	1.8%	1.4%
Renter-Occupied	5.9%	5.8%	3.7%
Total*	5.4%	7.7%	5.8%
2008	5.2%	7.5%	5.9%

Source: 2000 Census; California Department of Finance (Table 2: E-5 City/County Population and Housing Estimates, 1/1/2008)

Special Housing Needs

Disabled Persons

Lindsay residents are more likely to be disabled, compared to Tulare County and California. Nearly three out ten Lindsay residents ages five (5) and older were disabled according to 2000 Census data. Disabled persons often have special housing needs. Depending on the type of disability, these may include close proximity to transit, retail and commercial services, and their workplaces. Other needs may involve modifications to the housing unit itself: ramps, lowered sinks, grip bars, and wider doorways. Curb cuts, ramps, and elevators in multistory buildings assist persons with walkers, crutches, and wheelchairs in gaining access to their living units, common areas, and the street. A variety of suitable housing types should be made available for disabled persons.

Persons with Disabilities, 2000

	Lindsay		Tulare County	California
	Number	Percent	Percent	Percent
Persons ages 5 to 20 years	3,477			
With a disability	281	8%	8%	7%
Persons ages 21 to 64 years	4,698			
With a disability	1,477	31%	24%	20%
Persons 65 years and older	830			
With a disability	373	45%	46%	42%
Persons ages 5 and older	9,005			
With a disability	2,131	27%	21%	19%

Source: 2000 Census

Elderly Persons

About one in ten Lindsay residents are elderly (aged 65 years or older). Most elderly residents live in households (90%), but 10% of elderly Lindsay residents live in group quarters (institutionalized housing) -- double the rate of Tulare County and California. Elderly persons living in households may be characterized in one of two ways: living in their own households (householders) or in another's household. Though most elderly Lindsay persons are householders (59%), this rate is lower than Tulare County and California. This data suggests that more elderly in Lindsay live with other persons, typically family members. Most elderly Lindsay householders (75%) live in owner-occupied housing.

Housing affordability is an important consideration for the elderly, as they are typically on fixed incomes. Housing designed specifically for the elderly is typically made up of apartments with one or two bedrooms. Housing projects for the elderly are often constructed at higher densities than other types of housing, and often include units designed for handicapped residents. There is currently one senior citizen rental housing complex in Lindsay, the Mount Whitney Hotel.

Elderly Persons (ages 65 and older), 2000

	Lindsay		Tulare County	California
	#	%	%	%
Elderly Persons	927	9%	10%	11%
In Households	830	90%	95%	95%
Householders	547	59%	62%	63%
Owner Occupied	409	75%	78%	74%
Renter Occupied	138	25%	22%	26%
In Group Quarters	97	10%	5%	5%

Source: 2000 Census

Large Households

Lindsay is a city of larger households. The percentage of large households (five or more persons) is considerably higher in Lindsay (32%) compared to Tulare County (23%) and California (16%). According to 2000 Census data, Lindsay had 861 households consisting of five or more persons, representing 32% of the City's households.

Among large families, the percentage who rent is higher in Lindsay (14%) than Tulare County (10%).

Household Size by Tenure, 2000

Household Size	City of Lindsay						Tulare County	California
	Owner		Renter		Total			
	#	%	#	%	#	%		
1	227	15%	205	17%	482	16%	17%	24%
2	349	23%	170	27%	519	19%	27%	30%
3	201	13%	203	16%	404	15%	16%	16%
4	262	17%	239	17%	501	18%	17%	15%
5	220	14%	160	11%	380	14%	11%	8%
6	121	8%	92	6%	213	8%	6%	4%
7 or more	145	9%	123	6%	268	10%	6%	4%
Total	1525	100%	1192	100%	2717	100%	100%	100%
5 or more	486	32%	375	23%	861	32%	23%	16%

Source: 2000 Census.

Farmworkers

Agriculture is the foundation of the local and regional economy, with a countywide production value of \$4.9 billion in 2007 (Annual Crop and Livestock Report, Tulare County Agricultural Commissioner/Sealer). The sheer scale and diversity of such agricultural production requires an extensive and established permanent agricultural service infrastructure (such as packinghouses, trucking firms, warehouses, brokers, etc.).

In the Lindsay area, agricultural production is centered on the citrus industry, primarily in oranges. Most orange production is navel (79% of harvested acreage), with 21% of harvested acreage in Valencia oranges. These two varieties have different harvest seasons, with navels peaking in winter and early spring, and valencias peaking later in spring and summer. Other primary crops in the Lindsay area include dairy, grapes, and other tree fruits, which have peak production times differing from the citrus industry. For this reason, there is greater agricultural industry workforce stability, resulting in a largely permanent agricultural workforce and fewer migrant farm workers compared to other major agricultural production regions.

A precise count of the number of agricultural workers in Lindsay was taken from the Tulare County Housing Element. Tulare County reported that in the year 2000 there were 3,317 total occupations in Lindsay and 1,152 (35%) of those occupations were agricultural.

Problems associated with farmworker housing typically include severe overcrowding and substandard living conditions. There is typically a particular need for housing units that can accommodate large families. There will be no difference in architectural or design standards applied to farmworker housing, transitional housing and homeless shelters as compared with standard apartment residential construction.

The Tulare County Housing Authority owns and manages affordable housing complexes in the Lindsay area that accommodate farmworkers.

Due to seasonal changes in the farming industry, migrant farmworkers employed during the harvest seasons need temporary housing in the area.

Female Headed Households

The number of single-parent families, especially those headed by a female, has increased in recent decades. These families often have special housing needs, including a strong demand for affordable housing because of the income limitations of single-earner households. Of 2,717 households within Lindsay, 1,553 were married couple households (57%), and 464 were headed by single females (17%).

Household Composition, 2000

	Lindsay		Tulare County	California
	#	%	%	%
Households	2717			
Family	2209	81%	79%	69%
Married Couple	1553	57%	58%	51%
Female Headed	464	17%	15%	13%
Nonfamily households	508	19%	21%	31%

Source: 2000 Census. Percentages rounded to nearest whole number.

Homeless Persons

There are no permanent shelters serving homeless persons or known permanently homeless persons in Lindsay. The 2000 Census did not provide city-specific data on homelessness, but provided estimates of emergency and transitional shelter populations in cities over 100,000 in population and metropolitan statistical areas (*Source: Census Special Reports, Series CENSR/01-2, Emergency and Transitional Shelter Population: 2000, U.S. Government Printing Office, Washington, DC, 2001*). The Visalia-Tulare-Porterville MSA had a total estimated homeless shelter population of 236 persons. On a straight pro-rata basis, Lindsay would have a 2.8% of this population, or only four sheltered persons. Housing for homeless persons is not a significant policy issue or practical need in Lindsay at this time.

The primary permanent homeless shelter in Tulare County is the Visalia Rescue Mission, with current capacity for 145 homeless persons. Smaller shelter programs are available in Porterville, Visalia, Tulare, and Dinuba. The problem of homelessness is a growing concern in many communities. Homeless persons are usually referred by the City to the Lindsay/Strathmore Coordinating Council (LSCC). When an individual is determined to be homeless by a city employee, the individual is given information on the location of the LSCC and their services. LLSC hands out food, clothing and other items to homeless individuals and families in need within the surrounding community. Due to the fact that LLSC does not have any type of homeless shelter, it refers homeless individuals to rescue missions.

Opportunities For Energy Conservation

The City has provided opportunities for energy conservation in residential development primarily through building code enforcement and promoting higher density residential development.

Building Codes: The City enforces Title 24 energy conservation standards through the building permit review and inspection process.

Density: The City encourages higher density residential development through use of a variety of zoning districts and tools. The City's base residential district, comprising most of Lindsay, is the R-1-7 district, which allows smaller lot development on 7,000 square foot lots – a gross density of six units per acre. Additionally, zoning of multi-family residential districts allows densities of 15 to 29 units per gross acre. The City also has provisions for higher density residential development in mixed use districts (no density limit), office districts which allow residential development at up to 29 units per gross acre, second story residential units in the central business district, and second unit housing by conditional use permit. Finally, City leadership has embraced a commitment to encourage efficient development patterns through in-fill and redevelopment projects. These strategies have resulted in a citywide population density of 4,811 persons per square mile, which is 19% higher than the average gross density of all incorporated Tulare County cities.

Population Density in Tulare County Cities (2008)

City	Land Area (sq. mi.)	Population	Density (persons per sq. mi.)
Dinuba	3.4	20,993	6,174
Farmersville	1.9	10,524	5,539
Exeter	2.2	10,656	4,844
Lindsay	2.4	11,546	4,811
Visalia	28.6	120,958	4,229
Porterville	14.1	51,638	3,662
Tulare	16.7	57,375	3,436
Woodlake	2.5	7,489	2,996
All Incorporated Cities	71.8	291,179	4,055

Source: Wikipedia; State Department of Finance

Chapter 8 identifies four specific programs to encourage energy conservation in housing development: 1) design and infrastructure assistance; 2) fast-track review; 3) priority grant assistance; and 4) infill infrastructure improvement

Assisted Housing Units at Risk of Conversion

The City has made written contact with USDA Rural Development and the following state agencies: Department of Housing and Community Development, Housing Finance Agency, Housing Partnership Corporation (CHPC), State Treasurer (Debt Limit Allocation and Tax Credit Allocation Committees) and the Statewide Communities Development Association. Based on written response of CHPC, 64 low income housing units are at risk for conversion to market rates within the next 20 years. A full discussion of these units, as well as replacement and preservation strategies for these units, is provided in Attachment D.

Projected Housing Needs

The Tulare County Association of Governments (TCAG) prepared and adopted the Final Tulare County 2008 Regional Housing Needs Assessment Plan (RHNA) in July 2008. This plan provides “fair share” housing allocations, by jurisdiction, for providing housing construction needs at various income levels through the year 2014.

Summary of 2007-2014 RHNA by Jurisdiction					
Income Category					
Jurisdiction	Very Low	Low	Moderate	Above Moderate	Total
Dinuba	178	145	179	585	1,086
Exeter	132	105	128	416	781
Farmersville	90	71	89	306	557
Lindsay	76	46	66	206	395
Portersville	1,224	862	979	2,409	5,473
Tulare	1,120	937	1,103	2,483	5,643
Visalia	2,308	1,848	2,279	7,400	13,835
Woodlake	24	27	41	190	282
Unincorporated Total	2,294	2,132	2,138	471	7,035
Total Tulare County	7,446	6,173	7,001	14,467	35,088

Source: *Tulare County RHNA, 2008.*

In sum, the RHNA projects that Lindsay will need to construct 394 housing units, or approximately 1.1% of the countywide new housing need through the year 2014. Over half of this future housing need (52%) is in the above-moderate income category.

Lindsay New Housing Needs: 2007-2014

Income Category	New Construction Needs	Percentage of Total Construction Need	Owner Occupied	Renter Occupied
Extremely Low	38	10%	22	17
Very Low	38	10%	22	17
Low	46	12%	26	20
Moderate	66	17%	37	29
Above-Moderate	206	52%	116	91
Total	394	100%	222	173

Source: *Tulare County RHNA, 2008.* Very low income = 0-50% of area of median-income; low income = 51-80% of area median income; moderate = 81-120% of area median income; above-moderate = over 120% of area median income. The RHNA did not separately provide data for extremely low income households (those households earning less than 30% of the area median household income). State law allows estimates of extremely low income households to be based on 50% of very low income households.

The market has been effective at providing new lower income housing in Lindsay. For example, the median single-family housing cost in 2008 was \$181,792, which was just slightly above the affordability level for a 4-person low-income family earning \$43,050 in 2008. This illustrates a major challenge in implementing the RHNA, since there are very few above-moderate housing units being constructed in Lindsay.

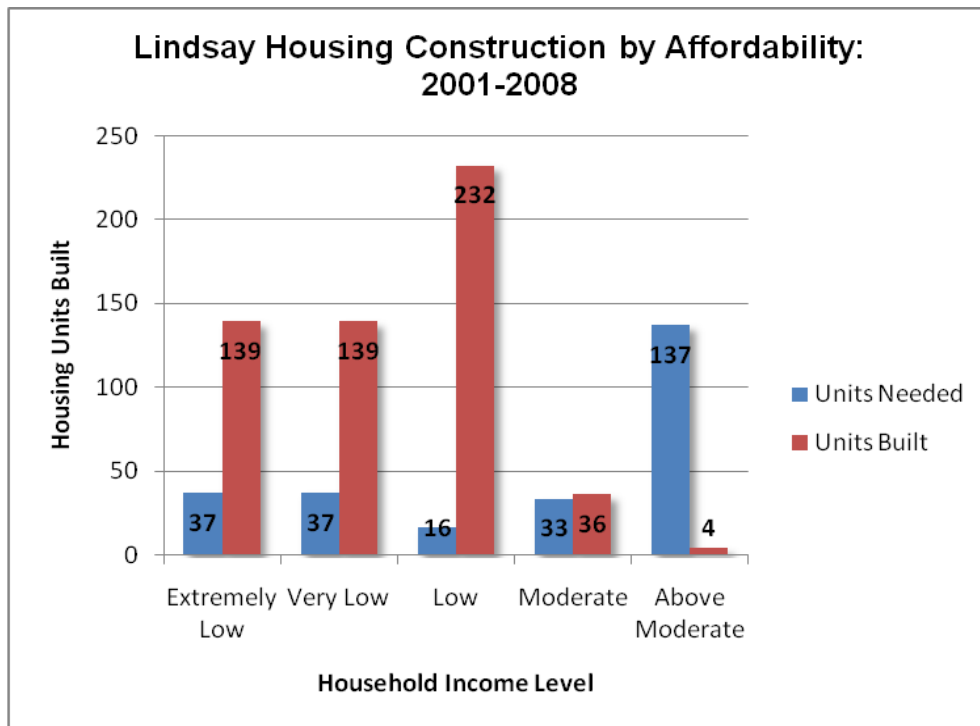
From 2001 to 2008, permits for 549 new housing units were issued in Lindsay. All but 40 of these units – or 93% of all housing units built – were low, very low, or extremely low income housing. This reflects aggressive private market utilization of tax credit financing for low income apartment projects and sweat equity non-profit development of larger single family subdivisions. Only 7% of housing units built were moderate or above moderate income housing. In contrast, the RHNA suggests that more than half of future needs will be for above moderate income housing.

Lindsay Income and Housing Affordability (2008)

Income Category	Income ¹	Maximum Housing Purchase Price ²
Extremely Low	\$16,150	\$ 70,000
Very Low	\$29,050	\$115,000
Low	\$43,050	\$180,000
Moderate	\$64,560	\$280,000
Above Moderate	\$64,560+	\$280,000+

1) HUD 2008 Income Limits For Tulare County, 4-Person Family

2) Assumes 20% down payment, 6% interest rate on 30-year loan, with property taxes and insurance



Units needed per the 2001-2008 Tulare County RHNA. Income levels per California HCD guidelines.