



City of Bakersfield

***Analysis of Impediments to
Fair Housing Choice 2020***

May 6, 2015

**City of Bakersfield
Community Development Department
1715 Chester Avenue
Bakersfield, California 93301**

Acknowledgment

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I. Introduction

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment or other goals. In recognizing equal housing access as a fundamental right, the federal government and the State of California have both established fair housing choice as a right protected by law.

This report presents a demographic profile of the City of Bakersfield, assesses the extent of housing needs among specific income groups and evaluates the availability of a range of housing choices for residents. This report also analyzes the conditions in the private market and the public sector that could limit the range of housing choices or impede a person's access to housing. As the name of the report suggests, the document reviews "impediments" to fair housing. Although this report also assesses the nature and extent of housing discrimination, it primarily focuses on identifying impediments that could prevent equal housing access and developing solutions to mitigate or remove such impediments.

Fair Housing

Federal fair housing laws prohibit discrimination in the sale, rental or lease of housing, and in negotiations for real property, based on race, color, religion, sex, national origin, familial status and disability. California fair housing laws build on the federal laws, including age, marital status, ancestry, source of income, sexual orientation, and "any arbitrary discrimination" as the protected categories under the laws. The following definition is used for this report:

"Fair housing describes a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor."

Fair Housing Legal Framework

The federal Fair Housing Act of 1968 and the Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, such as the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on race, color, religion, sex and national origin.

In 1988, the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). In addition, the Amendments Act provides for "reasonable



accommodations,” allowing structural modifications for persons with disabilities, if requested, at their own expense, for all dwellings to accommodate the physically disabled.

The California Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA; Part 2.8 of the California Government Code, Code Sections 12900-12996) prohibit discrimination and harassment in housing practices.

The Unruh Act (California Government Code Section 51) protects Californians from discrimination in public accommodations and requires equal access to the accommodations. The Unruh Act provides broad protection and has been held by the courts to prohibit any arbitrary discrimination on the basis of personal characteristics or traits, and applies to a range of types of housing.

The Ralph Civil Rights Act (California Civil Code Section 51.7) prohibits violence and threats of violence and specifies that housing situations are protected under this Act, including houses, apartments, hotels, boarding housing and condominiums. Violators of the Ralph Act can be sued for actual or emotional damages, in addition to civil penalties.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual’s constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes. However, convictions under the act are not allowed for speech alone unless that speech itself threatened violence.

In addition to these acts, California Government Code Sections 111135, 65008 and 65589.5 prohibit discrimination in programs funded by the state and in any land-use decisions.¹

Housing Issues, Affordability and Fair Housing

The U.S. Department of Housing and Urban Development (HUD) Fair Housing and Equal Opportunity Division distinguishes between housing affordability and fair housing. Economic factors that affect a household’s housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity and other factors create misconceptions, biases and differential treatment would fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either one or both parties regarding their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when fair housing laws are violated and result in differential treatment.

¹*Fair Housing Hotline Project, Legal Services of Northern California. (March 2004). “Fair Housing in California: Families with Children: A Manual for Housing Providers, Tenants and Advocates.”*



What Is an Impediment to Fair Housing Choice?

According to HUD's *Fair Housing Planning Guide*, and based within the legal framework of federal and state laws, impediments to fair housing choice are:

- Any actions, omissions or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor that restricts housing choices or the availability of housing choices, or
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. Furthermore, eligibility for certain federal funds requires compliance with federal fair housing laws. Specifically, to receive HUD Community Planning and Development (CPD) formula grants, a jurisdiction must:

- Certify its commitment to actively further fair housing choice.
- Maintain fair housing records.
- Conduct an Analysis of Impediments to Fair Housing Choice.

Purpose of Report

This Analysis of Impediments to Fair Housing Choice (AI) provides an overview of laws, regulations, conditions and other possible obstacles that could affect an individual's or a household's access to housing in Bakersfield. The AI includes:

- A comprehensive review of Bakersfield's laws, regulations and administrative policies, procedures and practices, as well as an assessment of how they affect the location, availability and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

The scope of analysis and the format used for this AI adhere to recommendations contained in the *Fair Housing Planning Guide* developed by HUD.



Organization of Report

The AI is divided into six sections:

Section 1: Introduction defines fair housing and explains the purpose of this report.

Section 2: Bakersfield Profile presents the demographic, housing and income characteristics in Bakersfield. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed.

Section 3: Mortgage Lending Practices analyzes private activities that could impede fair housing choices in Bakersfield.

Section 4: Public Policies and Practices evaluate various public policies and actions that could impede fair housing choices in Bakersfield.

Section 5: Assessment of Fair Housing Practices evaluates the fair housing services available to residents and identifies fair housing complaints and violations in Bakersfield.

Section 6: Findings, Recommendations and Actions provide conclusions and recommendations about fair housing issues in Bakersfield.

At the end of this report, a page is attached that includes the endorsement of the City Manager and a statement certifying that the AI represents Bakersfield's official conclusions regarding impediments to fair housing choice and the actions necessary to address these impediments.

Reporting Staff and Data Sources

This report, prepared through a collaborative effort between the City staff and GRC Associates, Inc., under contract to the City of Bakersfield, is funded through Community Development Block Grant (CDBG) funds.

The following data sources were used to complete this AI. Sources of specific information are identified in the text and tables.

- City of Bakersfield 2010-2015 Consolidated Plan
- City of Bakersfield Draft 2015-2020 Consolidated Plan
- City of Bakersfield Analysis of Impediments to Fair Housing Choice 2015
- City of Bakersfield General Plan (2002, as amended)



- City of Bakersfield Final Housing Element of the General Plan 2008-2013
- Kern Council of Governments Regional Transportation Plan/Sustainable Communities Strategy (2014)
- Kern Council of Governments Regional Housing Needs Assessment (2014)
- California Department of Finance Population and Housing Estimates (2014)
- California Employment Development Department (2014)
- Home Mortgage Disclosure Act (lending patterns in 2012)
- U.S. Census Bureau American Community Survey (2010-2012)
- U.S. Census Bureau, 1980, 1990, 2000 and 2010
- U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data 2011

Public Participation

This AI Report has been developed to provide an overview of laws, regulations, conditions or other possible obstacles that could affect an individual's or a household's access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals and service providers. To assure that the report responds to community needs, the development of the AI includes a community outreach program consisting of community meetings, an on-line survey, service provider interviews and City Council public hearing.

Community Meetings

Together with the development of the City of Bakersfield 2015-2020 Consolidated Plan, residents, businesses, and public and private agencies were also invited to participate in the discussion of fair housing issues in Bakersfield. Three community meetings were conducted on the following dates and locations:

- **July 24, 2014** — Dr. Martin Luther King, Jr. Community Center, Strong Room, 1000 South Owen Street, Bakersfield, 5:30 p.m.
- **October 23, 2014** — Hall Ambulance Community Center, 1031 21th Street, Bakersfield, 6:00 p.m.
- **February 26, 2015** — Baker Street Village Community Room, 1015 Baker Street, Bakersfield, 5:30 p.m.

The meetings provided the opportunity for the Bakersfield community to gain awareness of fair housing laws, and for residents and service agencies to share fair housing issues and concerns. To ensure that the fair housing concerns of low- and moderate-income and special needs



residents were addressed, individual invitation letters were distributed via mail and email, if available, to agencies and organizations that serve the low- and moderate-income and special needs community. In addition, community meeting notices were posted on the City's website at www.bakersfieldcity.us in both English and Spanish.

The community meeting notices were also placed in Bakersfield's newspapers (the *Bakersfield Californian* and *El Popular*), and posted conspicuously at City Hall. As a result of an extensive outreach effort, attendance at the public meetings included several service providers and citizen groups that work with residents considered a protected class according to HUD's definition. Participants had the opportunity to discuss community needs in the development of the Bakersfield Consolidated Plan 2015-2020 and the Analysis of Impediments to Fair Housing Choice 2015-2020, both of which were adopted concurrently by the City Council in May 2015.

Community Fair Housing Survey

To supplement the community meetings and to assist in further understanding the fair housing issues in the City, a Fair Housing Survey was made available to Bakersfield residents at the Community Development Department and online via the City's website. In addition, surveys were available at strategic locations (e.g., libraries, grocery stores, laundromats, social service organizations) throughout the City by staff. Spanish versions of the survey were provided to reflect the diversity of Bakersfield residents. During the five-week survey period, surveys were completed online or hardcopies were submitted by Bakersfield residents.

The survey consisted of questions designed to gather information on a person's experience with fair housing issues and perception of fair housing issues in his/her neighborhood. A copy of the survey and a summary of the results are included in **Appendix A**.

Service Provider Meetings

In addition, the City met with various housing organizations, including the City of Bakersfield Fair Housing Program, the Kern County Homeless Collaborative, the Greater Bakersfield Legal Assistance, Inc., the State Department of Fair Employment and Housing, and senior residents at the Bakersfield Senior Center to provide and receive information on the development of the Consolidated Plan and AI. Input from the various organizations provided in-depth context and insight into housing conditions and fair housing issues for residents in Bakersfield.

Public Review

During a 30-day public review period (April 4 to May 5, 2015), the draft AI document was made available at the following locations:

- Bakersfield City Clerk's Office, 1600 Truxtun Avenue
- Bakersfield Community Development Department, 1715 Chester Avenue
- Beale Library, 701 Truxtun Avenue



- Holloway-Gonzales Branch Library, 506 Brundage Lane
- Northeast Library, 3725 Columbus Street
- Baker Street Library, 1400 Baker Street
- Southwest Library, 8301 Ming Avenue
- California State University Bakersfield Library, 9001 Stockdale Highway
- Bakersfield City website (www.bakersfieldcity.us)

Notice of public review was published in the *Bakersfield Californian* on April 3, 2015 and in *El Popular* on April 3, 2015. In addition, all persons that attended the community meetings were emailed and/or faxed the location of the public review document on the City's website and asked to provide any further comments for incorporation.

During the 30-day public review period from April 4, 2015 through May 5, 2015 no written comments were received on the AI. **Appendix B** summarizes comments received by the City prior to the 30-day review period from the 2020 Consolidated Plan survey, at the community meetings, and a letter from the public.

Public Hearing

A public hearing before the Bakersfield City Council was held on May 6, 2015 to accept community input on the City of Bakersfield Consolidated Plan 2015-2020, 2015-2016 Action Plan, Analysis of Impediments to Fair Housing Choice 2015-2020, and Citizen Participation Plan before the City Council considers approval of the documents. After the public hearing the City Council approved the documents.

Key Issues Identified

Key issues identified from public outreach efforts, including the resident survey, advisory meetings and interviews with service providers offered insight into the following issues and recent trends related to fair housing in Bakersfield:

- To prevent segregation, affordable housing needs to be built in higher income areas.
- Nearly one-half of the Fair Housing Survey respondents felt that they had encountered housing discrimination, and of those respondents that had experienced housing discrimination, 22 percent reported family status as a reason for discrimination against them.
- Need for more information on who to contact regarding housing discrimination and the information of the types of housing discrimination in low-income areas.
- Need for a housing board that will take immediate action on issues, especially in providing a stable living for single mothers in crisis.
- Greater police enforcement and investigation.



- Awareness of discrimination.



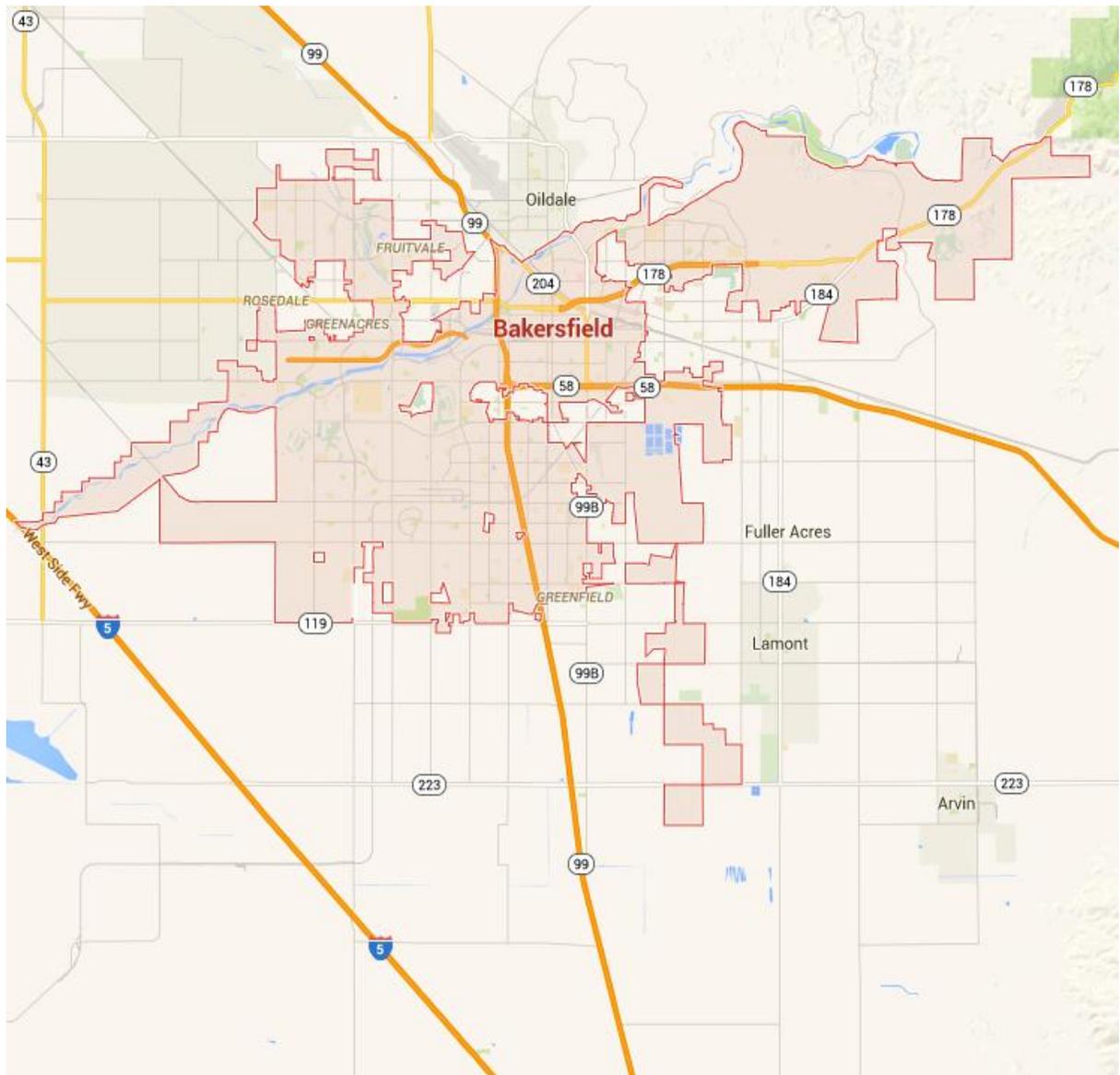
2. Bakersfield Profile

The City of Bakersfield is the county seat of Kern County that is located in the southern part of the San Joaquin Valley. With a 2014 population of approximately 367,000 residents, it is the 9th largest city in California – between 8th ranked Oakland and 10th ranked Anaheim. In just four years since the 2010 Census, Bakersfield’s population has increased by 5.7 percent as compared to the state as a whole of 2.9 percent.

The City of Bakersfield – named after one of its early settlers, Colonel Thomas Baker – covers 150.13 square miles. The city limits extend to the Sequoia National Forest, at the foot of the Greenhorn Mountain Range and at the entrance to Kern Canyon. To the south, the Tehachapi Mountains feature the historic Tejon Ranch. To the west is the Temblor Range, which features the Carrizo Plain National Monument and the San Andreas Fault, approximately 35 miles (56 kilometers) across the valley floor. The City of Bakersfield boundaries are illustrated in **Figure 2-1**.

The economy of the City of Bakersfield is focused around two key sectors: agriculture and energy production. Top producing agricultural crops in the area include cotton, carrots, table grapes, almonds, pistachios, citrus, hay, alfalfa, tomatoes, wheat and potatoes. The energy sector is diverse, including both fossil fuel extraction (oil and natural gas) and renewable energy production (hydroelectric, wind-turbine, and geo-thermal power). While the area’s agricultural and oil/energy producing industries remain a vital part of the economy, other sectors such as medical and governmental services have helped diversify its economy. In addition, Bakersfield will be a key point along the California High-Speed Rail system, which started construction in January 2015 in Fresno. The high-speed rail system is planning to eventually connect Bakersfield to both the Cities of Los Angeles and San Francisco by 2029.

Bakersfield will continue to grow because of its desire for economic expansion, with support from its highly diversified business community. However, the economy must also have the support of a labor force that represents various socioeconomic sectors of the community, and one way to continue to keep and attract a strong and diverse labor force is for the City to ensure fair and equal opportunity to decent housing and standard of living.



Source: Google Map



Figure 2-1
City of Bakersfield



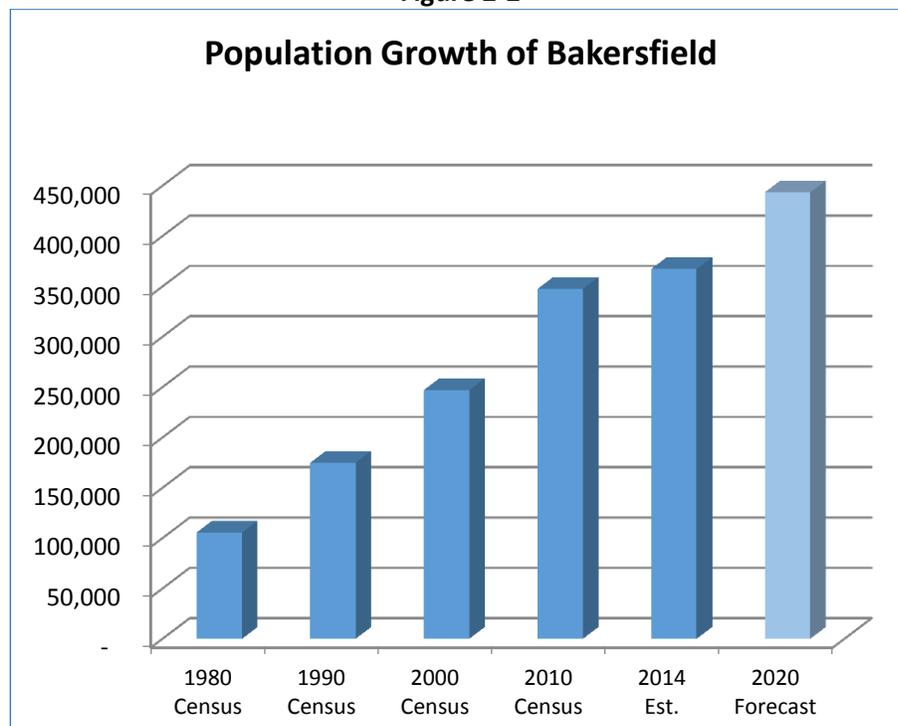
Population Profile

The sources for the socioeconomic and demographic data used to prepare the AI include: the U.S. Census Bureau (Census), the California Department of Finance (DOF), the Economic Development Department (EDD), and the Kern Council of Governments (Kern COG).

Population Growth

Since 1980, Bakersfield’s population has experienced a three and a half fold increase. As **Figure 2-2** shows, the population of Bakersfield grew from approximately 106,000 residents in 1980 to 247,000 in 2000, and 367,000 in 2014. By the year 2020, the City’s population is forecast to increase to approximately 443,500 according to the Kern COG 2014 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS).

Figure 2-2



Source: U.S. Census, DOF E-5 2014 Estimates, Kern COG 2014 RTP/SCS



Age Composition

Table 2-1 shows the age distribution of Bakersfield and Kern County residents in 2012. The working adult age group (ages 25 to 64 years) represented almost one-half (48.9%) of Bakersfield's total population, while the student age group (5 to 24 years) represented another one-third (33.4%). Seniors (65 years and over) accounted for 8.9 percent and youths (under 5 years) represented 8.8 percent of the total population of Bakersfield. In comparison to Kern County, Bakersfield's median age of 30.1 years in 2012 was similar to the County's median of 30.8 years. The age distribution of both Bakersfield and the County were also similar. However, in comparison to the state's median age, Bakersfield's overall population was younger (30.1 year versus 35.6 years).

Table 2-1
Age Distribution and Median Age 2012

Age Group	Bakersfield		Kern County	
	Number	% of Total	Number	% of Total
Under 5	31,177	8.8%	73,355	8.6%
5-9	29,288	8.3%	70,244	8.3%
10-14	29,889	8.4%	68,190	8.0%
15-19	30,371	8.6%	70,406	8.3%
20-24	28,553	8.1%	68,057	8.0%
25-34	51,925	14.7%	123,809	14.6%
35-44	44,680	12.6%	108,621	12.8%
45-54	44,381	12.5%	107,801	12.7%
55-59	18,198	5.1%	43,853	5.2%
60-64	14,100	4.0%	36,810	4.3%
65-74	17,609	5.0%	45,365	5.3%
75-84	9,781	2.8%	24,172	2.8%
85 and Older	3,828	1.1%	8,418	1.0%
TOTAL	353,780	100.0%	849,101	100.0%
Median Age	30.1 years		30.8 years	

Source: ACS 2010-2012



Analyzing the age distribution is important because it affects the future need for jobs, housing and other social services. Because over one-half (56.9%) of the City's population was under the age of 35 years, future growth planning may need to include additional schools, entry-level jobs, and starter homes. This age group typically consists of young children, students, recent graduates, or adults just entering the job market. This indicates that the provision of smaller, affordable housing opportunities, particularly in the rental market, is needed in the near future to allow this group to remain in the community. On the other hand, middle-age adults may prefer larger homes in which to raise families, whereas seniors may prefer smaller units that have lower costs and are more proximate to services.

Age and fair housing intersect when managers or property owners make housing decisions based on the age of residents. For example, managers and property owners may prefer to rent to mature residents, limit the number of children in their complex or discourage older residents due to their disabilities. Although a housing provider may establish reasonable occupancy limits and set reasonable rules about the behavior of tenants, those rules cannot single out children for restrictions that do not apply also to adults.

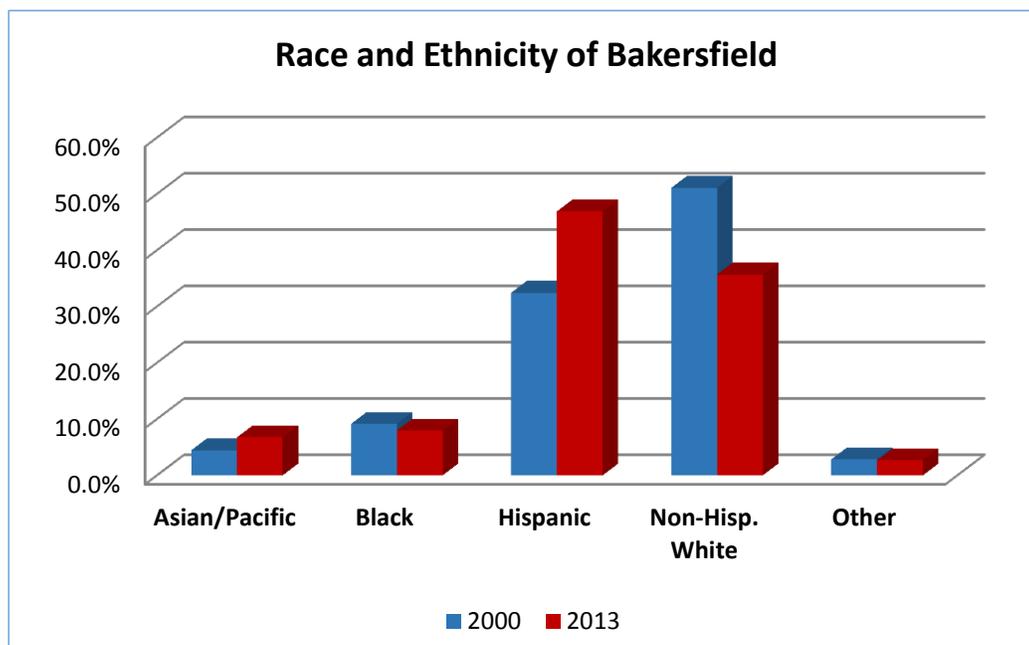
Race and Ethnicity

Figure 2-3 illustrates the racial/ethnic breakdown of Bakersfield residents. Since 2000, the fastest growing racial/ethnic group in the City was Hispanic. In 2013, the Hispanic ethnic group represented the largest share of the City's ethnic population at 46.9 percent; however, it was lower than the countywide share of 50.9 percent. The second largest racial/ethnic group in Bakersfield was Non-Hispanic White at 35.7 percent, followed by Black/African-American population at 8.0 percent and Asian/Pacific Islander at 6.8 percent. The most noticeable racial/ethnic shift that occurred between 2000 and 2013 in Bakersfield was the distributional increase of the Hispanic population from 32.5 percent to 46.9 percent, and during the same period, the distributional decrease in the Non-Hispanic White population from 51.1 percent to 35.7 percent.

Part of the changing racial/ethnic dynamics in Bakersfield can be attributed to immigration, where 18.7 percent of its residents were foreign born in 2013. Foreign-born residents may have difficulty accessing housing due to language barriers or an apartment owner's reluctance to rent housing to an immigrant. According to the ACS 2009-2013 data, over one-third (37.9%) of the residents in Bakersfield spoke another language other than English at home. In addition, a fair housing concern could arise if a foreign-born resident owns an apartment building and advertises only in his or her native language, thus restricting access only to persons speaking that language. Therefore, the City makes every effort through its outreach program to provide housing information in Spanish and to involve persons of limited English proficiency.



Figure 2-3



Source: 2000 Census, ACS 2011-2013

Household Characteristics

Household Tenure

Table 2-2 shows that in 2012, there were 110,198 total occupied housing units or households in Bakersfield, and of this total, 57.8 percent were owner households and 42.2 percent were renter households. Since 2000, the proportion of owner households has declined (60.5% in 2000 to 57.8% in 2012) and renter households have increased (39.5% in 2000 to 42.2% in 2012).

Table 2-2
Bakersfield Household Tenure

Tenure	2000		2012	
	Occupied Units	% of Total	Occupied Units	% of Total
Owner	50,482	60.5%	63,740	57.8%
Renter	32,959	39.5%	46,458	42.2%
TOTAL	83,441	100.0%	110,198	100%

Source: Census 2000 and ACS 2010-2012



Household Income

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities. Although economic factors that affect a household's housing choice are not a fair housing issue per se, the relationships among household income, household type, race/ethnicity and other factors often create misconceptions and biases that raise fair housing issues.

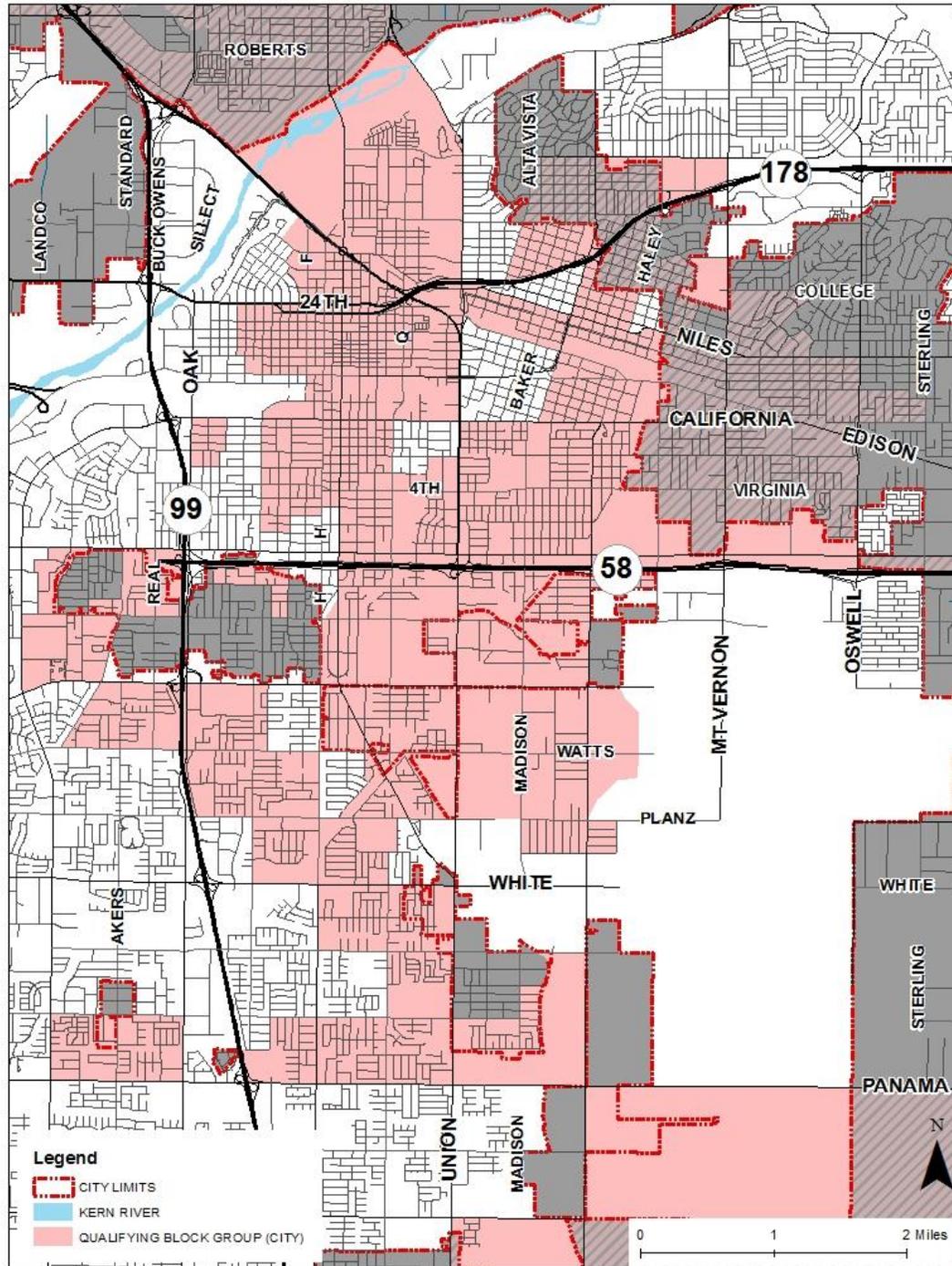
The City's income distribution is indexed to the Kern County's median family income (MFI) to provide a comparison of changes in Bakersfield over time and relative to the larger county area.

To analyze income distribution, households are put into different income groups in relation to the county MFI and adjusted for household size. The four income categories are:

- Extremely Low Income (below 30 percent of the county's MFI)
- Very Low Income (31 percent–50 percent of the county's MFI)
- Low Income (51 percent–80 percent of the county's MFI)
- Moderate Income (81 percent–120 percent of the county's MFI)

Figure 2-4 identifies the low- and moderate-income areas in the City of Bakersfield by Census block group. A low- to moderate-income area is defined as a Census block group with 51 percent or more low- and moderate-income persons. The map shows that low- and moderate-income residents are generally located in central and southeast Bakersfield.

Table 2-3 summarizes the number of households in each income group relative to the MFI. According to the Census Bureau, in 2011 the City's median household income, which considers the income of an entire household, rather than individual family members, increased 36.7 percent from 2000. According to the Comprehensive Housing Affordability Strategy (CHAS), the number of households in the low- and moderate-income categories increased 13.0 percent and 26.2 percent, respectively, during the decade. Meanwhile, moderate/upper-income households increased in number by 35.7 percent. Bakersfield's median household income in 2011 was \$54,656.



Source: ACS 2006-10, and City of Bakersfield
<http://www.bakersfieldcity.us/weblink7/0/doc/1092302/Electronic.aspx>

Figure 2-4
City of Bakersfield FY 2014/15 Low/Mod
Income Areas by Census Block



Table 2-3
Bakersfield Household Income Relative to County MFI

Income Group	2000		2011		% Change
	Households	% of Total	Households	% of Total	
Extremely Low (<30% of MFI)	9,723	11.7%	10,385	9.7%	6.8%
Very Low (30%-50% of MFI)	9,170	11.0%	10,365	9.7%	13.0%
Low (51%-80% of MFI)	12,266	14.7%	15,475	14.4%	26.2%
Moderate-Upper (>80% of MFI)	52,239	62.6%	70,870	66.2%	35.7%
TOTAL	83,398	100.0%	107,095	100%	28.4%
Median HH Income	\$39,982		\$54,656		70.0%

Source: Census 2000 and HUD CHAS (2007-2011)

MFI – Median Family Income

This table contains household tabulations primarily generated by CHAS data, which is slightly different than the ACS 2010-2012 household income tabulation in Table 2-3. Although CHAS data is created by the Census Bureau for HUD, it is generated from special tabulations with some minor distinctions. As a result, some totals may differ from table to table because of the different data sources.

Table 2-4 shows that almost one-third (32.9%) of all Bakersfield households had incomes less than \$35,000 a year in 2012, according to the ACS 2010-2012 data. It also shows that households with incomes between \$35,000 to under \$75,000 represented 31.9 percent, and household incomes \$75,000 and greater represented 35.3 percent of the total households in Bakersfield.

Table 2-4
Household Income of Bakersfield Residents 2012

Income	Households	% of Total
Less than \$10,000	7,397	6.7%
\$10,000 - \$14,999	6,308	5.7%
\$15,000 - \$24,999	12,625	11.5%
\$25,000 - \$34,999	9,922	9.0%
\$35,000 - \$49,999	13,942	12.7%
\$50,000 - \$74,999	21,106	19.2%
\$75,000 - \$99,999	13,983	12.7%
\$100,000 - \$149,999	15,113	13.7%
\$150,000 - \$199,999	5,787	5.3%
\$200,000 or more	4,015	3.6%
TOTAL	110,198	100.0%

Source: ACS 2010-2012



It is important to recognize that education has been known to significantly affect the earning capacity of individuals. As presented in **Table 2-5**, almost one-quarter (24.3%) of the residents in Bakersfield 25 years and older graduated from high school and over one-quarter (28.5%) have a college degree. From 2010 to 2012 Bakersfield realized a slight increase in the proportion of individuals 25 years of age and older with a college degree (Associate, Bachelor's and graduate/professional degrees). Similarly, the same age group's percentage in the population during this time period also increased. As the Bakersfield population is succeeded by younger and increasingly better-educated individuals, the percentage of the household earnings should continue to grow as well.

Table 2-5
Education Level of Bakersfield Residents Age 25 and Older

Education Level	2010		2012	
	Number	% of Total	Number	% of Total
Less than 9 th Grade	19,876	10.2%	21,560	10.5%
9 th to 12 th Grade – No Diploma	22,064	11.3%	22,186	10.8%
High School Graduate	48,873	25.1%	49,790	24.3%
Some College, No Degree	50,466	25.9%	52,680	25.8%
Associate Degree	15,382	7.9%	16,467	8.1%
Bachelor's Degree	25,994	13.3%	27,457	13.4%
Graduate or Professional Degree	12,298	6.3%	14,362	7.0%
TOTAL	194,953	100.0%	204,502	100.0%

Source: ACS 2008-2010 and ACS 2010-2012

Household Size

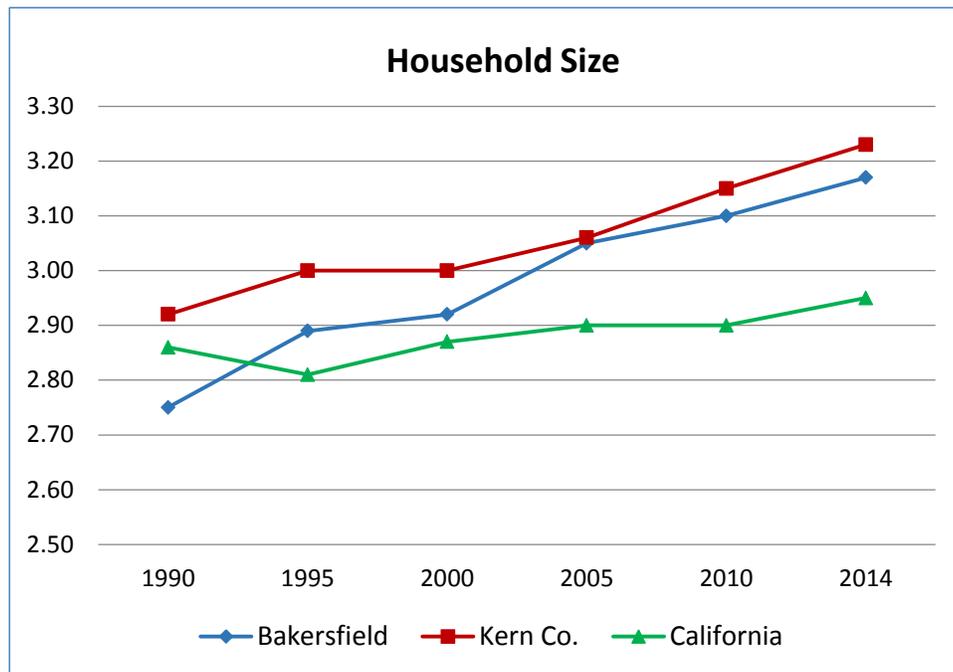
Household size is an important indicator identifying sources of population growth as well as overcrowding in individual housing units. A City's average household size will increase over time if trends move toward larger families. In communities where the population is aging, the average household size typically declines. Growth trends in the City can be attributed to cultural differences in relation to household size, privacy, and co-habitation of extended families. For instance, single-person households or seniors may often occupy smaller apartments or condominiums due to the lower cost and size of such homes. Younger families with children



often prefer larger single-family homes. Understanding changes in household composition can thus provide insight into current and future housing needs.

As illustrated in **Figure 2-5**, there has been a steady increase in the average household size locally and regionally. The average household size in Bakersfield was 2.75 persons in 1990, and increased to 2.92 in 2000, 3.10 in 2010 and 3.17 in 2014. Bakersfield's household size has been consistently lower than the countywide average, but generally higher than the statewide average. In 2014, the household size of Kern County was 3.23 and California was 2.95.

Figure 2-5



Source: Census 1990, 2000 and 2010, and DOF Estimates E-5 Report

Employment

According to California Employment Development Department (EDD) data presented in **Table 2-6**, there were approximately 299,600 employed persons in Kern County in 2010 and 355,300 employed persons in 2014. During this period the number of jobs increased by 55,700 or an increase of 18.6 percent over the four-year period. The Other Services sector, which includes self-employment, represented over one-quarter (26.7%) of the total jobs in the County. This was followed by the State and Local Governments (15.1%) and Total Farms (14.0%) sectors. These three industrial sectors combined for over one-half (56.2%) of the total number of jobs in the county in 2014.



Table 2-6
Employment by Industry in Kern County

Industry	2010		2014	
	Number	% of Total	Number	% of Total
Total Farm	44,600	14.9%	49,800	14.0%
Mining	10,200	3.4%	13,000	3.7%
Construction	12,700	4.2%	18,200	5.1%
Manufacturing (Durable)	5,000	1.7%	5,400	1.5%
Manufacturing (Non-Durable)	8,000	2.7%	9,600	2.7%
Transportation, Communication and Utilities	34,200	11.4%	41,700	11.7%
Wholesale Trade	8,000	2.7%	9,400	2.6%
Retail Trade	25,800	8.6%	31,100	8.8%
Finance, Insurance and Real Estate	8,200	2.7%	9,400	2.6%
Other Services	6,600	2.2%	7,600	2.1%
Federal Government	10,900	3.6%	10,100	2.8%
State and Local Government	49,800	16.6%	55,200	15.5%
Other Industries (Self-Employed and Others)	75,600	25.2%	94,800	26.7%
TOTAL	299,600	100.0%	355,300	100.0%

Source: California EDD

Note: Total may not add to 100% because of rounding

According to employment data presented in **Table 2-7**, Bakersfield's labor force population totaled 165,700 persons in May 2014, and of that total, 154,100 persons were employed, which resulted in an unemployment rate of 7.0 percent. At the same time, the unemployment rate for the County was 10.1 percent and rate for the City of Delano, the second largest city in the county, was 26.6 percent. Part of the reason for Bakersfield's lower unemployment rate may be the availability of job training opportunities to its residents, and jobs available to minorities, women and persons with disabilities at the lower-wage and salary scale.



Table 2-7
Unemployment in Kern County and Its Largest Cities
(May 2014)

Area	Labor Force	Employed	Unemployed	Rate
Kern County	390,900	351,300	39,600	10.1%
Bakersfield	165,700	154,100	11,600	7.0%
Delano City	19,200	14,100	5,100	26.6%

Source: California Employment Development Department (EDD), July 2014

Housing Characteristics

Housing Stock Composition

Bakersfield's housing stock consists of a variety of housing types. **Table 2-8** shows the type and number of units in comparison to that of the county in 2012. A total of 70.8 percent of the dwelling units were single-family homes. Approximately 14.7 percent were located in structures of five or more units.

Table 2-8
Composition of Housing Stock 2012

Housing Type	Bakersfield		Kern County	
	Units	% of Total	Units	% of Total
Single Family, Detached	86,510	70.8%	203,769	71.0%
Single Family, Attached	3,357	2.7%	7,325	2.6%
2 to 4 Unit Structure	14,376	11.8%	28,850	10.0%
5 or More Unit Structure	15,360	12.6%	24,379	8.5%
Mobile Homes	2,542	2.1%	22,846	8.0%
TOTAL	122,145	100.0%	287,169	100.0%

Source: DOF E-5 2012 Estimates



Housing Conditions

Assessing housing conditions in the City can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. Housing age can indicate general housing conditions within a community and is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment and eventually affect the quality of life in a neighborhood.

In November 2014, the City conducted a housing condition analysis to:

1. Determine the inventory of current housing in Bakersfield;
2. Examine any correlation between low- and moderate-income areas (persons earning 80 percent of area median income or less) and sub-standard housing conditions;
3. Examine any correlation between areas of concentrated rental housing and sub-standard housing conditions; and
4. Estimate the number of housing units constructed prior to 1979 (the year lead-based paint was outlawed) and occupied by low- and moderate-income persons or families.

According to the results from the 2014 city-wide housing survey presented in **Table 2-9** and the full analysis included as **Appendix C**, approximately 19 percent of housing within the City of Bakersfield may be considered substandard. The largest category of substandard homes, comprising approximately 12 percent of total housing, likely require moderate rehabilitation, consistent with non-structural repair work or efficiency improvements to meet current standards (i.e. replacing single-paned windows with dual-paned windows). Approximately five percent likely require only minor rehabilitation, approximately two percent likely require major rehabilitation, and only 0.3 percent or 277 homes are likely in need of demolition.

Table 2-9
Housing Condition in Bakersfield (2014)

Housing Conditions for Residential Parcels*	No. Parcels	% of Total
No. of Demolitions (\$0 to \$9/SF) - assessed valuation	277	0.3%
No. of Major Rehabs (\$>9.01 to \$21/SF) - assessed valuation	1,613	1.8%
No. of Moderate Rehabs (\$>21.01 to \$38/SF) - assessed valuation	10,460	11.9%
No. of Minor Rehabs (\$>38.01 to \$45/SF) - assessed valuation	4,333	4.9%
No. of Standard Units (\$>\$45/SF) - assessed valuation	71,409	81.1%
TOTAL PARCELS	88,092	100%

Source: 2014 City of Bakersfield Housing Conditions Analysis

* Assessed valuation is for structure.



A review of Bakersfield’s housing conditions is important in determining fair housing choice for lower-income families. The City’s 2014 Housing Conditions Analysis indicates that over 70 percent of the total City’s housing stock likely in need of major rehabilitation is located in low- and moderate-income areas, and nearly 80 percent of the City’s housing stock likely in need of demolition is also located in low- and moderate-income areas. Additionally, approximately one-third of the housing stock in the City was built prior to 1979 and, therefore, is at risk of containing lead-based paint. Lead poisoning can cause learning disabilities, behavioral problems and even brain damage in children.² According to the City of Bakersfield’s 2008–2013 Housing Element, it is the City’s goal to initiate all reasonable efforts to preserve the availability of existing housing opportunities and to conserve and enhance the quality of existing dwelling units and residential neighborhoods. To reduce lead-based paint hazards, the City has incorporated lead-based paint policies and programs into its housing programs.³

Future Housing Needs

Article 10.6 of the Government Code Section 65580-65590 requires all California localities to adopt a Housing Element as part of their general plan. State Housing Element Law requires that cities and counties address housing for all segments of the population including those that are lower income. The Kern COG, through the Regional Housing Needs Assessment (RHNA), allocates the regional fair share of housing needs to Bakersfield for the 2013-2023 period. According to the RHNA, the City of Bakersfield must be able to accommodate 36,390 housing units during the 10-year period. **Table 2-10** presents the distribution of the future needs by four household income categories. It shows that Bakersfield must accommodate at least 15,506 units (43%) of the total 36,290 units to very low and low-income households during the 2013-2023 period. Bakersfield’s future housing needs and programs will be addressed in the upcoming Housing Element, which will be adopted and certified by the State in 2015.

Table 2-10
City of Bakersfield Housing Needs
by Household Income
2013-2023

Household Income	Housing Units	Percent
Very Low (<50% MFI)	9,706	27%
Low (51% to 80% MFI)	5,800	16%
Moderate (81% to 120% MFI)	6,453	18%
Above Moderate (>120% MFI)	14,331	39%
TOTAL	36,290	100%

Source: Kern COG RHNA 2014

²Executive Order 12898—Environmental Justice

³City of Bakersfield 2008–2013 Housing Element



Special Needs

Certain households, because of their special characteristics and needs, have more difficulty finding decent and affordable housing. The following discussion highlights particular characteristics that could affect an individual household's access to housing in the community.

Large Households

Large households are defined as having five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. These can also include multiple families living in one housing unit in order to save on housing costs. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To save for necessities such as food, clothing and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex, confine them to a specific location, limit the time children can play outdoors or choose not to rent to families with children altogether, which would violate fair housing laws.

Table 2-11
Owner and Renter Occupied Households in Bakersfield

Household Size	Owner Households				Renter Households			
	2010		2012		2010		2012	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
1 Person	10,576	16.6%	10,895	17.1%	10,730	24.5%	10,853	23.4%
2 Persons	19,296	30.3%	19,431	30.5%	11,457	26.1%	10,896	23.5%
3 Persons	10,912	17.1%	10,937	17.2%	6,627	15.1%	8,551	18.4%
4 Persons	12,450	19.5%	11,586	18.2%	6,862	15.7%	7,540	16.2%
5 Persons	6,149	9.7%	6,641	10.4%	4,703	10.7%	4,637	10.0%
6 Persons	2,532	4.0%	2,851	4.5%	1,458	3.3%	2,442	5.3%
7+ Persons	1,803	2.8%	1,399	2.2%	2,002	4.6%	1,539	3.3%
TOTAL	63,718	100.0%	63,740	100.0%	43,839	100.0%	46,458	100.0%

Source: ACS 2010-2012



In 2012, the American Community Survey, which is presented in **Table 2-11**, reported 19,509 large households (five or more person households) in Bakersfield, representing 35.6 percent of all households. Among these large households, 10,891 (17.1%) were renter households, whereas 8,618 (18.6%) owned their own home. From 2010 to 2012, the overall number of large households in the City grew 4.6 percent.

Single-Parent Households

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, healthcare and other supportive services. Because of their relatively lower income and higher living expenses, female-headed families have comparatively limited opportunities for finding affordable and decent housing. Female-headed families may also be discriminated against in the rental housing market because some landlords are concerned about the ability of these households to make regular rent payments. Consequently, landlords may require more stringent credit checks or higher security deposits for women, which would be a violation of fair housing laws.

According to the 2010-2012 ACS data presented in **Table 2-12**, there were 26,709 single-parent households in Bakersfield in 2012, and 70.9 percent (7 of every 10 single-parent households) were female-heads of household. Twelve years earlier, the percentage of households headed by females represented 74.6 percent of all single-parent households. There was a large disparity between male and female head of a single-parent household in poverty status, with 83.7 percent headed by a woman.

Table 2-12
Single-Parent Households in Bakersfield (2012)

Category	Number	% of Total
Total Single-Parent Households		
Male Head of Households	7,763	29.1%
Female Head of Households	18,946	70.9%
TOTAL	26,709	
Single-Parent Households Below Poverty Level		
Male Head of Households	1,491	16.3%
Female Head of Households	7,678	83.7%
TOTAL	9,169	

Source: ACS 2010-2012



Persons with Disabilities

Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility or other forms of assistance. Landlords/owners sometimes fear that a unit might sustain wheelchair damage or might refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Landlords often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities.

According to **Table 2-13**, the number of civilian non-institutionalized Bakersfield residents age 5 and older with some type of disability totaled 37,856, which was just fewer than 12 percent of the City's population. There were 12,705 residents age 65 and older with a disability, or 43 percent of the total number of people age 65 and older. Having a disability negatively impacts a person's ability to work and earn money. Among persons with disabilities in Bakersfield aged 18 to 64, approximately 32.9 percent of persons lived in households with incomes below the federal poverty level, compared to only 16.4 percent for persons with no disability.

Table 2-13
Persons with Disabilities in Bakersfield (2013)

Disability Status	Number	% of Total
Total Persons 5 and Older	318,966	
Total Persons 5 and older with Disability	37,856	11.9%
With Hearing Difficulty	9,647	3.0%
With Vision Difficulty	7,360	2.3%
With Cognitive Difficulty	14,943	4.7%
With Ambulatory Difficulty	20,055	6.3%
With Self-Care Difficulty	7,291	2.3%

Source: ACS 2009-2013

Note: Since a single person may have multiple difficulties, sum of persons with individual difficulties is not equal to total number of persons with disability.

Furthermore, persons with disabilities might require special housing with ramps, elevators, modified bathrooms, kitchens and doorways. The City offers the Home Access Program, which provides up to \$3,500 on a one-time basis that can be used for, but is not limited to, wheelchair ramps, widening of doors, installing grab bars, etc.⁴

⁴City of Bakersfield Community Development Department



The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. Although fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. For developers and providers of housing for people with disabilities, who are often confronted with siting or use restrictions, reasonable accommodation provides a means of requesting from the local government flexibility in the application of land-use, zoning and building code regulations or, in some instances, even a waiver of certain restrictions or requirements because it is necessary to achieve equal access to housing. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and to provide the accommodation when it is determined to be “reasonable” based on fair housing laws and the case law interpreting the statutes.

To create a process for making requests for reasonable accommodation to land-use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities, the City included in its 2008-2013 Housing Element (required under California law) a program directing the adoption of a reasonable accommodation ordinance.

Persons with HIV/AIDS

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing could be as important to their general health and wellbeing as access to quality healthcare. For many, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment.⁵ In addition, persons with HIV/AIDS may be targets of hate crimes. Despite federal and state anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. The Fair Housing Amendments Act of 1988, which is primarily enforced by HUD, prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

According to the California Public Health Department, Center for Infectious Diseases, there were a cumulative total of 2,067 AIDS cases, and 735 HIV cases reported in Kern County as of June 30, 2014. AIDS reporting began in March 1983, and HIV reporting in April 2006. New drugs, better treatment and preventive education have reduced the number of AIDS fatalities.⁶

The Kern County Department of Public Health (KCDPH) administers the Health Education and Linkage Program (HELP), which provides case management to HIV/AIDS individuals. Clients’ needs are assessed, and they are linked to appropriate medical and other services as needed with a goal of reducing HIV-related complications. Staff provides health education to reduce the spread of HIV and help clients avoid further compromising their immune system.

⁵National AIDS Housing Coalition, *AIDS and Behavior* (Vol. 11, Suppl. 2, November 2007)

⁶ California Department of Public Health Department, Center for Infectious Diseases, *Office of AIDS, HIV/AIDS Surveillance in California, 2014*.



Clinica Sierra Vista's (CSV) Life Linkage Program provides case management to HIV/AIDS clients to assess clients' needs and develop a care plan. The program also links clients to HIV/AIDS primary care services, the Alcohol and Drug Awareness Program (ADAP) and mental health, dental and vision services. Staff works directly with the clients of the program and clinics by providing information on transportation, distribution of food and other basic needs.

In addition, the Housing Opportunities for Persons with AIDS (HOPWA) program was established by HUD to address the specific needs of persons living with HIV/AIDS and their families. HOPWA funds benefit low-income persons medically diagnosed with HIV/AIDS and their families. In the Bakersfield area, the HOPWA program works collaboratively with the Housing Authority of the County of Kern (HACK), CSV and KCDPH to provide housing assistance and supportive services to persons living with HIV/AIDS and their families that meet the eligibility criteria. HACK provides Tenant Based Rental Assistance Services (TBRA) to eligible clients, establishes clients' rent and lease agreements, conducts housing inspections, recertifies clients annually, provides housing information to eligible clients, maintains a waiting list and coordinates with service providers (e.g., CSV and KCDPH).

Clients are assessed by both providers (CSV and KCDPH), who then make referrals to the HOPWA program or other support services in the community. Support services are offered to all clients in the HOPWA housing assistance program. Support services include case management, food assistance, transportation (bus passes), income assistance, counseling and disability assistance, medical treatment, referrals and linkages to permanent housing (TBRA) or Shelter Plus Care and other community-based social services. Case management is ongoing to clients receiving TBRA supportive assistance at enrollment and every six months. Both providers maintain a waiting list of clients needing services. In addition, local agencies such as the Bakersfield AIDS Project (BAP) maintain hospices and dwelling units, such as Marshalls Manor and Ricky's Retreat, to provide services such as hygiene programs, food, bus passes and other necessities to the HIV/AIDS population.

As an entitlement community located within an Eligible Metropolitan Statistical Area (EMSA), the City of Bakersfield receives HOPWA funds from HUD. Currently, the City utilizes provisions within the HOPWA regulations that allow a grantee to decline its grantee status, and to enter into an agreement with the State, wherein the State becomes the grantee, directly administering the HOPWA program on behalf of the City. Over the past seven years, the City of Bakersfield has entered into an agreement with the State of California Department of Public Health to administer the City's HOPWA program. The City of Bakersfield anticipates that this practice will continue entering the time period covered by this AI. However, it is anticipated that the City may resume administrative duties over the HOPWA program within the next five years. In doing so, the City will continue to assess community needs to be addressed with the HOPWA program, and work with the State of California Public Health Department to ensure a transition of existing services that are performing to acceptable standards.



Homeless Persons

Homeless persons often have a difficult time finding housing once they have moved from transitional housing or another assistance program. Housing affordability for those who are, or were formerly homeless, is challenging from an economics standpoint, and this demographic group may also encounter fair housing issues when landlords refuse to rent to them. The perception may be that homeless persons are more economically (and sometimes mentally) unstable. These difficulties are more severe for homeless families that need larger affordable units to accommodate children.

In January 2014, the Bakersfield/Kern County Continuum of Care conducted a Point-in-Time survey to gain an accurate count of homeless persons in Bakersfield. A Point-in-Time survey, which is required by HUD at least once every two years, is an estimate of homeless persons in sheltered and unsheltered locations on a single night. The Continuum of Care takes measures to ensure that the survey provides a statistically reliable, unduplicated count. The Bakersfield/Kern County Continuum of Care utilized shelter surveys, interviews, public place counts and service-based counts to obtain the most accurate and comprehensive possible count of sheltered and unsheltered homeless persons.

In the 2014 Point-in-Time survey, 992 homeless persons were counted, as shown in **Table 2-14**. Approximately 39 percent of homeless persons were located in emergency shelter facilities, 20 percent were in transitional shelter facilities, and the rest were unsheltered. The survey did not specify whether persons resided in the Bakersfield metropolitan area versus the City of Bakersfield. However, with Bakersfield being the population center and seat of Kern County—making it the focal point of the administration of public services in the region—it is likely that all people would be inherently served by homeless services in Bakersfield.

Table 2-14
Homeless Population by Type of Shelter in Bakersfield (2014)

Homeless	Emergency Shelter	Transitional Shelter	Unsheltered	Total
HH With Dependent Children	52	15	14	81
Persons (Adult and Children)	172	55	40	267
HH Without Dependent Children	202	140	341	683
Persons (Adult and Unaccompanied Children)	229	158	415	802
TOTAL HOUSEHOLDS	254 (33.3%)	155 (20.3%)	355 (46.5%)	764 (100.0%)
TOTAL PERSONS	382 (38.5%)	195 (19.7%)	415 (41.8%)	992 (110.0%)

Source: Bakersfield/Kern County Continuum of Care



Of the 764 total homeless households, 81 households included dependent children, accounting for 267 people (see Table 3-1). Most homeless households with dependent children (52 out of 81) were located in emergency shelters. Fifteen households were in transitional housing and 14 were unsheltered. Among 683 households without dependent children (including unaccompanied youth), only 202 households, or less than 30 percent, were located in emergency shelters. The lower proportion of households without dependent children in emergency shelters could suggest that either homeless households with children are more willing to seek shelter, or that shelter outreach to households with children is more effective.

The City seeks to improve the condition of homelessness in Bakersfield through several strategic efforts. Below are projects funded by the City’s Community Development Department.

- Bakersfield Homeless Center – Operation and Services
- Alliance Against Family Violence – Operations and Services
- Mission at Kern County – Operations and Services
- Flood Bakersfield Ministries – Street Outreach Program
- Bakersfield Homeless Center – Rapid Re-Housing Program

Emergency Solutions Grants (ESG), funded through HUD, are used to assist nonprofit organizations improve the quality of emergency shelters for the homeless; meet the cost of operating such shelters; and provide essential social services, homeless prevention services and other assistance to the homeless. **Table 2-15** lists the organizations slated for ESG funding in the 2015–2016 program year.

Table 2-15
Proposed Emergency Solutions Grant Program (FY 2015-16)

Agency	Amount
1. Bakersfield Homeless Center - Shelter	\$63,347
2. Bakersfield Homeless Center – Re-Housing	\$92,739
3. Bakersfield Rescue Mission - Shelter	\$63,347
4. Flood Bakersfield Ministries – Street Outreach	\$22,257
5. Alliance Against Family Violence - Shelter	\$22,257
TOTAL	\$263,947

Source: City of Bakersfield Community Development Department



Overcrowding and Overpaying for Housing

Overcrowding. As defined by the state and HUD, overcrowding occurs when there is more than one person per room (excluding kitchens, bathrooms and hallways). Occupancy by more than 1.5 persons per room is considered severe overcrowding. As shown in **Table 2-16**, in 2000, 9.5 percent of the City's total occupied units were considered overcrowded. By 2012, that percentage has decreased to 6.8 percent of the City's total occupied units. Of the total overcrowded occupied units,

Overcrowding continues to occur in the City's rental housing stock, where these conditions occurred in almost two-thirds (64.9%) of the total overcrowded units, while one-third (35.1%) were in owner occupied units. This indicates the need for larger rental units and/or rental subsidies to allow large households to afford adequately sized units. Conditions of overcrowding are largely a combination of the lack of large rental units and the inability of most large renter households to afford larger units, which tend to be more commonly available as ownership housing.

Table 2-16
Overcrowding and Overpaying in Bakersfield

	2000		2012	
	Units	% of Total	Units	% of Total
Overcrowding				
Owner Occupied	3,572	36.6%	2,643	35.1%
Renter Occupied	6,179	63.4%	4,881	64.9%
Total Overcrowding	9,751	9.5%	7,524	6.8%
Overpaying				
Owner Occupied	12,903	46.0%	22,016	47.1%
Renter Occupied	15,168	54.0%	24,723	52.9%
Total Overpaying	28,071	27.3%	46,739	42.4%
TOTAL OCCUPIED UNITS IN BAKERSFIELD	102,765		110,198	

Source: Census 2000 and ACS 2010-2012



Overpaying. A household is considered to be overpaying for housing if housing costs (rent plus utilities) make up more than 30 percent of the household’s income. A major consequence of overpayment is that less income is available to satisfy other needs, the largest of which tends to be transportation to work and/or school.

Table 2-16 also shows that of the 110,198 total occupied units or households in the City in 2012, overpaying occurred with 46,739 occupied units (42.4%). This is a sharp increase from 2000, when only 27.3 percent of the total occupied units in the City were experiencing overpaying. Renters’ households tended to overpay more for housing than owners (52.9% vs. 47.1%). This means that over one-half of the renter households in Bakersfield are paying more than 30 percent of their income towards housing.

Fair Market Rent

Table 2-17 presents the 2014 income limits are based on HUD’s fiscal year Fair Market Rate areas. For 2014, the Kern County area median family income was \$51,700.

**Table 2-17
Kern County 2014 Income Limits**

Limit Category	Median Family Income \$51,700							
	Number of Persons							
	1	2	3	4	5	6	7	8
Extremely Low (<30%)	\$11,670	\$15,730	\$19,790	\$23,850	\$27,910	\$31,750	\$33,950	\$36,150
Very Low (31% to 50%)	\$19,150	\$21,900	\$24,650	\$27,350	\$29,550	\$31,750	\$33,950	\$36,150
Low (51% to 80%)	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750

Source: HUD Income Limit Summary for Kern County, July 2014

HUD annually establishes income limits by family size for the area in which a Public Housing Authority (PHA) is located. A family’s gross annual income is compared to the applicable income limits to determine eligibility for housing assistance and must be within the income limits for the PHA’s jurisdiction. To be eligible for public housing assistance, the family’s gross annual income may not exceed the current low-income limits.



Public Transit System

Public transit information is important to the AI, as access to public transit is of paramount importance to households affected by low incomes and rising housing prices. Public transit should link lower-income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage rates and increase housing mobility, which enables residents to locate housing outside of traditionally low- and moderate-income neighborhoods. The lack of a relationship between public transit, employment opportunities and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. In addition, elderly and disabled persons often rely on public transit to visit doctors, go shopping or attend activities at community facilities. Public transit that provides a link between job opportunities, public services and affordable housing helps to ensure that transit-dependent residents have adequate opportunity to access housing, services and jobs.

Bakersfield offers both a fixed-route service and a demand-response service for local area residents. The primary fixed-route system is Golden Empire Transit (GET). The demand-response service is known as GET-A-Lift.

Golden Empire Transit

The Greater Bakersfield Metropolitan Transit District was established by Kern County Board of Supervisors Resolution No. 72-430, pursuant to Sections 10100 et seq. of the Public Utilities Code (AB 2386). The name was changed to the Golden Empire Transit (GET) District in 1974.

The transit system is controlled by five members: two members appointed by the Kern County Board of Supervisors, two members appointed by the Bakersfield City Council and one member appointed by majority vote of the other four members of the Board. The Transit Board is responsible for supervising and regulating every transit facility owned and operated or controlled by the district, including the fixing of rates, rentals, charges and classifications, and the making and enforcement of regulations, contracts, practices and schedules for, or in connection with, any transit facility owned or controlled by the district.⁷ The transit office is located at 1830 Golden State Avenue in Bakersfield.

GET operates Monday through Friday from 6 a.m. to 10:45 p.m. and on Saturday and Sunday from 6:30 a.m. to 10:00 p.m. and on Saturday and Sunday from 6:30 a.m. to 7:15 p.m. The GET system is designed to accommodate several types of riders. As a reflection of this, the fare structure has special rates for senior citizens, persons with disabilities and children. **Table 2-18** shows the current fare structure used by the system.

⁷GET Web Site - <http://www.getbus.org/home/>



Table 2-18
GET Fare Structure (2014)

Type of Fare	Cost	Description
Regular Fare	\$ 1.25	Customers 6 years and older
Senior Citizen	\$ 0.75	Customers 65 and older
Persons with Disabilities	\$ 0.75	Customers with certified disability
Medicare Card Holders	\$ 0.75	Medicare Holders
Children	Free	Children 5 yrs and younger ride free when riding with paying passenger
Regular Fare Day Pass	\$ 3.00	Customers 6 years and older
Flash Pass	\$ 36.00	Monthly pass for unlimited rides
Senior/Special Rider Flash Pass	\$ 18.00	Customers 65 and older with disability - unlimited rides during day
Single Rider Pass	\$ 2.50	One GET-A-Lift ride
Summer Youth Pass	\$ 20.00	Unlimited rides for customers 18 and over June-Aug

Source: GET Web Site, July 2014

GET-A-Lift

GET-A-Lift (GAL) is a special transportation service designed to provide curb-to-curb service within GET's service area to qualified persons with disabilities. GAL uses air-conditioned, lift-equipped vans.

The U.S. Department of Transportation has implemented the Americans with Disabilities Act of 1990 (ADA). The ADA requires public entities that operate a fixed-route system for the general public to also provide a complementary paratransit service to persons unable to use the regular fixed-route service. There are three qualifying categories set forth in the ADA. Only those individuals who qualify under at least one category will be certified to ride GET-A-Lift.

The categories are as follows:

- Any individual with a disability who is unable to board or ride a bus on the fixed-route system that is accessible and usable by other individuals with a disability.
- Any individual with a disability who needs the assistance of a wheelchair lift or other boarding assistance and the fixed route he/she wants to travel is not wheelchair accessible.
- Any individual with a disability who has a condition that prevents him/her from walking or traveling to and from a bus stop on the fixed-route system.

There are two types of services available:

- The Subscription Service is offered for customers traveling to the same location on a regular basis. This is limited to employment, school and ongoing medical appointments.



- The General Purpose service is offered to customers who take occasional trips for purposes such as medical appointments, shopping or recreation.

Similar to GET, the GAL system is designed to accommodate several types of riders. **Table 2-19** shows the fare structure used by the GAL system.

Table 2-19
GET-A-Lift Fare Structure

Type of Fare	Cost	Description
One Way Trip (curb-to-curb)	\$2.50	Attendants ride free if riders are certified to have one
Companions	\$2.50	A companion may ride on a space-available basis
CGAL Punch Pass	\$25.00	This pass is good for 10 rides

Source: GET Website, July 2014



Public Assisted Housing

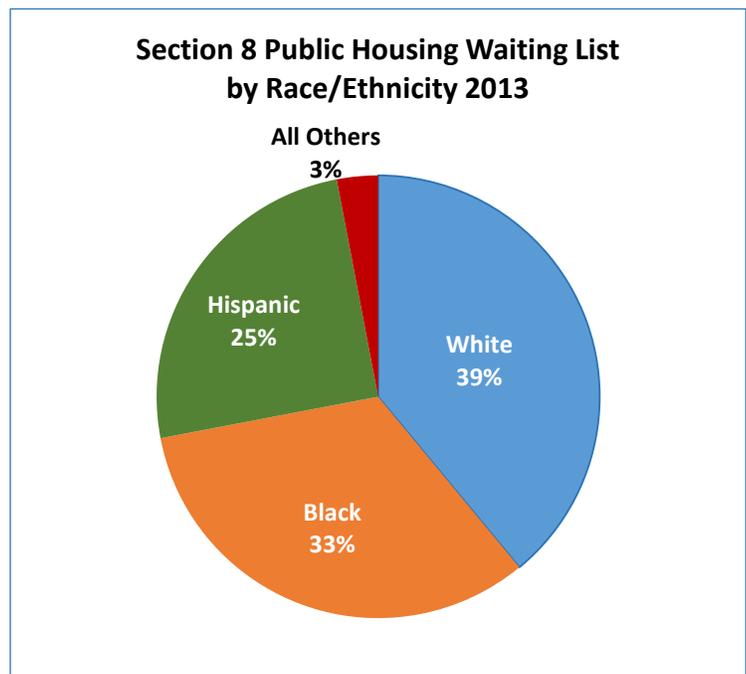
The availability and location of public-assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community, a household seeking affordable housing is limited to choices within that particular area. Public assisted housing and housing assistance must be accessible to qualified households regardless of race/ethnicity, disability or other special characteristics.

Section 8 Housing Programs

The Housing Authority of the County of Kern (HACK) administers the Section 8 Housing Choice Voucher and subsidized public housing programs for Bakersfield. The Section 8 Housing Choice Voucher program provides rental subsidies to low-income families that spend more than 30 percent of their gross income on housing costs. The program pays the difference between 30 percent of the recipients' monthly income and the federally approved payment standard. Recipients of Housing Choice Vouchers are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and are not limited to units located in subsidized housing projects.

The Section 8 Public Housing Program provides decent and safe rental housing for eligible low-income families, the elderly and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. **Table 2-20** presents a list of 14 low-income public housing complexes operated by HACK and two additional complexes are currently under construction. The program has the same income requirement as the Housing Choice Program. According to HACK, as of 2014 all public housing units were occupied or committed, with the waiting list closed. **Figure 2-6** provides an illustration of the wait-list distribution by race/ethnicity. This figure shows that White families account for 39 percent of those on the Section 8 waiting list, followed by Black/African American families at 33 percent and Hispanic families at 25 percent.

Figure 2-6



Source: HACK, 2012-13 Annual Report



Table 2-20
Low Income Public Housing -- Housing Authority of the County of Kern

Name	Location	Number of Units
Adelante Vista	1104 South Robinson St. Bakersfield	142 Units
Baker Street Village	1015 Baker Street, Bakersfield	37 Units
Valle Vista	327 Dover Place, Delano	62 Units
Monte Vista	701 Meyer Street, Arvin	50 Units
Little Village (2 complexes)	714 Smith Street, Bakersfield	155 Units
Terra Vista	300 Terra Vista, Shafter	35 Units
Plaza Towers and Annex	3015 Wilson Road, Bakersfield	200 Units
Parkview	701 Meyer Street, Arvin	28 Units
Homer Harrison	1910 Garces Highway, Delano	50 Units
Haciendas del Sol	701 Meyer Street, Arvin	36 Single-family Homes
Milagro del Valle	106 11th Street, McFarland	46 Single-family Homes
Maganda Park	312 S. Austin, Delano	20 Single-family Homes
Greenfield	403 Boomerang Drive, Bakersfield	4 Units
Park 20th (Under Construction)	20th Street, Downtown Bakersfield	55 Units
Almond Village (Under Construction)	Lost Hills	21 Single-family Homes

Source: <http://kernha.org/wp/affordable-housing/find-housing/low-income-public-housing-liph>

Affordable Housing Projects

Apartment projects can receive housing assistance from a variety of sources to ensure that rent is affordable for lower-income households. In exchange for public assistance, owners are typically required to reserve a portion or all of the units as affordable housing for lower-income households. The length-of-use restrictions are dependent on the funding program. The types of public assistance commonly used by owners when partnering with local jurisdictions are the HOME and CDBG programs. These funds are typically used in concert with Low Income Housing Tax Credits (LIHTC) to reduce the debt associated with the project, thereby maximizing affordability. Currently, Bakersfield partners with private owners in the use of its HOME and CDBG funds for several LIHTC projects located in the City.

The LIHTC program creates an incentive for private investment in low-income housing development by giving federal tax credits to investors. Private investors, such as banks and corporations, buy the tax credits from an affordable housing developer. The owner/developer uses the proceeds from the sale of these tax credits, known as “equity,” to construct or rehabilitate housing. Investors receive a federal tax credit over a 10-year term. **Table 2-21** lists some of the LIHTC rental housing developments in Bakersfield, providing many affordable units to lower-income households.



Table 2-21
Low Income Housing Tax Credit (LIHTC) Rental Housing Developments in Bakersfield

Type of Tax Credit Funding	Application Stage	Project Name	Project Address	Construction Type	Housing Type	Total Units	Low Income Units
9%	Extended	Kristine Apts.	2901 Virginia Ave., Bakersfield, CA 93307	New Construction	Large Family	60	59
9%	Extended	Tegeler Hotel	1908 H Street, Bakersfield, CA 93301		Single Room	53	53
9%	Placed in Service	Pineview	4301 Fruitvale Ave, Bakersfield, CA 93308	New Construction	Large Family	110	110
9%	Placed in Service	Foothill Vista Apts.	600 Morning Drive, Bakersfield, CA 93306	New Construction	Large Family	112	111
9%	Placed in Service	Auburn Heights	7000 Auburn Street, Bakersfield, CA 93306	New Construction	Large Family	160	160
9%	Placed In Service	Park Meadows	840 Park Meadows Avenue, Bakersfield, CA 93308	New Construction	Large Family	140	138
9%	Placed In Service	Summerhill Apts.	6200 Victor Street, Bakersfield, CA 93308	New Construction	Large Family	128	128
9%	Placed In Service	Madison Place	1885 Madison Street, Bakersfield, CA 93307	New Construction	Large Family	56	55
9%	Placed In Service	Harmony Court Apts.	5948 Victor Street, Bakersfield, CA 93308	New Construction	Senior	95	95
4%	Placed In Service	The Village at Lakeside	1718 Panama Lane, Bakersfield, CA 93307	Acquisition/Rehabilitation	Non Targeted	136	135
9%	Placed In Service	Canyon Hills Senior Housing	6701 Auburn Street, Bakersfield, CA 93306	New Construction	Senior	74	72



Table 2-21 (Continued)
Low Income Housing Tax Credit (LIHTC) Rental Housing Developments in Bakersfield

Type of Tax Credit Funding	Application Stage	Project Name	Project Address	Construction Type	Housing Type	Total Units	Low Income Units
9%	Placed In Service	Sycamore Walk	380 Pacheco Road, Bakersfield, CA 93307	New Construction	Large Family	112	110
9%	Placed In Service	Park Place Apts.	2250 R Street, Bakersfield, CA 93301	New Construction	Senior	80	79
4%	Placed In Service	Emerald Glen Apts.	1201 40th Street, Bakersfield, CA 93301	Acquisition / Rehabilitation	Large Family	240	239
4%	Placed In Service	Springwood (Site A)	5401 Norris Road, Bakersfield, CA 93308	Rehabilitation	Non-Targeted	393	387
		Springwood (Site B)	6301 Victor Street, Bakersfield, CA 93308				
		Springwood (Site C)	6300 Summerset Way, Bakersfield, CA 93308				
		Springwood (Site D)	6300 Mohwak Street, Bakersfield, CA 93308				
		Springwood K Street Apts. (Site F)	2320 South K Street, Bakersfield, CA 93301				
9%	Placed In Service	California Avenue Senior Housing	1125 California Avenue, Bakersfield, CA 93301	New Construction	Senior	170	178
9%	Placed In Service	Bakersfield Family Apts.	710 Brundage Lane, Bakersfield, CA 93304	New Construction	Large Family	78	77
9%	Placed In Service	P Street Family Apts.	710 Brundage Lane, Bakersfield, CA 93304	New Construction	Large Family	21	20



Table 2-21 (Continued)
Low Income Housing Tax Credit (LIHTC) Rental Housing Developments in Bakersfield

Type of Tax Credit Funding	Application Stage	Project Name	Project Address	Construction Type	Housing Type	Total Units	Low Income Units
4%	Placed In Service	Cottonwood Village aka Camellia Village Apts.	1331 Cottonwood Road, Bakersfield, CA 93307	New Construction	Large Family	86	85
9%	Placed In Service	Casa Loma Family Apts.	1525 Lotus Lane, Bakersfield, CA 93307	New Construction	Large Family	113	112
9%	Placed In Service	Govea Gardens	1054 Washington Street, Bakersfield, CA 933070000	New Construction	Large Family	150	149
9%	Placed In Service	Cottonwood Terrace aka Camellia Terrace Apts.	1119 Cottonwood Road, Bakersfield, CA 93307	New Construction	Senior	21	20
4%	Placed In Service	Cottonwood Court Apts.	1741 Cheatham Ave., Bakersfield, CA 93307	New Construction	Large Family	86	85
9%	Placed In Service	Large Family	1750 Cheatham Avenue, Bakersfield, CA 93307	New Construction	Large Family	91	90
4%	Placed In Service	Greenfield Homes	Greenfield Homes	New Construction	Large Family	35	35
9%	Placed In Service	King Square Family Apts.	1601 Lotus Lane, Bakersfield, CA 93307	New Construction	Large Family	73	72
9%	Placed In Service	Edison Village	2903 Pioneer Drive, Bakersfield, CA 93306	New Construction	Large Family	81	80
4%	Placed In Service	St. John Manor	900 4th Street, Bakersfield, CA 93304	Acquisition / Rehabilitation	Senior	79	78
9%	Placed In Service	Village Park Senior Apts.	2300 R Street, Bakersfield, CA 93301	New Construction	Senior	60	59



Table 2-21 (Continued)
Low Income Housing Tax Credit (LIHTC) Rental Housing Developments in Bakersfield

Type of Tax Credit Funding	Application Stage	Project Name	Project Address	Construction Type	Housing Type	Total Units	Low Income Units
9%	Placed In Service	Panorama Park Apts.	401 W. Columbus St., Bakersfield, CA 93301	Acquisition / Rehabilitation	At-Risk	66	65
4%	Placed In Service	Coventry Place Apts.	3101 Coventry Drive, Bakersfield, CA 93304-5374	Acquisition / Rehabilitation	Large Family	88	87
4%	Placed In Service	Descanso Place	850 Descanso Place, Bakersfield, CA 93306	New Construction	Large Family	54	53
4%	Placed In Service	Bakersfield Family Apts.	1629 Lotus, Bakersfield, CA 93307	New Construction	Large Family	80	79
9% ARRA	Preliminary Reservation	Nina Place Apts.	1816 Lotus Lane, Bakersfield, CA 93307	New Construction	Large Family	65	64
9% ARRA	Preliminary Reservation	Santa Fe Apts.	701 Union Avenue, Bakersfield, CA 93307	New Construction	Large Family	56	55
4% ARRA	Preliminary Reservation	Camellia Place	1855 Cheatham Avenue, Bakersfield, CA 93307	New Construction	Large Family	45	44
9%	Preliminary Reservation	South Mill Creek Apts.	1401 S Street, Bakersfield, CA 93301	New Construction	Large Family	70	69
9%	Preliminary Reservation	Bakersfield Seniors	1601 E. California Avenue, Bakersfield, CA 93307	New Construction	Senior	49	48
9%	Preliminary Reservation	Eucalyptus Village	526 Sloan Lane, Bakersfield, CA 93306	New Construction	Large Family	64	63
9%	Preliminary Reservation	The Residences at West Columbus	500 West Columbus Street, Bakersfield, CA 93301	New Construction	Large Family	56	55



Table 2-21 (Continued)
Low Income Housing Tax Credit (LIHTC) Rental Housing Developments in Bakersfield

Type of Tax Credit Funding	Application Stage	Project Name	Project Address	Construction Type	Housing Type	Total Units	Low Income Units
4%	Preliminary Reservation	Eucalyptus Village II	508 Dublin Manor Court, Bakersfield, CA 93306	New Construction	Large Family	60	58
9%	Preliminary Reservation	Descanso Place II	716 Descanso Street, Bakersfield, CA 93306	New Construction	Large Family	17	16
9%	Preliminary Reservation	Descanso Place IV	823 Rembrant Street, Bakersfield, CA 93306	New Construction	Large Family	16	15
4%	Preliminary Reservation	Water Gardens (Site A) and (Site B)	1012 Water St., Bakersfield, CA 93305	Acquisition / Rehabilitation	Non Targeted	62	62
9%	Preliminary Reservation	Residences at Old Town Kern	1006 Baker Street, Bakersfield, CA 93305	New Construction	Large Family	50	49
9%	Preliminary Reservation	Sunnylane Village	2601 Sunny Lane, Bakersfield, CA 93305	Acquisition & Rehabilitation	At-Risk	40	39
4%	Preliminary Reservation	Auburn Heights Apts.	7000 Auburn Street, Bakersfield, CA 93306	Acquisition & Rehabilitation	Large Family	160	158
4%	Preliminary Reservation	Rio Vista	18 McArthur Place, Bakersfield, CA 93308	Acquisition & Rehabilitation	Large Family	70	69
4%	Preliminary Reservation	Park 20th	400 20th Street, Bakersfield, CA 93301	New Construction	Special Needs	56	55

Source: California Tax Credit Allocation Committee, July 2014



Licensed Community Care Facilities

Persons with special needs, such as the elderly and those with disabilities, must also have access to housing in a community. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. Restrictions that prevent this type of housing represent a fair housing concern. The number of community care facilities is summarized below by type, and the name and location of each facility is presented in a table included as **Appendix D**.

<u>Type of Care Facility</u>	<u>Number of Facilities</u>
Adoption	2
Foster Family Agency	11
Residential Small Family Homes	3
Transitional Housing Placement	2
Children's Residential Group Home	44
Assisted Living Residential Care for Elderly	135
Child Care Infant Center (ages 0-2)	21
School Age Child Care Center (ages 5-17)	26
Child Care Center Preschool (ages 2-5)	130
Family Child Care Home (up to 14 children)	190
Adult Residential Facility (ages 18-59)	113
Social Rehabilitation Facility	2
Adult Day Care Center (ages 18 and over)	14



3. Mortgage Lending Practices

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. Lending policies and requirements related to credit history, current credit rating, employment history and the general character of applicants permit lenders to use a great deal of discretion and in the process deny loans even though the prospective borrower would have been an acceptable risk. This chapter reviews the lending practices of financial institutions and the access to home loans for ethnic minorities of all income groups.

Background

Discriminatory practices in home mortgage lending have evolved in the past five to six decades. In the 1940s and 1950s, racial discrimination in mortgage lending was easy to spot. From government-sponsored racial covenants to the redlining practices of private mortgage lenders and financial institutions, ethnic minorities were denied access to home mortgages in ways that severely limited their ability to purchase a home. In recent years, discriminatory lending practices have become more subtle. By employing high pressure sales practices and deceptive tactics, some mortgage brokers pushed minority borrowers into high-cost subprime mortgages that were not well suited to their needs and led to financial problems.

Legislative Protection

In the past, fair lending practices were not always employed by financial institutions. Credit market distortions and other activities such as redlining prevented some groups from equal access to credit. The passage of the Community Reinvestment Act (CRA) in 1977 was designed to improve access to credit for all members of the community. The CRA is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low- and moderate-income neighborhoods. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions.

In tandem with the CRA, the Home Mortgage Disclosure Act (HMDA), which was initially enacted in 1975 and substantially expanded in 1989, required banks to disclose detailed information about their mortgage lending. The law aimed to curb discrimination in such lending to create more equal opportunity to access credit. The disclosure requirement compelled banks, savings and loan associations and other lending institutions to report annually the amounts and geographical distribution of their mortgage applications, origins and purchases disaggregated by race, gender, annual income and other characteristics. The data, collected and disclosed by the



Federal Financial Institutions Examination Council (FFIEC), were made available to the public and to financial regulators to determine if lenders were serving the housing needs of the communities where they were located.

Detailed FFIEC data for conventional and government-backed home purchase and home improvement loans in Bakersfield are presented in **Tables 3-1, 3-2, 3-3 and 3-4**. The FFIEC data provide some insights regarding the lending patterns that exist in a community. However, the data are only an indicator of potential problems; the data lack the financial details of the loan terms to make a definite conclusion that redlining or discrimination exists.

Conventional and Government-Backed Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist low- and moderate-income households that might have difficulty in obtaining home mortgage financing in the private market due to income and equity issues, several government agencies offer loan products that have below market rate interest and are insured (“backed”) by government agencies. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA) and the Rural Housing Services/Farm Service Agency (RHA/FSA). Often, government-backed loans are offered to consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

According to the FFIEC data presented in **Table 3-1**, a total of 4,519 households applied for a total of approximately \$617.0 million of conventional home purchase loans in Kern County during 2012. Of those that applied for a conventional loan, 3,099 loans were approved and accepted by the applicant for a total of \$447.1 million. The approval rate for all applicants was 74.0 percent, whereas the denial rate was 11.8 percent. The others were withdrawn or incomplete. Nine out of every ten applications received from the county came from the City of Bakersfield.⁸

During the same year, government-backed loans (FHA, FSA/RHS and VA loans) received 6,240 applications totaling approximately \$1.0 billion. The approval rate for government-backed loans was 76.1 percent and the denial rate was 10.6 percent. The total amount of government-backed loan approved and accepted by the applicant totaled \$739.8 million in 2012.

⁸2012 HMDA, Bakersfield MSA



Table 3-1
Home Purchase Loans by Race and Ethnicity in Kern County (2012)

Race / Ethnicity	Apps Received		Loans Originated		Apps Approved but Not Accepted		Apps Denied		Apps Withdrawn		Files Closed for Incompleteness	
	Num	\$000	Num	\$000	Num	\$000	Num	\$000	Num	\$000	Num	\$000
American Indian												
FHA, FSA/RHS and VA Loans	64	9,425	38	\$5,510	7	821	11	1,817	8	1,277	0	-
Conventional Loans	24	2,160	11	997	2	237	8	390	3	538	0	-
Asian												
FHA, FSA/RHS and VA Loans	158	28,870	104	19,481	7	1,073	30	5,137	12	2,176	5	1,003
Conventional Loans	355	55,793	239	39,629	17	2,257	50	6,164	40	6,142	9	1,601
African American												
FHA, FSA/RHS and VA Loans	162	27,097	115	19,496	4	718	16	2,939	26	3,820	1	124
Conventional Loans	66	6,465	37	3,525	3	428	13	1,721	11	649	2	142
Hispanic / Latino												
FHA, FSA/RHS and VA Loans	2,603	367,368	1,846	262,967	89	10,602	288	40,860	352	49,021	28	3,918
Conventional Loans	1,139	102,723	732	69,229	53	4,204	140	13,742	195	13,457	19	2,091
White (non-Hispanic / Latino)												
FHA, FSA/RHS and VA Loans	2,720	477,421	2,041	364,859	102	16,484	252	43,752	301	48,987	25	3,339
Conventional Loans	2,419	365,442	1,775	277,689	128	16,795	228	31,149	245	32,711	43	7,089
TOTAL												
FHA, FSA/RHS and VA Loans	6,240	1,002,669	4,525	739,820	223	32,832	664	106,030	762	114,656	66	9,331
Conventional Loans	4,519	616,984	3,099	447,129	243	28,338	535	67,776	556	60,427	86	13,314

Source: Federal Financial Institutions Council, May 17, 2013

Apps: Applications FHA (Federal Housing Administration), FSA (Farm Services Agency), RHS (Rural Housing Services), VA (Veterans Administration)

Note: The Total Population figure includes "Other" which is not separately shown.



**Table 3-2
Disposition of Home Improvement Loans by Race and Ethnicity in Kern County (2012)**

Race/Ethnicity	Apps Received		Loans Originated		Apps Approved but not Accepted		Apps Denied		Apps Withdrawn		Files Closed for Incompleteness	
	Num	\$000	Num	\$000	Num	\$000	Num	\$000	Num	\$000	Num	\$000
American Indian	18	341	2	36	1	25	15	280	0	0	0	0
Asian	25	1,958	9	1,225	0	0	12	320	4	413	0	0
Black/African American	28	746	4	17	1	20	19	615	4	94	0	0
Hispanic/Latino	162	5,564	39	2,257	4	95	96	1,471	17	759	6	982
White (non-Hispanic/Latino)	339	20,082	130	10,377	12	487	150	5,758	40	2,480	7	620
Total Population	783	33,879	205	15,819	53	1,423	435	10,645	76	4,355	14	1,637

Source: Federal Financial Institutions Council, May 17, 2013

Apps: Applications FHA (Federal Housing Administration, FSA (Farm Services Agency), RHS (Rural Housing Services), VA (Veterans Administration)

Note: The Total Population figure includes "Other" which is not separately shown.



Table 3-1 also shows that non-Hispanic Whites had the highest approval rate for both conventional and government-backed home purchase loans at approximately 78 percent. The conventional loan approval rate for Asian applicants was 72.1 percent, Hispanics applicants was 68.9 percent, African-American applicants was 60.6 percent, and only 54.2 percent to American Indian applicants.

Table 3-2 shows that 783 households applied for conventional loans for home repairs and improvements in Kern County in 2012. The overall level of home improvement loan approvals (33.0%) was lower than that for home purchase loans (74.0%). This tends to indicate that homeowners found difficulty leveraging equity as collateral for home improvement loans.

Similar to conventional home purchase loans, non-Hispanic White and Hispanic applicants had the largest share of home improvement loan applications, representing 43.3 percent and 20.7 percent, respectively. Non-Hispanic White households had a higher approval rate (41.9%) than Hispanic households (33.0%) by 7.9 percentage points. Asians (36.0%) were second behind non-Hispanic Whites in home loan approval rates among all groups. Among groups with a low approval rate in home improvement loan applications were American Indian (16.7%) and African American (17.9%) households.

As shown in **Table 3-3**, which presents disposition of home purchase loans compared to the population composition in 2012, Non-Hispanic Whites were over represented by ten percent and the “Other” group by 7.9%. Whereas, American Indians, Asians, Black/African Americans and Hispanic/Latinos were under represented in the Bakersfield homeownership market in 2012. This was especially evident for Hispanic/Latinos (-10.7%) and Black/African Americans (-6.1%).

Table 3-3
Disposition of Home Purchase Loans Compared to Population
by Race and Ethnicity in Bakersfield (2012)

Race / Ethnicity	% of Total Applications	% of Total Population	% Difference in Applications to Total Population
American Indian	0.8%	1.5%	-0.7%
Asian	4.8%	6.2%	-1.4%
Black/African American	2.1%	8.2%	-6.1%
Hispanic / Latino	34.8%	45.5%	-10.7%
White (non-Hispanic / Latino)	47.8%	37.8%	10.0%
Other	9.7%	0.8%	7.9%
Total Population	100.0%	100.0%	

Source: US Census Bureau, 2010, Home Mortgage Disposition Act (HMDA) data, 2012

Note: Totals may not add to 100% because of rounding



Table 3-4 presents home purchasing loans according to the applicant's income. It shows that the largest number of applicants for both conventional and government-backed loans had incomes that were more than 120 percent of the county median income. There were 2,539 residents in this income group applying for a conventional loan. The approval rate for this income group was 77.4 percent. In the higher income group, there were more applicants for conventional loans than government-back loans (2,539 versus 2,050). However, in the income groups below 120 percent of county median income, applications for government-backed loans were generally more than double the conventional loans. Approval rates for conventional loan applicants in the 50 percent to 120 percent of county median income group was in the low 70s, and for applicants with income less than 50 percent of county median the approval rate was 63.8 percent.

An analysis of lending patterns for race/ethnicity and income together helps reveal differences among applicants of different races/ethnicities of the same income levels. Although this analysis provides a more in-depth look at lending patterns, it still cannot provide a reason for any discrepancy. Aside from income, many other factors can contribute to the availability of financing, including credit history, the availability and amount of a down payment and knowledge of the home-buying process, among others. The HMDA data does not provide insight into these and many other factors. However, the City should continue to monitor the approval rates among ethnic groups and continue to take appropriate actions to remove barriers to financing, including credit counseling, down payment assistance and homebuyer education programs.

Lending Practices

Subprime Lending

According to the Federal Reserve, "prime" mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. "Subprime" loans are loans to borrowers who have less-than-perfect credit history, poor employment history or other factors such as limited income. By providing loans to those who do not meet the credit standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history or nontraditional credit sources might otherwise be unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.



**Table 3-4
Home Purchase Loans by Income in Kern County (2012)**

% of MSA/MD Median Income	Apps Received		Loans Originated		Apps Approved but not Accepted		Apps Denied		Apps Withdrawn		Files Closed for Incompleteness	
	Num	\$000	Num	\$000	Num	\$000	Num	\$000	Num	\$000	Num	\$000
Less than 50% of MSA/MD Median												
FHA, FSA/RHS and VA Loans	775	73,005	513	47,852	29	3,353	111	10,732	103	10,424	8	633
Conventional Loans	348	20,746	194	11,209	28	1,555	66	4,562	55	3,036	5	383
50% to 79% of MSA/MD Median												
FHA, FSA/RHS and VA Loans	1,584	202,238	1,119	142,337	62	7,360	169	22,337	208	27,085	26	3,119
Conventional Loans	718	49,835	477	33,898	40	2,153	82	7,217	110	5,962	9	605
80% to 99% of MSA/MD Median												
FHA, FSA/RHS and VA Loans	1,034	161,826	773	120,406	26	3,800	100	17,043	124	18,571	11	1,956
Conventional Loans	444	42,713	287	28,773	29	2,401	55	4,917	63	5,057	10	1,565
100% to 120% of MSA/MD Median												
FHA, FSA/RHS and VA Loans	722	125,196	558	96,846	19	2,898	64	11,723	78	13,304	3	425
Conventional Loans	396	43,164	269	31,121	22	2,073	53	5,544	45	3,670	7	756
More than 120% of MSA/MD Median												
FHA, FSA/RHS and VA Loans	2,050	3,678,997	1,549	330,700	73	14,618	210	42,518	203	38,422	15	2,739
Conventional Loans	2,539	447,119	1,841	331,099	123	20,063	268	44,958	254	41,386	53	9,613

Source: Federal Financial Institutions Council

Apps: Applications FHA (Federal Housing Administration), FSA (Farm Services Agency), RHS (Rural Housing Services), VA (Veterans Administration)



Subprime lenders generally have interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the past decade, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating loans that were subprime directly.

Most subprime loans provide families with payments for the first few years at a low “teaser” rate. After that, the loans reset every six months or year to a higher, fully indexed rate, which can cost borrowers hundreds of extra dollars each month.⁹ This extra expense has increased the housing cost burden of many families and for many has ultimately resulted in foreclosure.

Predatory Lending

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. The predatory practices typically include high fees, hidden costs and unnecessary insurance and larger repayments due in later years. One of the most common predatory lending practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data is used to mislead homebuyers into purchasing overvalued homes, or fraudulent or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure.

In recent years, predatory lending has also penetrated the home improvement financing market. Seniors and ethnic minority homeowners are the usual targets. In general, home improvement financing is more difficult to obtain than home purchase financing. Many homeowners have a debt-to-income ratio that is too high to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors are often swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

Predatory lending is a growing fair housing issue. Predatory as well as discriminatory lending is addressed under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age, sex and marital status. Lenders that engage in predatory lending would violate these acts if they were to target ethnic minority or elderly households to buy higher-priced and unequal loan products, treat loans for protected classes differently than those of comparably creditworthy White applicants, or have policies or practices that have a disproportionate effect on the protected classes.

⁹Christie, L. (2007, March 22). *Subprime risk: Most vulnerable markets: 2.2 million homeowners are endangered by the subprime crisis. Which markets may be hardest hit?* CNN Money.



Data available to investigate the presence of predatory lending are extremely limited. At present, HMDA data are the most comprehensive available for evaluating lending practices. However, as discussed before, the HMDA data lack the financial details of the loan terms to conclude any kind of predatory lending. Efforts at the national level are pushing for increased reporting requirements in order to curb predatory lending.

Predatory lending and unsound investment practices, which are central to the current home foreclosure crisis, have resulted in a credit crunch that has spread well beyond the housing market and is now affecting the cost of credit for local government borrowing, as well as local property tax revenues. To curb the future negative impact of predatory lending, in June 2009 the governor of California signed into law Assembly Bill 260, reforming mortgage lending and specifically banning predatory lending practices. The legislation created a fiduciary duty standard for mortgage brokers, eliminated compensation incentives that encourage the steering of borrowers into risky loans and established regulations on prepayment penalties.¹⁰

¹⁰*State of California AB 260*



4. Public Policies and Practices

Public policies established at the state, regional and local levels can affect housing development and therefore the range of housing choices available to residents. This section discusses the various public policies that could influence fair housing choice in the City of Bakersfield.

City Policies and Programs Affecting Housing Development

The Bakersfield General Plan, Zoning Ordinance, Consolidated Plan and other documents have been reviewed to evaluate the following potential impediments to fair housing choice and affordable housing development:

- Local zoning, building, occupancy, and health and safety codes.
- Public policies and building approvals that add to the cost of housing development.
- Moratoriums or growth management plans.
- Residential development fees.
- Administrative policies affecting housing activities or community development resources for areas of minority concentration, or policies that inhibit the employment of minorities or individuals with disabilities.
- Community representation on planning and zoning boards and commissions.

General Plan and Zoning Ordinance

Higher-density housing reduces land costs on a per-unit basis and thus facilitates the development of affordable housing. Restrictive zoning that requires unusually large lots and building size can substantially increase housing costs and impede housing production. Although housing affordability alone is not a fair housing issue, many low- and moderate-income households are disproportionately concentrated in groups protected under the fair housing laws, such as persons with disabilities and persons of color. When the availability of affordable housing is limited, indirectly affecting the housing choices available to groups protected by fair housing laws, fair housing concerns may arise.

The General Plan Land Use Element provides a range of residential development opportunities that are implemented through the City's existing R-1, R-2 and R-3 zones as shown in **Table 4-1**. Housing supply and costs are affected by the amount of land designated for residential use and the density at which development is permitted. Two-thirds of the acreage in Bakersfield is designated for residential use.



**Table 4-1
Residential Land-Use Designations**

General Plan Land Use Category	Corresponding Zone Districts	Typical Residential Types
Rural Residential (RR) Estate Residential (ER) Urban Estate Residential (UER) Suburban Residential (SR) Low Density Residential (LDR)	R1	Single Family detached residential development
Low Medium Density Residential (LMR) High Medium Density Residential (HMR)	R2	Attached or detached units, often single family residences, duplexes, triplexes and fourplexes
High Density Residential (HR)	R3 or R4	A variety of multifamily housing types, including garden style units, townhomes, apartments and condominiums

Source: City of Bakersfield General Plan Land Use Element 2002

Note: The City also has R-4 and Planned Unit Development (PUD) designations, PUD can be combined with "R" Zones

The zoning ordinance establishes lot dimension and setback requirements for structures in each residential zoning district. The required front setback is 25 feet to the front of the house in R-1 zoned districts. **Table 4-2** shows the Zoning District Development Standards for Residential Zones in the City. Bakersfield’s requirements for onsite improvements as expressed in the zoning ordinance are typical of California communities and are not considered to be unusually restrictive as a constraint on the development of housing.



**Table 4-2
Zoning Categories and Usable Densities (Residential Zones)**

Zoning Category	Usable Density / Acre
R-S (Residential Suburban)	1 DU/24,000 SF (1.8 DU/AC)
R-S-1A (1 acre minimum)	
R-S-2.5A (2.5 acre minimum)	
R-S-5A (5 acre minimum)	
R-S-10A (10 acre minimum)	
R-1 HD (Single Family Hillside Development)	1 DU/21,780 SF (2 DU/AC)
R-1 (Single Family)	1 DU/6,000 SF (7.6 DU/AC)
R-2 (Multifamily)	1 DU/2,500 SF (17.4 DU/AC)
R-3 (Multifamily)	1 DU/1,250 SF (34.8 DU/AC)
R-4 (Multifamily)	1 DU/600 SF (72.6 DU/AC)
MH (Mobile Home)	1 DU/6,233 SF (7 DU/AC)
PUD (Planned Unit Development)	Depends on specific plan
RH (Residential Holding)	1 DU/20 AC

Source: City of Bakersfield Municipal Code Title 17
DU/AC: Dwelling units per acre and SF: Square feet

Family Definition

A city's zoning ordinance can restrict access to housing for individuals living together but failing to qualify as a "family" by the definition specified in the document. Even if the ordinance provides a broad definition, deciding what constitutes a "family" should be avoided by cities to prevent confusion or unintentional restrictiveness. Particularly, when the zoning ordinance uses terms such as single-family homes defining family in too-detailed terms could restrict access to housing for certain segments of the population.

California court cases have ruled that an ordinance that defines a *family* as (a) an individual, (b) two or more persons related by blood, marriage or adoption, or (c) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of a jurisdiction, and therefore violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by discrimination between biologically related and unrelated persons.

The City of Bakersfield's zoning ordinance defines "Family" as an individual or group of individuals, related or unrelated, living together as a single housekeeping unit, including



necessary servants. A family does not include institutional group living situations such as a residential facility, a rest home, a dormitory or a similar use, and it does not include such commercial group living arrangements as a rooming house, a motel, a hotel or a similar use (Ord. 3964 § 3, 2000: prior MC § 17.08.230). The City continually reviews its ordinances, policies and practices for compliance with fair housing laws. A recent review resulted in a broadened and revised definition of “Family” to include state and federal definitions dealing with unrelated adults.¹¹

Density Bonuses

A density bonus can be an important tool to encourage the diversity of housing types and prices, particularly affordable housing for families and seniors. California Government Code Section 65915 requires that cities grant density bonuses of 20–35 percent, depending on the amount and type of affordable housing provided. The density bonus regulations allow for exceptions to applicable zoning and other development standards to further encourage the development of affordable housing.

Developers may seek a waiver or modification of development standards that have the effect of precluding the construction of a housing development meeting the density bonus criteria. The developer must show that the waiver or modification is necessary to make the housing units economically feasible.

The state density bonus regulations also include incentives and concessions. A developer can receive an incentive or concession based on the proportion of affordable units for target groups. Incentives or concessions may include, but are not limited to, a reduction in setback and square footage requirements or a reduction in the ratio of vehicular parking spaces that would otherwise be required, which results in identifiable, financially sufficient and actual cost reductions.

The City of Bakersfield in 1992 adopted a density bonus ordinance in accordance with the existing provisions of state law. The ordinance provides for a 25 percent density bonus for housing development that meets one of the following qualifications:

- Housing Development for lower-income households: At least 20 percent of the units must be for lower-income households.
- Housing Development for very low income households: At least 10 percent of the units must be for very low income households.
- Housing Development for senior citizens: At least 50 percent of the units must be for qualifying residents.

The ordinance states that a development will be given a density bonus of 25 percent over the otherwise maximum allowable residential density under the General Plan and zoning ordinance. Also, the City will provide other incentives of equivalent financial value based on the land cost per dwelling unit. Density bonuses are negotiated on a case-by-case basis between the City and

¹¹City of Bakersfield 2008–2013 Housing Element



the developer. Where a development meets these qualifications, the ordinance requires the City to provide at least one other regulatory concession and/or incentive, unless a finding is made that the additional concession and/or incentive is not required to provide the affordable housing.¹²

In addition, residential uses are permitted on the second story and above in the Central Business (C-B) zone, and multifamily residential and single-family dwellings attached and accessory to a commercial use, are permitted in the Commercial Center (C-C) zone.

The State of California enacted significant changes to the state's density bonus law, which went into effect on January 1, 2005. The legislation, SB 1818, requires cities and counties to overhaul their ordinances to bring them into conformance with new state mandates. The number of affordable units that a developer must provide in order to receive a density bonus is significantly reduced from prior law:

- If at least 5 percent of the units are affordable to very low income households or 10 percent of the units are affordable to low-income households, then the project is eligible for a 20 percent density bonus.
- If 10 percent of the condominium or planned development units are affordable to moderate-income households, then the project is eligible to receive a 5 percent density bonus.
- In addition, there is a sliding scale that requires the following:
 - An additional 2.5 percent density bonus for each additional increase of 1 percent very low income units above the initial 5 percent threshold;
 - A density increase of 1.5 percent for each additional 1 percent increase in low-income units above the initial 10 percent threshold; and
 - A 1 percent density increase for each 1 percent increase in moderate-income units above the initial 10 percent threshold.

These bonuses reach a maximum density bonus of 35 percent when a project provides either 11 percent very low income units, 20 percent low-income units or 40 percent moderate-income units. The City of Bakersfield has amended its density bonus ordinance in compliance with State law.

¹²City of Bakersfield General Plan Land Use Element 2002



Parking Requirements

When parking requirements are high, housing development costs tend to increase, restricting the range of housing types available in a community. Typically, the concern for high parking requirements relates only to multifamily housing. For single-family developments, the zoning ordinance requires two parking spaces within an enclosed garage. Multifamily residential parking requirements vary depending on the number of bedrooms. One-bedroom units require one parking space, whereas 2-bedroom units require two parking spaces. **Table 4-3** provides further details regarding parking for residential development.

**Table 4-3
Residential Off-Street Parking Standards**

Use or Activity	Space Required
1. One family dwelling unit	Two (2) spaces per dwelling unit
2. Second dwelling unit (per Chapter 17.65)	One (1) space per dwelling unit
3. Multiple family dwelling unit and condominium (efficiency, studio and 1-bedroom units)	One (1) space per unit, plus an additional 10% for guest parking on parcels containing 5 or more units (Moderate, low- and very low income projects with 5 or more units, and being recorded as such by declaration or covenant that runs with the land, may reduce required parking by 25%. Moderate, low and very low income is defined as being at or below 120% of the median income of Kern County as established by the State of California.
4. Multiple-family dwelling and condominium (2 or more bedrooms)	Two (2) spaces per unit, plus an additional 10% for guest parking on parcels containing 5 or more units (Moderate, low and very low income projects with 5 or more units and being recorded as such by declaration or covenant that runs with the land may reduce required parking by 25%. Moderate, low and very low income of Kern County as established by the State of California)
5. Dwelling designed for senior citizens (A recorded covenant is required limiting occupancy of at least one (1) resident per unit by age as noted or is physically disabled)	<ul style="list-style-type: none"> * 62 years and older: 1 space per 2 units * 55 years and older; 1 space per unit * Plus an additional 10% for guest parking on parcels containing five (5) or more units

Source: City of Bakersfield Municipal Code Title 17.58



Building Codes

The City’s building codes are not a serious constraint to residential development. Building inspections in Bakersfield are conducted by the City’s building inspectors, for approval of new construction for occupancy and to respond to specific complaints. New construction is required to meet the standards of the California Building Code, 2013 Edition (MC § 15.05.010).

Minimum Size Requirements for Dwelling Units and Rooms

The City of Bakersfield maintains minimum size requirements for dwelling units, which is presented in **Table 4-4**. There are no local amendments added to the California Building Code. The minimum size for dwelling units is measured on the outside of walls and excludes basements, garages, carports, exterior courtyards and porches.

Table 4-4
Minimum Size Requirements for Dwelling Units and Rooms

Use or Room Type	Size (Sq. Ft.)
Minimum Dwelling Unit Size	
Single-family detached homes	1,150
Dwelling units within a multifamily structure:	
1 Bedroom	650
2 Bedrooms	800
For each additional bedroom in excess of 2	120
Minimum Room Size	
Bedroom	100
Full bath (tub, toilet and lavatory)	50
Three-quarter bath (stall, shower, toilet and lavatory)	35
Half bath (toilet and lavatory)	25

Source: City of Bakersfield General Plan Land Use Element 2002

“Efficiency” apartments (450 square feet) are permitted in areas designated in the General Plan for “Low Medium,” “High Medium” and “High” density residential development unless approved as a second dwelling unit accessory to a single-family dwelling. These standards are modest and do not add unreasonable cost to housing within the City.



Variety of Housing Opportunity

To ensure fair housing choice in a community, a zoning ordinance should provide for a range of housing types, including single family, multifamily, second dwelling units, mobile homes, licensed community care facilities, assisted living facilities, emergency shelters and transitional housing.

Mobile Home and Manufactured Housing Development Standards. The City of Bakersfield defines a mobile home as “a structure transportable in one or more sections, designed and equipped to contain no more than two dwelling units, to be used with or without a foundation system” in the Municipal Code. Mobile homes and mobile home parks are permitted in the City in the MH zone. The City permits manufactured dwellings to be used as single-family residences outside of designated mobile home parks if the home is certified under the National Mobile Home Construction and Safety Act of 1974 and if it meets the following standards:

- Front yard. No building structure or vehicle, except a recreation building, erected on or moved onto a lot shall have a height greater than one story, or which exceeds 15 feet.
- Rear yard. There shall be a rear yard depth of not less than five feet.
- Roofed area. The total roofed area including mobile home and accessory buildings or structures shall not exceed 60 percent of the net area of the lot.
- Side yard. There shall be a side yard of at least five feet on either side.
- Access. The subdivision shall have at least two means of ingress or egress leading to a public street.

These standards permit the placement of mobile homes that comply with federal HUD standards to be sited on single-family lots on permanent foundations. The intent of the ordinance is to ensure that mobile home units are structurally safe and conform to the design standards of the neighborhood.

Second Dwelling Units. Within the R-1, R-2 and R-3 density residential zoning districts, the City permits an additional dwelling unit to be sited on a parcel subject to the approval of the planning director and the following standards:

- The addition of a separate unit onto the existing single-family unit.
- The lot on which the second unit is being proposed must contain an existing single-family dwelling.
- The floor area of the second unit, if attached to the existing living area, shall not exceed 30 percent of the floor area of the existing dwelling; if detached from the existing living area, it shall not exceed 1,200 square feet.
- The existing dwelling on the lot on which the second unit is being proposed must be owner occupied.



- The second unit shall conform to all other development requirements of Title 17 except minimum lot area per dwelling.
- The second unit shall conform to the construction requirements of the Uniform Building Code as adopted by the city.
- The second unit shall be architecturally compatible with the main unit. Architectural compatibility shall mean that the exterior building materials and architecture of the second unit shall be the same as the materials used on the main dwelling. Architectural compatibility will be evaluated during the site plan review. (Ord. 3613 § 2, 1994)

Emergency Housing. Emergency shelters provide short-term shelter (usually for up to six months) for homeless persons or persons facing other difficulties, such as domestic violence. Recent revisions to state law require jurisdictions to identify adequate sites for housing that will be made available through appropriate zoning and development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (Section 65583 (c)(1) of the Government Code). The state's Department of Housing and Community Development (HCD) and subsequent court decisions have interpreted this as a requirement for local governments to specify which zone(s) permit such facilities and implement permit processes that both facilitate and encourage the development of such housing. To facilitate the development of emergency housing and comply with state law,¹³ in November 2009, the City adopted Ordinance No. 4604 amending the Zoning Ordinance (Section 17.30.020) to permit food and/or shelter service agencies (including Emergency Shelters) in the M-2 zone by right. Food and/or shelter service agency is defined in Section 17.04.285 of the Municipal Code.

Transitional and Supportive Housing. The City facilitates the development of transitional and supportive housing. Transitional housing, as defined by Government Code Section 65582, means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible recipient at a predetermined future point in time that shall be no less than six months from the beginning of assistance. Supportive housing means housing with no limit on length of stay, that is occupied by the target population, and that is lined to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

The City currently allows the establishment of transitional and supportive housing that functions as residential uses in residential zones, with processes consistent with those of similar residential uses, as required by State law. However, by the end of 2015, and as part of the Housing Element update, the City will amend and codify its Zoning Ordinance to comply with State law on transitional and supportive housing.

¹³On October 15, 2007, California Governor Arnold Schwarzenegger signed into law SB 2, which amends Government Code Sections 65582, 65583 and 65589.5 of the state's Housing Element Law. This legislation requires local jurisdictions to strengthen provisions to address the housing needs of the homeless, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional-use permit. This legislation took effect January 1, 2008, and applies to jurisdictions with housing elements due June 30, 2008, and thereafter.



Reasonable Accommodation. Under the federal Fair Housing Act, the City is required to make reasonable accommodations in rules, policies, practices, and services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. Such accommodations may include the relaxation of parking standards and structural modifications such as wheelchair ramps.

Currently, the City does not have an established policy or procedure regarding requests for reasonable accommodation. Therefore, to comply with the Fair Housing Act, the City will establish a procedure by December 2015, where all visitors to the Community Development Department will be informed that they are entitled to request a reasonable accommodation with respect to zoning, permit processing and building code standards if they feel that they qualify for such an accommodation under Fair Housing Laws.

Public Policies and Programs Concerning Community Development and Housing Activities

According to California state law, the housing element of any community's general plan is required to be reviewed by the state's HCD to assure compliance with housing laws. An important criterion of HCD approval of any housing element includes a determination that the local jurisdiction's policies do not unduly constrain the maintenance, improvement and development of a variety of housing choices for all income levels. HCD has found the City of Bakersfield's existing 2008–2013 Housing Element to be in compliance with the state housing element law. According to the 2008–2013 Housing Element, the Bakersfield City Council has identified several goals and programs relating to housing in the community, which are presented in **Table 4-5**.

Moratoriums/Growth Management

Bakersfield does not have any building moratoriums or growth management plans that limit housing construction.

Development Fees/Assessments

Development fees and taxes charged by local governments also contribute to the cost of housing. The City assesses various development fees to cover the costs of permit processing.

State law requires that locally imposed fees not exceed the estimated reasonable costs of providing the service. The fees and exactions required of a development to pay for the public facilities associated with the residential development pose a potential constraint to housing production. Development impact fees and planning processing fees are two types of fees charged by the City and are outlined in **Table 4-6**.



State law also requires that impact fees must have a substantial nexus to the development and that the dedication of land or fees be proportional to the impact of the development.¹⁴ Like all cities, Bakersfield abides by state law with respect to fees and exactions. The City charges a limited number of impact fees to ensure that services and infrastructure are in place to serve the planned developments. Although impact fees and requirements for offsite improvements add to the cost of housing, these fees and requirements are necessary to maintain the quality of life within a community.

¹⁴AB 1600, California Mitigation Fee Act



**Table 4-5
City of Bakersfield Goals and Programs Related to Housing**

Goals	Programs
<p>Goal 1</p> <p>Increase the availability of permanent housing for all economic segments of the City</p>	<ul style="list-style-type: none"> ▪ Seek financial assistance: Seek assistance under federal, state and other programs for eligible activities within the City that addresses affordable housing needs. ▪ Infill program: Continue pursuing a housing "infill" program and specifically target projects for very low-income households. ▪ Allocation of Redevelopment Funds: Continue to allocate Redevelopment Agency low-to moderate -income funds to direct housing-related programs ▪ Homeownership: Provide homeownership opportunities whenever possible through available grants, encouraging housing development for low-income and other special needs individuals through compliance with SB 520. ▪ Voucher Programs: Assist the housing Authority of the County of Kern (HACK) to meet the growing demand for public housing units and rental assistance through the voucher programs. ▪ Affordable Housing: provide the residents of the City of Bakersfield with reasonably priced housing opportunities within the financial capacity of all social and economic segments of the household. ▪ Technical Assistance: Provide technical assistance to developers, nonprofit organizations or other qualified private-sector interests in the application and other development of other product for federal and state housing programs/grants.
<p>Goal 2</p> <p>Provide and maintain an adequate supply of sites for the development of affordable housing</p>	<ul style="list-style-type: none"> ▪ Affordable Housing Inventory: Provide information to profit and nonprofit developers and other housing providers an available vacant land. ▪ Mixed-Use Development: Provide opportunities for mixed-use development by encouraging well-planned and designed projects that incorporate compatible residential, commercial, industrial, institutional or public uses within a single project or neighborhood. ▪ Zoned Land: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels by monitoring housing trends, providing adequate infrastructure and encouraging the development of larger rental structures.
<p>Goal 3</p> <p>Preserve, rehabilitate, and enhance existing housing</p>	<ul style="list-style-type: none"> ▪ Preserve Existing Neighborhoods: Protect existing stabilized residential neighborhoods, establish and enforce necessary code enforcement programs and assist homeowners in foreclosure ▪ Existing Housing Stock: Maintain, preserve and rehabilitate existing code enforcement programs and assist homeowners in foreclosure.



Table 4-5 (Continued)
City of Bakersfield Goals and Programs Related to Housing

Goals	Programs
<p>Goal 4</p> <p>Provide housing free from discrimination</p>	<ul style="list-style-type: none"> ▪ Eliminate Housing Discrimination: Ensure fair housing opportunities by supporting the intent and spirit of equal housing opportunities as expressed by the Civil Rights Act of 1968, title VII of the 1968 Civil Rights Act, the California Rumford Fair Housing Act and the California Unruh Act and reducing the incidence of displacement.
<p>Goal 5</p> <p>Encourage and enhance coordination</p>	<ul style="list-style-type: none"> ▪ Maximize Coordination: Maximize coordination and cooperation among housing providers and program managers. This includes maintaining HACK membership to ensure Section 8 funding, as well as investigating alternative intergovernmental arrangements and program options. ▪ Achieve Jobs/Housing Balance: Cooperate with large employers, the Chamber of Commerce and major developer to identify and implement employment growth with available housing.

Source: City of Bakersfield 2008-2013 Housing Element



**Table 4-6
Residential Planning and Zoning Application Fees (as of 2014)**

General Application	Base Fee (\$)	ENV/HRG Add-On Fees (\$)	Total Fees (\$)
Administrative Review			
▪ Advertised (public hearing)	450	15+125+320	910
▪ Posted Only (no public hearing)	125	75	200
Agricultural Preserve			
▪ Formation or Cancellation	450	30+125+640+415	1,660
▪ Notice of Nonrenewal	125	75	200
Annexation	0	0	No fee
Comprehensive Sign Plan			
▪ New Plan	1,170	30+125+320	1,645
▪ Revisited Plan	420	30+125+320	895
Conditional-Use Permit (CUP)			
▪ CUP without Negative Declaration (except petroleum wells)	1,760	30+125+320	2,235
▪ CUP with Negative Declaration (except petroleum wells)	1,760	45+125+285+320+2,210	4,745
▪ Petroleum Wells (Class 1 wells only)	2,160	45+125+285+320+2,210	5,145
▪ Surface Mining Permit	1,760	45+125+285+320+2,210	4,745
Extension of Time			
▪ All Projects (except the Site Plan Review)	640	15+125+320	1,100
▪ Site Plan Review	0	0	No Charge
General Plan Amendment			
▪ Any Element Change (includes changes to an existing specific plan)	4,655	60+75+175+285+640+2,210	8,100
▪ Concurrent GPA/ZC (general plan & zone change processed simultaneously)	7,880	60+75+175+285+640+2,210	11,325
▪ Specific Plan (new plan or amendment to existing plan)	5,390	60+75+175+285+640+2,210	8,835
Home Occupation	35	\$0	35
Large Family Day Care	35	\$0	35
Planning Development (PD) Review (PCD/PUD overlay zone)			
▪ New PD (free based on Site Plan Review calculation) (Staff to calculate precise fee)	250 (min.) to 4,000 (max.)	30+125+320 30+125+285+320+3,069.75	725 to 7,829.75
▪ Revised PD (use same base fee as revised PM)	670	15+125+320	1,130
Site Plan Review (0.001668 x building valuation) (staff to calculate precise fee)	250 (min.) to 4,000 (max.)	15+75 15+125+285+320+3,069.75	340 to 7,814.75
Street Remaining	450	30+125+320	925
Temporary Animal Permit (R-S zone only)	0	0	No Charge
Wall and Landscape Review	1,165	15+75+320	1,575
Zone Change			
▪ Zone Change (except to PUD or PCD)	3,330	60+75+125+285+ 320+2,210	6,405
▪ PUD and PCD Zone Changes (includes overlay use)	4,000	60+75+125+285+ 320+2,210	7,075
Zoning Modification (variance of relief of zoning standard)	1,430	30+125+320	1,905
Land Divisions			
▪ Lot Line Adjustment	1,125	15+75	1,215
▪ Parcel Map Waiver	1,800	15+75	1,890
▪ Parcel Merger	1,125	15+75	1,215
▪ Certificate of Compliance (submit to Public Works Dept.)	1,125	75	1,200
▪ Tentative Parcel Map	2,460	45+75+125+285+320+2,210	5,520
▪ Revised Tentative Parcel Map	670	45+75+125+286+320+2,210	3,730
▪ Final Parcel Map Check (submit to Public Works Dept.)	775+33.25/lot	120 (planning conformity)	895+33.25/lot
▪ Addition fee after two checks			10% of original fee
▪ Tentative Tract	3,030	45+75+125+285+320+2,210	6,090
▪ Revised Tentative Tract	1,720	45+75+125+285+320+2,210	4,780
▪ Final Tract Map (submit to Public Works Dept.)	775+33.25/lot	120 (planning conformity)	895+33.25/lot
▪ Addition fee after two checks			10% of original fee
▪ Certificate of Correction/Final Map Amendment (admin. fee)	450	15+125+320	910
▪ Extension to Vested Rights	125	15+75+320	535



Table 4-6 (Continued)
Residential Planning and Zoning Application Fees (as of 2014)

General Application	Base Fee (\$)	ENV/HRG Add-On Fees (\$)	Total Fees (\$)
Miscellaneous Application			
Appeals			
▪ All Projects (except land divisions)			
Applicant or any person outside the required notice area	440	320	760
Any person inside the required notice area	0	0	No Charge
▪ Land Divisions (all persons)	440	320	760
Completeness Review (fee must be paid with re-submittal of items to the second or later incomplete letter)	145	0	145
Conditions of Approval/Compliance (applies to all tentative tract and parcel map applications within Specific Plan areas and PUD/ PCD zoned areas)	355	0	355/map
Density Bonus (in addition to project application fee)	1,430	0	1,430
Development Agreement (in addition to application fee)	2,695	0	2,695
Project Continuance Request (if requested by applicant)	115	0	115
Substantial Conformance Review (assessed at final map stage for substantial conformity review of tentative approval by planning)	120	0	120
Zoning Review/ Land-Use Verification Letter (based on \$65/hour research fee, one-hour minimum charge)	70	0	70
Environmental Hearing Add-on Fee (these add-on fees will apply to most project applications)			
Document Imaging/ Archiving (based on average file size)			
▪ 0-50 pages			0
▪ 51-100 pages			15
▪ 101-200 pages			30
▪ 201-300 pages			45
▪ 301+ pages			60
Environmental Review			
▪ Categorically Exempt			Included base fee
▪ Posting of environmental Documents with Kern County Clerk			50/document+25 administration
▪ Negative Declaration (ND)			285
▪ Environmental Impact Report (EIR)			Actual cost to prepare plus administration
Fish & Games Fees (paid to Kern County Clerk when filing a Notice of Determination)			
▪ Negative Declaration (ND)			2,210/NOD
▪ Environmental Impact Report (EIR)			3,069.75/NOD
Public Hearing Notice (legal advertising and mailing)			
▪ All planning projects that require public noticing			320
Public Hearing Sign Posting Administration (fee only applies to GPA ZC, Tentative Tract and Tentative Parcel maps)			75
Development Impact Fees			
Habitat Conservation			2,145/gross care
Park			1,825/residential unit
School (fees varies by school district)			
▪ Residential			2.79-6.08/sq. ft.
▪ Commercial/Industrial			0.47/sq. ft.
Sewer Residential			
▪ Single Family			4,000/unit
▪ Multiple Family (1 bathroom)			2,545/unit
▪ Multiple Family (2 or more bathrooms)			2,880/unit
Commercial/Industrial			
All except Food Preparation and Markets Requiring Grease Trap			182/fixture unit
Food Preparations and Market Requiring Grease Trap			364/fixture unit



Table 4-6 (Continued)
Residential Planning and Zoning Application Fees (as of 2014)

General Application	Base Fee (\$)	ENV/HRG Add-On Fees (\$)	Total Fees (\$)
Transportation			
Residential		<u>Core Area</u>	<u>Non-Core Area</u>
▪ Single Family		7,747/unit	12,870/unit
▪ Multiple Family		3,740/unit	6,213/unit
Office Commercial			
▪ Under 100,000 sq. ft.		86/ADT	143/ADT
▪ 100,000 sq. ft.- 199,999 sq.ft.		98/ADT	163/ADT
▪ 200,000 sq. ft.- and above		106/ADT	175/ADT
Retail Commercial			
▪ Under 10,000 sq. ft.		47/ADT	78/ADT
▪ 10,000 sq. ft.- 49,999 sq. ft.		66/ADT	110/ADT
▪ 50,000 sq. ft.- 99,999 sq. ft.		101/ADT	167/ADT
▪ 100,000 sq. ft.- 199,999 sq. ft.		107/ADT	178/ADT
▪ 200,000 sq. ft.- 299,999 sq. ft.		130/ADT	216/ADT
▪ 300,000 sq. ft.- 499,999 sq. ft.		141/ADT	233/ADT
▪ 500,000 sq. ft.- and above		142/ADT	236/ADT
Industrial (all)		112/ADT	186/ADT
Public Government		95/ADT	157/ADT

Source: City of Bakersfield Community Development Department, February 2015



Community Representation

An important strategy for expanding housing choices for all residents is to ensure that residents' concerns are heard. A jurisdiction must create avenues through which residents can voice concerns and participate in the decision-making process. The City values citizen input and has established a City Council and a Planning Commission with representation from the community. The role of each of these bodies is discussed below.

City Council

City residents elect the City Council to guide the policy affairs of the community. The City Council must provide an environment that stimulates participation in the governing processes and must conduct the affairs of the City openly and responsively. The Council consists of seven members elected at-large to four-year terms. General municipal elections are held every two years, resulting in the staggering of the terms of office on the City Council.

Planning Commission

The Bakersfield City Planning Commission guides the City's planning processes. The commission's work includes the identification of planning-related problems and opportunities, and the review of plans for projects requiring zoning changes, variances or subdivision approval, as well as public-supported projects. The commission consists of seven individuals from the community appointed by the City Council.



5. Fair Housing Practices

This section provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this section discusses the fair housing services available to residents, as well as the nature and extent of fair housing complaints received by the City. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing.

Fair Housing Practices in the Homeownership Market

On December 5, 1996, HUD and the National Association of Realtors (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and the NAR develop a Model of Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. Even so, discrimination still occurs in the housing market.

Homeownership Process

One of the main challenges in owning a home versus renting a home is the process. Buying a house takes considerably more time and effort than finding a home to rent. The major legal and financial implications surrounding the process also intimidate potential buyers. People can be overwhelmed by the unique terminology, the number of steps required and the financial considerations involved. The process is costly and fair housing issues could surface at any time during this process.

Advertising

The first thing a potential buyer is likely to do when evaluating a home purchase is search advertisements either in magazines, newspapers or the Internet to get a feel for what the market offers. Language in advertising is sometimes an issue within the realm of real estate. Advertisements cannot include discriminatory references such as the use of words describing current or potential residents or the neighbors or the neighborhood in racial or ethnic terms. Some commonly used statements that are discriminatory include the following:

- Adults preferred
- Perfect for empty nesters



- Conveniently located by a particular church
- Ideal for married couples without kids

Even the use of models in ads has been questioned, based on the idea that it appears to appeal to a certain race. In addition, selecting media or locations for advertising that deny information on listings to certain segments of the housing market could also be considered discriminatory. Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether a protected class is preferred. In cities such as Bakersfield, where there is a substantial Hispanic population, the homeownership process offers opportunities for fair housing violations to arise due to the natural tendency to advertise in a specific language such as Spanish. Although the advertisements might not violate fair housing laws, these advertisements could limit opportunities for other racial/ethnic groups to find housing. Although the homeownership process is outside the jurisdiction of the City, recent litigation has set precedence for violations in advertisements that hold publishers, newspapers, the Multiple Listing Service, real estate agents and brokers accountable for discriminatory ads. As a reminder to choose words carefully, the Multiple Listing Service now prompts a fair housing message when a new listing is being added.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, a credit check, an analysis of ability to repay and the amount for which one is eligible, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA), however, there is no guarantee that individual loan officers or underwriters will not misuse the information. A report on mortgage lending discrimination by the Urban Land Institute¹⁵ outlines four basic stages in which discrimination can occur:

- Advertising and outreach
- Pre-application inquiries
- Loan approval/denial and terms/conditions
- Loan administration

A number of different individuals take part in the various stages of this process and any of them could potentially discriminate. Further areas of potential discrimination include differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required and level of customer service provided.

¹⁵Turner, M.A., & Skidmore, F. (Eds.). (1999, June). *Mortgage Lending Discrimination: A Review of Existing Evidence*. Washington, DC: Urban Institute.



Real Estate Agents

Finding a realtor is normally the next step, which can be done by looking in newspapers, searching the Internet or primarily through referrals. The agent will find the home that fits a buyer's needs, desires and budget based on the amount for which the buyer is qualified by the lending institution. Realtors might act as agents of discrimination by unintentionally or even intentionally steering potential buyers to or from a particular neighborhood. In Bakersfield, with a large Hispanic population, a real estate agent might assume that a non-Hispanic buyer would not be interested in living in a primarily Hispanic community or might assume that Hispanic buyers would prefer living in a Hispanic community. This situation could also apply to other protected classes who can be steered away from certain areas on the presumption that they might not want to live there based on the existing demographic makeup of the neighborhood.

Agents might also discriminate by who they agree to represent, who they turn away and the comments they make about their clients. However, the California Association of Realtors (CAR) has included language on many of its forms disclosing fair housing laws to those involved. In 2009, the Bakersfield Property Managers Association hosted a fair housing training to educate members on the provisions and liabilities of fair housing laws. The Equal Opportunity Housing Symbol should be located on all forms as a reminder.

Appraisals

Banks order appraisal reports to determine whether a property is worth the amount of the loan requested. Generally speaking, appraisals are based on the comparable sales of properties surrounding the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made and location. Some neighborhoods with higher concentrations of minorities may appraise lower than like properties in neighborhoods with lower concentrations. Unfortunately, this practice is geared toward a neighborhood and not an applicant and therefore is not a direct violation of fair housing law that can easily be addressed. One effect of this practice, however, is that it tends to keep property values lower in a given neighborhood, thereby restricting the amount of equity and capital available to those residents. Individual appraisers are the ones making the decisions on the amounts, thus there is room for flexibility in the numbers. As appraisers are individually licensed, similar to real estate agents, they risk losing their license for unfair practices.

Sellers

A seller might not want to sell his/her house to certain purchasers based on classification biases protected by fair housing laws, or they may want to accept offers only from a preferred group. Often, sellers are home when agents show the properties to potential buyers and may develop certain biases based on this contact. Sellers must sign the Residential Listing Agreement and Seller's Advisory forms, which disclose that a seller understands fair housing laws and practices of nondiscrimination. Yet enforcement is difficult because a seller may have multiple offers and choose one based on a bias.



Covenants, Conditions and Restrictions

Covenants, Conditions and Restrictions (CC&Rs) in the past were used to exclude certain groups such as minorities from equal access to housing in a community. Today, the California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone else can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice,” requiring the CC&Rs to be revised.

Communities with old subdivisions or condominium developments may still contain CC&Rs that do not comply with the fair housing laws. A typical example relates to occupancy standards, which an association may seek to enforce in order to oust a particular group or discriminate based on familial status or lack thereof. However, provisions in the CC&Rs that violate the fair housing laws are not enforceable by the homeowners association.¹⁶ No CC&Rs violations were discovered in the City of Bakersfield during the previous and current development of its fair housing document, the Analysis of Impediments to Fair Housing Choice.

Insurance

Insurance agents are provided with underwriting guidelines for the companies they work for to determine whether a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information, however, consumers have begun to seek access to these underwriting guidelines in order to learn if certain companies have discriminatory policies. Some states are being more responsive than others to this demand and have recently begun to require that companies file their underwriting guidelines with the state department of insurance, which would then make the information public.

Many insurance companies have applied strict guidelines, such as not insuring older homes, that disproportionately affect lower-income and minority families that can only afford to buy in older neighborhoods. A California Department of Insurance (CDI) survey found that less than one

¹⁶In 1985, the Davis-Stirling Common Interest Development Act (Civil Code § 1353-1378) was passed by the State of California. The Davis-Stirling Act contains all laws pertaining to Common Interest Developments (CIDs) and requires all CIDs to be managed by an association. Developers are required to create CC&Rs and bylaws, which are the governing documents that dictate how the association operates and what rules the owners—and their tenants and guests—must obey. The CC&Rs are legally enforceable by the association and individual owners, and nothing in the CC&Rs can take precedence over federal, state or local laws.



percent of homeowners insurance available in California is currently offered free from tight restrictions.¹⁷ CDI has also found that many urban areas are underserved by insurance agencies.

The California Organized Investment Network (COIN) is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments to provide profitable returns to investors and economic and social benefits to underserved communities.

The California Fair Access to Insurance Requirements (FAIR) Plan was created by the legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase fire insurance due to hazards beyond their control. The FAIR Plan is designed to make property insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered “high risk.”

Credit and FICO Scores

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan and the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, whereas those with lower and moderate range scores often use government-backed loans or subprime loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender and may even be required to pay points depending on the type of lending institution used.

Fair Isaac and Company (FICO), which is the company used by the Experian (formerly TRW) credit bureau to calculate credit scores, has set the standard for the scoring of credit history. TransUnion and Equifax are two other credit bureaus that also provide credit scores, though they are typically used to a lesser degree.

In short, points are awarded or deducted based on certain items such as how long one has had credit cards, whether one makes payments on time and if credit balances are near the maximum. Typically, the scores range from the 300s to around 850, with higher scores demonstrating lower risk. Lower credit scores require a more thorough review than higher scores, and mortgage lenders will often not even consider a score below 600.

FICO scores became more heavily relied on by lenders when studies showed that borrowers with scores above 680 almost always make payments on time, whereas borrowers with scores below

¹⁷Homeowners Premium Survey. (2010, February 8). California Department of Insurance. Section 12959 of the California Insurance Code requires the commissioner to publish and distribute a comparison of insurance rates report for those lines of insurance that are of most interest to individual purchasers of personal lines of coverage.



600 seemed fairly certain to develop problems. Credit scores also made it easier to develop computer programs (electronic underwriting) that can make a “yes” decision for loans that should obviously be approved. Some of the factors that affect a FICO score are as follows:

- Delinquencies
- New accounts (opened within the last 12 months)
- Length of credit history (a longer history of established credit is better than a short history)
- Balances on revolving credit accounts
- Public records, such as tax liens, judgments or bankruptcies
- Credit card balances
- Number of inquiries
- Number and types of revolving accounts

National Association of Realtors

The NAR has developed a Fair Housing Program to provide resources and guidance to Realtors in ensuring equal professional services for all people. The term *Realtor* identifies a licensed professional in real estate who is a member of the NAR, however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics. Article 10 of the NAR Code of Ethics provides that “Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin.” A Realtor pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations on realtors and is a firm statement of support for equal opportunity in housing. A realtor who suspects discrimination is instructed to call the local Board of Realtors. Local Boards of Realtors will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of Realtors have a responsibility to enforce the Code of Ethics through professional standards, procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

In addition, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious, or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display, or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”



Realtor Fair Housing Declaration. In accordance with the Code of Ethics, each Realtor signs the following pledge, developed in 1996 as a result of the HUD-NAR agreement.

The Realtor agrees to:

- Provide equal professional service without regard to race, color, religion, sex, handicap, familial status, or national origin of any prospective client, customer, or of the residents of any community.
- Keep informed about fair housing law and practices, improving clients' and customers' opportunities and his/her business.
- Develop advertising that indicates that everyone is welcome and no one is excluded, expanding his/her client's and customer's opportunities to see, buy or lease property.
- Inform clients and customers about their rights and responsibilities under the Fair Housing Laws by providing brochures and other information.
- Document efforts to provide professional service, which will assist him/her in becoming a more responsive and successful Realtor.
- Refuse to tolerate non-compliance.
- Learn about those who are different and celebrate those differences.
- Take a positive approach to fair housing practices and aspire to follow the spirit, as well as the letter, of the law.
- Develop and implement fair housing practices for his/her firm to carry out the spirit of this declaration.

California Association of Realtors (CAR)

The California Association of Realtors (CAR) is a trade association of 92,000 Realtors statewide. As members of this organization, Realtors subscribe to a strict code of ethics as noted above. The CAR recently created the position of equal opportunity/cultural diversity coordinator. The CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues.

Realtor Associations Serving Bakersfield. Realtor Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development and other daily work necessities. The frequency and availability of courses varies among these associations, and local association membership is generally determined by the location of the broker for which an agent works.

Complaints involving agents or brokers may be filed with these associations. The monitoring of services by these associations is difficult as statistics on the education/services that the agencies provide or statistical information pertaining to the members is rarely available. The Bakersfield Association of Realtors® services the City of Bakersfield:



Bakersfield Association of Realtors®
4800 Stockdale Highway, Suite 100
Bakersfield, CA 93309
Phone: 661-635-2300
Fax: 661-635-2317

California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the national or California Association of Realtors.

DRE has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of four mandated areas: Agency, Ethics, Trust Fund and Fair Housing. The fair housing course contains information that will enable an agent to identify and avoid discriminatory practices when providing real estate services to clients.

On or after January 1, 1996, a real estate salesperson renewing his/her license for the first time must complete separate three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing to qualify for renewal. All licensees, with the exception of those renewing for the first time, are required to complete a full 45 hours of continuing education for each license renewal.

For the initial renewal on or after January 1, 1996, the law requires, as part of the 45 hours of continuing education, completion of four mandatory three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45 hours of continuing education may be related to either customer service or consumer protection, at the option of the licensee.

The DRE requires all licensees to provide proof of continuing education courses with the following two exceptions:

1. An applicant provides proof that he/she is 70 years of age or older.
2. An applicant provides proof that he/she has been licensed for 30 consecutive years.



Fair Housing Practices in the Rental Housing Market

Similar to the homeownership market, a major challenge to ensuring fair housing in the rental market is the complexity of the process. There are several stages in the process of renting a home or apartment: 1) the advertising and outreach stage, 2) pre-application inquiries and responses, 3) the criteria for acceptance, 4) the lease and 5) administration of the lease. This section discusses these phases of the rental process. Although a potential homebuyer might face discriminatory practices primarily during the process of purchasing a home, a renter could confront housing discrimination not only during the process of renting but also throughout the tenancy.

The Apartment Rental Process

Although the process of renting an apartment may be less expensive and burdensome up-front than the home-buying process, it may still be just as time-consuming. Potential renters might still face discrimination during the various stages of the rental process.

Advertising. Like finding a home to purchase, the main sources of information are the classified advertisements in local newspapers, word of mouth, signs, apartment guides, the Internet and apartment brokers. The same types of discriminatory language previously described under the Homeownership Process may be used by landlords or apartment managers to exclude “undesirable elements.”

A particularly difficult situation to address in Bakersfield’s metropolitan statistical area is the development of small apartment complexes during the housing boom. These new complexes are owned and operated by property owners who may be new to the rental housing industry.¹⁸ Compliance with fair housing laws is difficult to monitor among the large number of small property owners. Outreach to this group is also difficult because many of these owners may not belong to the Apartment Owners or Apartment Managers associations, or do not actively participate in events/trainings offered by these associations. Advertising by small property owners may not always comply with the fair housing laws. For example, rental ads in local Spanish-language newspapers do not always appear in the English-language newspapers, as required by law.

Viewing the Unit. Viewing the unit is the most obvious place where potential renters could encounter discrimination because landlords or managers might discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or might violate any of the rules. For example, there have been cases where a manager tried to deter a family by indicating strict occupancy standards or frowning on the presence of young children

¹⁸According to DOF, the City of Bakersfield’s multifamily housing increased by 676 units between 2010 and 2014. New property owners and potentially inexperienced property owners are suggested due to the number of new multifamily units, coupled with heightened speculative investment in the real estate market during the City’s housing boom in the 2000s.



accompanying a viewer. Furthermore, discrimination against families with children and people with disabilities is even more prevalent than racial discrimination.

Credit/Income Check. Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups. Recent legislation provides for applicants to receive a copy of the report used to evaluate applications. In addition, applicants may also request a copy of their credit report (for a fee) to verify that the information used to approve/deny their application is accurate.

Lease. Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant's point of view for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written in a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules and termination requirements.

In a tight housing market, when a landlord can "financially afford" to choose tenants, the tendency is to offer shorter lease terms. In this case, a landlord might simply ask the "not-so-desirable" tenant to leave with a 60-day Notice to Vacate. Short-term leases also allow the landlord to raise rent more frequently.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement might not be standard for all tenants. A landlord might act in a discriminatory way and choose strict enforcement of the rules for certain tenants based on arbitrary factors, such as race, presence of children or disability. Because of the recent escalation of housing prices throughout California, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased.

Security Deposit. A security deposit is typically required to rent a housing unit. To deter "less-than-desirable" tenants, a landlord might ask for a security deposit higher than usual. Tenants could also face differential treatment when vacating the units. The landlord might choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. A landlord might require that persons with disabilities with service animals pay an additional pet rent, a monthly surcharge for pets or a deposit, which is also a discriminatory act.¹⁹

During the Tenancy. During tenancy, the most common forms of discrimination a tenant could face are based on familial status, race, national origin, sex or disability. Usually these types of discrimination appear in differential enforcement of rules, overly strict rules for children, excessive occupancy standards, and refusal to make a reasonable accommodation for

¹⁹Okeon, M.R. (2008, January 21). "Keeping the House in Order: Watchdog Organization Has Fought Discrimination for Three Decades." *Pasadena Star-News*.



handicapped access, refusal to make necessary repairs, eviction, notices, illegal entry, rent increases or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

Apartment Association. The California Apartment Association (CAA) is the country's largest statewide trade association for rental property owners and managers. The CAA was incorporated in 1941 to serve rental property owners and managers throughout California. The CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. Under the umbrella agency, various apartment associations cover specific geographic areas.

The CAA has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared toward improving the approach, attitude and professional skills of onsite property managers and other interested individuals. The CCRM program consists of 31.5 hours of instruction that includes training on fair housing and ethics issues.

The CAA supports the intent of all local, state and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation or national origin. Members of the CAA agree to abide by the following provisions of the organization's Code for Equal Housing Opportunity:

- *We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis;*
- *We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our residents' tenancy;*
- *We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in steering; and*
- *We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.*

The Bakersfield Association of Realtors® serves Bakersfield. The association provides members with information and training on such topics as ethics, credit checks, addressing code enforcement violations, property management and pre-inspection.



Fair Housing Services

In general, fair housing services include investigating and resolving housing discrimination complaints, discrimination auditing and testing, education and outreach, such as disseminating fair housing information through written material, workshops and seminars. Landlord/tenant counseling services involve informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislation and mediating disputes between landlords and tenants.

Fair Housing Program—City of Bakersfield

Before 1992, the Bakersfield/Kern County Fair Housing Program provided fair housing services in a combined effort to the entire County of Kern. During a 1992 Fair Housing Assessment conducted by HUD, it was cited that insufficient use of testing to gather corroborative evidence to support or deny allegations of housing discrimination warranted a separate jurisdictional effort. As a result of this and other criticism, the fair housing programs for Kern County and the City of Bakersfield became independent in 1995.²⁰

The following analysis uses data provided by the Fair Housing Services of the City of Bakersfield. This program provides various housing services including landlord/tenant mediation referrals, fair housing training, management training, and education and outreach activities to Bakersfield residents.

Training, Education and Outreach

During the ConPlan Cycle 2010-2015 the following Fair Housing Activities were performed: community outreach, primarily through providing a Fair Housing booth at local festivals, screening of calls on the City's Fair Housing hotline (providing consultation, making referrals regarding tenant landlord disputes, or assisting with filing of Fair Housing complaints as appropriate), conducting Fair Housing training to local landlords and other interested parties, and participating in Fair Housing Week through community activities including art contests.

During the 2010-2015 ConPlan cycle, the Fair Housing Services of the City of Bakersfield changed significantly. This change was an affect of the dissolution of the Redevelopment Agency of the State of California. When the Bakersfield Redevelopment Agency was dissolved, the Economic Development staff was cut from 20 down to 7 employees. It was further reduced to 5 within a year through retirement and attrition. The Fair Housing Services section was just one group among many within the Economic Development Department. These staff cuts made it a challenge to continue with the same Fair Housing Activities as before. Staff chose to prioritize the Fair Housing Hotline, where they provided consultation, referrals, and assisted with filing of

²⁰City of Bakersfield Analysis of Impediments to Fair Housing Choice, May 2004



Fair Housing complaints. These activities remained the main priority through the end of the ConPlan 2010-2015 cycle.

Fair Housing Services continues to be the primary agency handling fair housing complaints filed by Bakersfield residents. The following discussion summarizes the results of fair housing services provided in Bakersfield and evaluates the nature and extent of fair housing in the City. **Table 5-1** displays the number and type of fair housing inquiries and complaints from March 2004 to July 2014.²¹

As presented in **Table 5-1**, the number of complaints and inquiries was substantially higher in fiscal year 2004–2005 than any year that followed. During the 2004–2005 fiscal year, there were 218 discrimination complaints registered, and during the next five-year period (2004-2005 to 2008-2009), complaints averaged approximately 103 per year. During the last four fiscal years (2010-2011 to 2013-2014), complaints averaged 35 per year, while in fiscal year 2013-2014, 44 complaints were registered.

During the nine-year period, race discrimination complaints accounted for 40.6 percent of all discrimination complaints, while familial status was second at 20.1 percent. In the last four fiscal years (2010-2011 to 2013-2014), the pattern of complaints have shifted since the previous years, with disability complaints accounting for 39.3 percent and race accounting for 18.6 percent of all complaints. In fiscal year 2013-2014 alone, there were 20 disability discrimination complaints which accounted for 45.5 percent of the total for that year. As such, the tracking of racial and ethnic patterns of housing complaints is difficult. With Bakersfield’s growing ethnic population, knowing the experience of these groups in the City’s housing market would greatly assist the City in shaping and implementing its fair housing program.

Of all cases investigated within the City, one out of every five has been closed as a result of successful counsel, and only one case was found for which no enforcement action was possible due to the lack of evidence to substantiate the claims, or the lack of follow-up by the complainants. However, over the nine-year period, 72.5 percent of all case findings and actions were referred to the Department of Fair Employment and Housing (DFEH) for further action. In the last four years, referrals to the DFEH accounted for all actions taken.

²¹These dates represent the earliest and latest availability of fair housing data after the 2004 Analysis of Impediments.



**Table 5-1
Discrimination Cases, Findings and Actions in Bakersfield**

Discriminatory Category	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2010-2011	2011-2012	2012-2013-	2013-2014	Total	% of Total
Discriminatory											
Age	10	-	-	-	-	0	1	1	1	13	2.0%
Familial Status	84	17	6	8	6	2	4	4	1	132	20.1%
Race	76	29	84	25	27	0	5	15	6	267	40.6%
Sexual Orientation	4	-	-	-	3	0	0	2	1	10	1.5%
Retaliation*	-	-	-	-	20	N/A	N/A	N/A	N/A	20	3.0%
Disability	13	3	16	8	3	1	18	16	20	98	14.9%
Religion	6	6	4	2	3	0	2	2	0	25	3.8%
National Origin						0	1	2	4	7	1.1%
Sex						1	3	9	8	21	3.2%
Marital Status						0	1	0	0	1	0.2%
Source of Income						1	1	1	1	4	0.6%
Arbitrary											
Characteristics						0	1	0	2	3	0.5%
Other**	25	-	10	13	6	0	0	2	0	56	8.5%
TOTAL	218	55	120	56	68	5	37	54	44	657	100.0%
Case Findings/Actions											
Inconclusive Evidence	1	-	-	-	-					1	1.1%
Pending	-	-	-	-	9					9	9.9%
Successful Counsel	6	4	2	2	-					14	15.4%
Client Withdrew	1	-	-	-	-					1	1.1%
Referred to DFEH	4	1	8	11	24	3	4	5	6	66	72.5%
TOTAL	12	5	10	13	33	3	4	5	6	91	100.0%

Source: City of Bakersfield Fair Housing Program, Department of Fair Employment and Housing, July 2014



Fair Housing Survey

A Fair Housing Survey was available for residents to provide feedback on their fair housing experiences and the importance of a variety of services. The survey was available at the Community Development Department and online through the City's website. The survey was available in English and Spanish and kept relatively short to maximize participation. Seventeen complete surveys were returned to the City. A copy of the survey is attached as **Appendix A**. The surveys represent a small sample size, thus no City-wide conclusions can be drawn from the survey results. However, the City of Bakersfield perceives the results of the survey as valuable insight in enhancing its Fair Choice Housing programs and services.

The first question was designed to determine perceived housing discrimination for survey respondents. Nearly 50 percent felt that they had encountered housing discrimination. Of those survey respondents that had experienced housing discrimination, 22 percent reported family status, such as a single parent, as a reason for discrimination against them. Race and gender each received 13 percent of the survey responses in this category.

The same survey also asked respondents if they felt that they were well informed about the issue of housing discrimination. Approximately 70 percent responded either yes or somewhat. Conversely, 18 percent felt that they were not well informed at all.

The survey also indicated that 76 percent of respondents would report an experience with housing discrimination, while 18 percent of the survey respondents would ignore discrimination, and only one respondent claimed to not know what to do in the event of it happening to them.

Approximately one-third (35%) of respondents did not know where to report housing discrimination. Although the same percentage of the surveyed respondents stated that they would report housing discrimination to the City, however, this response may have been skewed due to the City's administration of the survey. Therefore, it is likely that the respondents' lack of knowledge as to where to report housing discrimination may be higher. Three respondents named HUD and two named Greater Bakersfield Legal Assistance as the appropriate fair housing reporting agency.

When survey respondents were asked to address the types of discrimination they believe are occurring, the following issues were listed:

- Having low income
- Race and age
- Family status – rent only to married couples
- National origin
- Gender
- Disability



Respondents also offered the following insight on how to prevent housing discrimination in Bakersfield:

- A true support team – housing board members that take immediate action in providing a stable livelihood for single mothers in crisis
- Police enforcement
- Better placement
- 611 joint city-county call center
- Information on types of housing discrimination in low-income areas
- Awareness
- Inspect the sites where claims have been filed
- Robust enforcement/investigation at all levels, but especially HUD and DFEH

NIMBYism

Many people agree that a variety of housing should be available for people with special needs such as homeless shelters, affordable housing, and group homes for people with disabilities. However, whether these types of housing should be located within their own community is another matter. The “not-in-my-back-yard sentiment” (i.e., NIMBYism) can serve as the most significant constraint to the development of affordable, or even market-rate, multifamily housing. NIMBYism describes opposition by residents and public officials alike to additional or different kinds of housing units in their neighborhoods and communities. The NIMBY syndrome often is widespread, deeply ingrained, easily translatable into political action, and intentionally exclusionary and growth inhibiting.

NIMBY sentiment can reflect concerns about property values, service levels, community ambience, the environment, or public health and safety. It can also reflect racial or ethnic prejudice masquerading under the guise of a legitimate concern. NIMBYism can manifest itself as opposition to specific types of housing, as general opposition to changes in the community or as opposition to any and all development. Community opposition to high-density housing, affordable housing and housing for persons with special needs (disabilities and homelessness) is directly linked to the lack of such housing options for residents in need. Community opposition is typically strongest against high-density affordable housing and group homes for persons with mental disabilities. Community residents who are especially concerned about the influx of members of racial and ethnic minority groups sometimes justify their objections on the basis of supposedly objective effects such as lowered property values and increased service costs. Racial and ethnic prejudice often is one root of NIMBYism, although NIMBY concerns also exist where racial or ethnic differences are not involved.



6. Conclusions, Impediments and Actions

The earlier sections of this AI identifies common problems and potential barriers to fair housing in the City of Bakersfield. This section builds on the previous analysis, summarizes conclusions, and outlines the City's commitment to actions for addressing the impediments to fair housing. Certain households and individuals may be more susceptible to discrimination due to special circumstances, needs, or personal attributes.

Conclusions and Impediments

The following is a list of key conclusions and potential impediments that may exist in the City of Bakersfield.

Bakersfield Population and Household Characteristics

Race and Ethnicity. The population growth of Bakersfield has increased significantly since the 2000 Census count of 247,000. By 2014, Bakersfield's population grew to 367,000, an increase of 48.6 percent. In 2013, the Hispanic ethnic group represented the largest share of the City's ethnic population. The second largest racial/ethnic group in Bakersfield was Non-Hispanic White at 35.7 percent, followed by Black/African-American population at 8.0 percent. Also in 2013, foreign-born residents represented 18.7 percent of the City's total population, and 37.9 percent spoke another language other than English at home. Foreign-born residents may have difficulty accessing housing due to language barriers. In addition, a fair housing concern could arise if a foreign-born resident owns an apartment building and advertises only in his or her native language, thus limiting access only to persons speaking their native language.

Racial/Ethnic and Income Concentrations. People's choice of residence today is complex. The quality of local schools, housing prices, access to transportation and affiliation with people or friends of similar values are all important factors that guide people's housing choices. Hispanic and African American residents tend to concentrate in the central and southeastern parts of the City where the City's low- and moderate-income areas are also located. Income is one of the primary factors in qualifying for a home loan, and lower income applicants have a greater difficulty in obtaining a mortgage loan. In addition, other factors, such as credit history, equity, assets and amount of down payment are also important factors that are not usually prevalent in areas where there is a concentration of lower income residents



Large Households. Household size is an important indicator identifying sources of population growth, as well as overcrowding in individual housing units. Trends indicate a steady increase in the average household size locally. The average household size in Bakersfield increased from 2.92 in 2000 to 3.17 in 2014. This compares to the statewide average of 2.95.

The larger households require larger homes, however, housing costs and an inadequate supply of larger family rentals and owner housing units leads to an overcrowding housing problem. Overcrowding occurs when there is more than one person per room (excluding kitchens, bathrooms and hallways). By 2012, overcrowding occurred in 6.8 percent of the City's total occupied units. The overcrowding problem is the greatest in the City's rental housing stock, where these conditions occurred in almost two-thirds (64.9%) of the total overcrowded units.

Housing Affordability. The most common housing problem in Bakersfield is overpayment. Approximately 42 percent of all households in the City spend at least 30 percent of their income on housing, which considered the threshold for overpayment. Approximately 53 percent of renter households and 47 percent of owner households experience this cost burden.

Although housing affordability per se is not a fair housing issue, overpayment, overcrowding and foreclosures, heightened due to the current market condition, could disproportionately affect Bakersfield's minority and senior populations. In Bakersfield, Hispanics had the highest proportion of extremely low income households of all groups examined. In this regard, housing affordability is a fair housing concern.

Public Transit Accessibility. The lack of a relationship between public transit, employment opportunities and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. Bakersfield is reasonably well served by public transit. Nearly all of the major employers are located within one-quarter mile of a transit route. Many of the major employers in the City provide public services and are easily accessible by transit, including the Bakersfield City Hall and the Bakersfield City Schools.²²

Housing Characteristics

Tenure. The 2012 housing stock in Bakersfield totaled 122,145 units. Almost three-quarters (73.7%) of the total housing stock was comprised of single-family units (attached and detached), with the remaining one-quarter comprised of multi-family units (24.4%) and mobile homes (2.1%). Approximately 60 percent of all households in the City were owners and 40 percent were renters, with trends indicating a growth in the renter market. In general, housing discrimination issues are more prevalent in the rental housing market because renters are more likely to be subjected to conditions in the housing market that are beyond their control.

Housing Condition. According to results from the 2014 housing conditions analysis conducted by the City, approximately 19 percent of housing within the City of Bakersfield may be considered substandard. This survey and analysis indicate that over 70 percent of the housing

²²Golden Empire Transit, 2010



stock in need of major rehabilitation is located in low- and moderate-income areas, and nearly 80 percent of the housing stock likely in need of demolition is also located in low- and moderate-income areas. Additionally, approximately one-third of the housing stock in the City was built prior to 1979 and, therefore, is at risk of containing lead-based paint. Lead poisoning can cause learning disabilities, behavioral problems and even brain damage in children.

Access to Financing

Conventional Home Loan Financing. According to 2012 Home Mortgage Disposition Act Data (HMDA), the disposition of home purchase loans compared to the racial and ethnic composition of Bakersfield's population indicated that American Indians, Asians, Black/African Americans and Hispanic/Latinos were under represented in the homeownership market. This was especially evident for Hispanic/Latinos (-10.7%) and Black/African Americans (-6.1%). By contrast, the percentage of homebuyers who are White were ten percent higher than their percentage of the population.

In 2012, 783 households applied for conventional loans for home repairs and improvements. The overall level of home improvement loan approvals (26.2%) was lower than that for home purchase loans (76.9%). This tends to indicate that homeowners' difficulty attaining these types of homes may be due to the prevalence of negative equity in the Bakersfield housing market.

Fair Housing Complaints

Type of Complaints. A cumulative result over the last nine fiscal years shows that race was the number one fair housing complaint. Race accounted for 40.6 percent of the complaints during the last nine-year period. This was followed by complaints regarding familial status at 20.1 percent. However, in the last four fiscal years (2010-11 to 2013-14), the pattern of complaints have shifted, with disability accounting for 39.3 percent of all discrimination complaints, and race accounting for 18.6 percent. In the last fiscal year (2013-2014) alone, there were 20 disability discrimination complaints which accounted for 45.5 percent of the total that year.

Fair Housing Survey. According to the Fair Housing Survey administered in early 2015, nearly one-half of the respondents felt that they had encountered housing discrimination. Of those survey respondents that had experienced housing discrimination, 22 percent reported family status as a reason for discrimination against them. Close to three-quarters of the respondents would report housing discrimination complaints. Although one-third surveyed said that they would report complaints to the City of Bakersfield, these responses were likely skewed due to the City's administration of the survey. Another one-third of the respondents did not know where to report complaints, and the remaining one-third said they would report complaints to either HUD or the Greater Bakersfield Legal Assistance organization.



Actions

The preceding sections of the AI have reviewed background information, analyzed lending data, assessed fair housing services, and provided findings of potential impediments in the City. This section reviews the progress in implementing action programs identified in the previous 2000-2015 Bakersfield AI. In addition, this AI set forth the City’s actions to provide access to fair housing for all Bakersfield residents.

Review of the 2010-2015 AI Actions

This section reviews the City’s progress in implementing action programs identified in the 2010-2015 AI and determines the appropriateness of continuing the actions in the updated 2015-2020 AI. The follow **Table 6-1** summarizes the City’s implementation of the 2010-2015 actions.

**Table 6-1
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
I. Expanding Affordable Housing Opportunities		
1. Rental Assistance		
<p>Action 1.1: The City will conduct outreach efforts, particularly among senior households, regarding the availability of Section 8 rental assistance through the Housing Authority of the County of Kern and the availability of affordable housing within the City. Information will be provided in multiple languages on brochures and on the City Web site.</p>	<p>The City assisted in the development of 367 rental units, of which 99 of those were senior rental units.</p> <p>The City awarded approximately \$303,555 of ESG Rapid Re-Housing funds to the Bakersfield Homeless Center to assist homeless individuals/families with rental deposits and first month’s rent.</p> <p>Additionally, the City has conducted outreach primarily through providing information at local festivals and public events regarding affordable housing programs.</p>	<p>The City plans on assisting an additional 179 rental units to be developed by 2017.</p> <p>The City will conduct outreach to further this objective including attendance at a minimum of 2 public events per year.</p> <p>Information will be provided in English and Spanish at the Community Development Department and on the City website.</p> <p>The City will use ESG Rapid Re-Housing funds as available to assist homeless individuals/families with rental deposits and first month’s rent.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
2. Affordable Housing Resources		
<p>Action 2.1: The City will focus efforts on providing assisted housing projects that are available to low-income households and are designated as family units to offer housing choices for household types other than seniors.</p>	<p>The City assisted in the development of 367 affordable housing units.</p>	<p>The City plans on assisting an additional 179 rental units and 110 owner-occupied units to be developed by 2017.</p> <p>The City will continue to seek out partners for affordable housing projects in all areas of the City. When considering sites, the City will evaluate racial and income concentrations as well as proximity to services and public transportation.</p>
<p>Action 2.2: The City will work with the Housing Authority of the County of Kern to increase outreach and education on the Section 8 rental assistance program to encourage property owners and managers to accept Section 8 vouchers.</p>	<p>The City has conducted outreach primarily through an information booth at local festivals and public events, where information was available regarding affordable housing programs and fair housing.</p>	<p>The City, and/or its Fair Housing provider, will work with HACK and other service providers to promote the Section 8 program with local property managers. This item will become part of Action 1.1.</p>
<p>Action 2.3: The City will make available to residents, upon request, a list of affordable resources in the City. This list will include nonprofits active in the City developing affordable housing, units listed as affordable in the 2008–2013 Housing Element and contact information for the City’s Down Payment Assistance Programs.</p>	<p>The City Economic Development Division maintains an internal list of assisted affordable housing projects and community partners assisting in providing affordable housing. Additionally, a list of City assisted Affordable Housing projects is available on the City’s Community Development website.</p> <p>Information regarding the City’s Down Payment Assistance Programs is made available when resources are available for those programs.</p>	<p>The City will create a list of affordable housing resources in both Spanish and English which will be available at the Community Development Department and the City website.</p> <p>This list will be available at a minimum of 2 public events per year.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
3. Homeownership Promotion		
<p>Action 3.1: The City will work to provide and expand homeownership opportunities for low- and moderate-income households. The City will explore avenues such as partnering with local lending institutes, brokers and realtors to conduct community workshops and distribute brochures for private and City Down Payment Assistance Programs.</p>	<p>As Down Payment Assistance programs are made available through the City of Bakersfield, the City has assessed the appropriate level of outreach based on the resources available as part of the program. Over the past five years, the City has conducted outreach and education with local realtors, and made brochures available at public outreach events regarding those programs.</p>	<p>The City will continue to conduct outreach and education with local realtors, and make brochures available regarding future City assisted affordable housing programs.</p> <p>The City will explore avenues such as partnering with local lending institutes, brokers and realtors to conduct community workshops and distribute brochures for private and City Down Payment Assistance Programs.</p>
<p>Action 3.2: The City will work to provide and expand homeownership opportunities for those who speak languages other than English. Flyers regarding first-time homebuyer programs will be printed in English and Spanish. The City will amplify its effort to reach Bakersfield residents through increased marketing.</p>	<p>The City has made Down Payment Assistance flyers and information available in both English and Spanish.</p>	<p>The City will amplify its effort to reach Bakersfield residents through increased marketing.</p> <p>Flyers regarding first-time homebuyer programs will be printed in English and Spanish.</p> <p>On an as needed basis, the City will make flyers available that are accessible to persons with disabilities.</p>
4. Emergency Shelter, Transitional Housing and Supportive Housing		
<p>Action 4.1: The City will amend the zoning ordinance to address revised state law that requires cities to expand opportunities for the siting of emergency homeless shelters. The City will continue to allow the establishment of transitional and supportive housing that functions as residential uses in residential zones consistent with similar residential uses.</p>	<p>In November 2009, the City adopted Ordinance No. 4604 amending the Zoning Ordinance (Section 17.30.020) to permit Food and/or shelter service agencies (including Emergency Shelters) in the M-2 zone by right. Food and/or shelter service agency is defined in Section 17.04.285 of the Municipal Code. However, an ordinance establishing transitional and supportive housing has not been adopted.</p>	<p>In 2015, the City shall adopt an ordinance allowing the establishment of transitional and supportive housing in residential zones consistent with similar residential uses, as required by State Housing law.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
II. Access to Financing		
1. Outreach to Lenders		
<p>Action 5.1: The City will work with local lenders to provide information on government-backed financing for low- and moderate-income residents. The City will encourage local lenders to provide information in English and Spanish.</p>	<p>Only regarding the Down Payment Assistance Program. Entitlement assistance (HOME, NSP, etc.) was discussed with lenders upon request</p>	<p>The City will continue to inform lenders of available financing options for City housing projects. Information will be provided in both English and Spanish.</p>
<p>Action 5.2: The City will work with local lenders to promote the City’s Down Payment Assistance Program. The City will provide information on the program in English and Spanish.</p>	<p>The City only currently has Down Payment Assistance Program for Parkview Cottages and Creekview Villas. Information on both are available in English and Spanish</p>	<p>The City will continue with Action 5.2 and ensure that information on new City Down Payments Assistance Programs is provided to lenders in both English and Spanish.</p> <p>Information will be placed on the City website, and will be advertised at local events.</p>
2. Education and Resources		
<p>Action 5.3: The City will encourage workshops to be held in Bakersfield by local lending institutions regarding the home-buying process and the resources available to low- and moderate-income homebuyers. The City will encourage local lenders to hold workshops in English and Spanish.</p>	<p>The City worked with HACK to provide training on the home-buying process to participants of the City’s Down-payment Assistance program.</p>	<p>The City will continue working with HACK to provide training on the home-buying process to participants of the City’s Down-payment Assistance program.</p> <p>The City will actively research and promote training opportunities on the home-buying process. These resources will be included in the Affordable Housing Resources List described in Action 2.3.</p> <p>The City will encourage local lenders to hold workshops in English and Spanish.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
<p>Action 5.4: The City will provide brochures or information on homeownership, rental assistance and rehabilitation assistance programs in English and Spanish. Information on the City’s Down Payment Assistance Programs will be made available at City Hall, the public libraries and community events promoting fair housing choice held by the City.</p>	<p>The City only has a Down Payment Assistance Program. The City hasn't operated a rehab or rental assistance program over the past 5 years.</p> <p>The City worked with local lending institutions to provide information on the City’s Down-payment Assistance Program in both Spanish and English.</p> <p>City assisted Rental projects are advertised through HACK, and supporting organizations in both Spanish and English.</p> <p>The City has provided \$134,000 in HOME and CDBG funding to address accessibility issues in current homes through a one-time grant of \$3,500 per household.</p>	<p>To become part of Action 5.2.</p>
<p>Action 5.5: The City will consider partnering with agencies to provide credit and financial counseling services, including helping potential homebuyers to build up credit and equity and clear bad credit, and education on affordability and the financial responsibility of homeownership.</p>	<p>Financial counseling was required as part of the City Down-Payment Assistance Program.</p>	<p>The City will actively research and promote training opportunities by local organizations on credit and financial counseling services, and homeownership. These resources will be included in the Affordable Housing Resources List described in Action 2.3.</p>
<p>Action 5.6: As funding permits, the City will work with other fair housing advocates to conduct additional fair housing workshops in Bakersfield to educate about fair housing rights.</p>	<p>The City consulted with Greater Bakersfield Legal Assistance regarding their annual Fair Housing Conference.</p>	<p>As funding permits, the City will work with other fair housing advocates to conduct additional fair housing workshops in Bakersfield to educate the public about fair housing rights.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
3. Unfair Lending and Insurance Practices		
<p>Action 6.1: The City will monitor complaints regarding unfair/predatory lending, and assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA) and the California Reinvestment Act (CRA) and other data sources.</p>	<p>Due to a decline in resources within the Economic Development Division, this action will be moved to the following ConPlan cycle.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include monitoring of unfair/predatory lending practices.</p>
<p>Action 6.2: The City will participate with HUD in efforts to improve access to homeowner’s insurance and investigate predatory lending in the home purchase, home improvement and mortgage refinancing markets.</p>	<p>Due to a decline in resources within the Economic Development Division, this action will be moved to the following ConPlan cycle.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include participating with HUD in efforts to improve access to homeowner’s insurance and investigate predatory lending practices.</p>
III. Fair Housing Services		
1. Apartment Owners/Managers		
<p>Action 7.1: The City will work in conjunction with apartment owner/manager associations to reach out to owners of small rental properties regarding fair housing laws.</p>	<p>City staff presented on occasion and by request to management professional organizations</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include training for apartment owner/manager associations on fair housing laws.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
<p>Action 7.2: The City will work with agencies and property managers of affordable housing to ensure that fair housing laws are abided by in the selection of residents and that information of housing availability is appropriately advertised. The City will increase advertisement and outreach related to affordable housing opportunities through advertisements and literature available in English and Spanish. The City will periodically track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.</p>	<p>City monitored city-assisted projects to ensure Fair Housing advertising and compliance. Other than providing Fair Housing training or presentation to management organizations, this was done on a limited basis.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include advertising of Fair Housing Services to apartment owner/manager associations.</p> <p>The City will track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.</p> <p>In addition, the City will make the Affordable Housing Resource List and Fair Housing literature available to apartment owner/manager associations in both English and Spanish.</p>
<p>Action 7.3: In addition to addressing the fair housing complaints of residents through the City’s Fair Housing Program, the City will track the racial and ethnic makeup of residents with substantiated fair housing complaints. The City will also create a system to track the outcome of all substantiated complaints referred to other sources.</p>	<p>This data was tracked for complaints where Fair Housing issues were deemed to have been potentially-credible. However, information wasn't collected for all Fair Housing calls (i.e. tenant-landlord issues)</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include the tracking of Fair Housing complaints, referrals, investigations, and outcomes.</p>



**Table 6-1 (Continued)
Status of the 2010-2015 Bakersfield AI Actions**

Actions Identified in the 2010-2015 AI	Status of the 2010-2015 AI Actions	Proposed Actions in the 2015-2020 AI
2. Fair Housing Testing and Audits		
<p>Action 8.1: The City will explore applying for federal Fair Housing Initiative Program (FHIP) grants and conduct testing and audits as a means to affirm the nature and extent of fair housing issues in the community.</p>	<p>This was explored, but Greater Bakersfield Legal Assistance received this grant. The City opted not to compete with GBLA for these funds.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include testing and audits as a means to affirm the nature and extent of fair housing issues in the community.</p>
3. Reasonable Accommodations		
<p>Action 9.1: The City will explore the adoption of a reasonable accommodation ordinance to further fair housing choice for persons with disabilities.</p>	<p>Ordinance has not been adopted.</p>	<p>As required by State Housing law, the City will adopt a reasonable accommodation ordinance in 2015.</p>
<p>Action 9.2: The City will provide information on reasonable accommodation and on often utilized disability adjustments to housing units. Information will be available at City Hall in English and Spanish.</p>	<p>Home Access Program is currently available to residents and information is currently available through the Community Development Department. However, reasonable accommodation ordinance has not yet been adopted.</p>	<p>The City will provide information to the public on the Reasonable Accommodation Ordinance in both English and Spanish. Other forms of literature will be available on an as needed basis for community members who speak other languages and/or for people with disabilities.</p>



Proposed 2015-2020 Actions

The City of Bakersfield is committed to ensuring equal access to housing for all residents. Based on the analysis previously described in this report, the City proposes the following actions presented in **Table 6-2** to address the impediments to fair housing choice in the City.

**Table 6-2
Proposed 2015-2020 Bakersfield AI Actions**

Objective	Proposed Actions	Timeframe
I. Expanding Affordable Housing Opportunities		
1. Rental Assistance		
<p>Objective 1.1: The City will support rental assistance programs offered through the Housing Authority of the County of Kern and promote the availability of affordable rental housing within the City.</p>	<p>The City plans on assisting an additional 179 rental units to be developed by 2017.</p>	<ul style="list-style-type: none"> ▪ By 2017
	<p>The City will conduct outreach to further this objective including attendance at a minimum of 2 public events per year.</p>	<ul style="list-style-type: none"> ▪ Annually
	<p>Information will be provided in English and Spanish at the Community Development Department and on the City website.</p>	<ul style="list-style-type: none"> ▪ By 2016
	<p>The City, and/or its Fair Housing provider, will work with HACK and other service providers to promote the Section 8 program with local property managers.</p>	<ul style="list-style-type: none"> ▪ Annually
	<p>The City will use ESG Rapid Re-Housing funds as available to assist homeless individuals/families with rental deposits and first month's rent.</p>	<ul style="list-style-type: none"> ▪ Annually



Table 6-2 (Continued)
Proposed 2015-2020 Bakersfield AI Actions

Objective	Proposed Actions	Timeframe
2. Affordable Housing Resources		
<p>Objective 2.1: The City will facilitate the development of housing units that are available to low/moderate-income households.</p>	<p>The City plans on assisting an additional 179 rental units and 110 owner-occupied units to be developed by 2017.</p> <p>The City will continue to seek out partners for affordable housing projects in all areas of the City. When considering sites, the City will evaluate racial and income concentrations as well as proximity to services and public transportation.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing
<p>Objective 2.2: The City will make available to residents, upon request, a list of affordable resources in the City. This list will include nonprofits active in the City developing affordable housing, units listed as affordable in the Housing Element, and contact information for the City’s Down Payment Assistance Programs.</p>	<p>The City will create a list of affordable housing resources in both Spanish and English which will be available at the Community Development Department and the City website.</p> <p>This list will be available at a minimum of 2 public events per year.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Annually
3. Home Ownership Promotion		
<p>Objective 3.1: The City will work to provide and expand homeownership opportunities for low- and moderate-income households.</p>	<p>The City will conduct outreach and education with local realtors, and make brochures available regarding future City assisted affordable housing programs.</p> <p>The City will explore avenues such as partnering with local lending institutes, brokers and realtors to conduct community workshops and distribute brochures for private and City Down Payment Assistance Programs.</p>	<ul style="list-style-type: none"> ▪ Ongoing ▪ Ongoing



**Table 6-2 (Continued)
Proposed 2015-2020 Bakersfield AI Actions**

Objective	Proposed Actions	Timeframe
<p>Objective 3.2: The City will work to provide and expand homeownership opportunities for those who speak languages other than English.</p>	<p>The City will amplify its effort to reach Bakersfield residents through increased marketing.</p> <p>Flyers regarding first-time homebuyer programs will be printed in English and Spanish.</p> <p>On an as needed basis, the City will make flyers available that are accessible to persons with disabilities.</p>	<ul style="list-style-type: none"> ▪ Ongoing ▪ By 2016 ▪ Ongoing
<p>4. Emergency Shelter, Transitional Housing and Supportive Services</p>		
<p>Objective 4.1: The City will amend the zoning ordinance to address revised state law that requires cities to expand opportunities for the siting of emergency homeless shelters. The City will continue to allow the establishment of transitional and supportive housing that functions as residential uses in residential zones consistent with similar residential uses.</p>	<p>In 2015, the City shall adopt an ordinance allowing the establishment of transitional and supportive housing in residential zones consistent with similar residential uses, as required by State Housing law.</p>	<ul style="list-style-type: none"> ▪ By 2016
<p>II. Access to Financing</p>		
<p>1. Outreach to Lenders</p>		
<p>Objective 5.1: The City will work with local lenders to provide information on government-backed financing.</p>	<p>The City will inform lenders of available financing options for City housing projects. Information will be provided in both English and Spanish.</p>	<ul style="list-style-type: none"> ▪ Ongoing
<p>Objective 5.2: The City will work with local lenders to promote the City's Down Payment Assistance Program.</p>	<p>The City will ensure that information on new Down Payments Assistance Programs provided by the City is provided to lenders in both English and Spanish.</p> <p>Information will be placed on the City's website, and will be advertised at local events.</p>	<ul style="list-style-type: none"> ▪ By 2016 ▪ Ongoing



**Table 6-2 (Continued)
Proposed 2015-2020 Bakersfield AI Actions**

Objective	Proposed Actions	Timeframe
2. Education and Resources		
<p>Objective 5.3: The City will promote workshops by local lending institutions regarding the home-buying process and the resources available to low- and moderate-income homebuyers.</p>	<p>The City will work with HACK to provide training on the home-buying process to participants of the City’s Down-payment Assistance program.</p> <p>The City will actively research and promote training opportunities on the home-buying process. These resources will be included in the Affordable Housing Resources List described in Action 2.3.</p> <p>The City will encourage local lenders to hold workshops in English and Spanish.</p>	<ul style="list-style-type: none"> ▪ Ongoing ▪ By 2017 ▪ Ongoing
<p>Objective 5.4: The City will seek to promote local agencies that provide credit and financial counseling services.</p>	<p>The City will actively research and promote training opportunities by local organizations on credit and financial counseling services, and homeownership. These resources will be included in the Affordable Housing Resources List described in Action 2.3.</p>	<ul style="list-style-type: none"> ▪ By 2017
<p>Objective 5.5: The City will seek to partner with other Fair Housing advocates for training and outreach.</p>	<p>As funding permits, the City will work with other fair housing advocates to conduct additional fair housing workshops in Bakersfield to educate the public about fair housing rights.</p>	<ul style="list-style-type: none"> ▪ Ongoing
3. Unfair Lending and Insurance Practices		
<p>Objective 6.1: The City will monitor complaints regarding unfair/predatory lending, and assess lending patterns using the data collected under the Home Mortgage Disclosure Act (HMDA) and the California Reinvestment Act (CRA) and other data sources.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include monitoring of unfair/predatory lending practices.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing



**Table 6-2 (Continued)
Proposed 2015-2020 Bakersfield AI Actions**

Objective	Proposed Actions	Timeframe
<p>Objective 6.2: The City will participate with HUD in efforts to improve access to homeowner’s insurance and investigate predatory lending in the home purchase, home improvement and mortgage refinancing markets.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include participating with HUD in efforts to improve access to homeowner’s insurance and investigate predatory lending practices.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing
<p>III. Fair Housing Services</p>		
<p>1. Apartment Owners/Managers</p>		
<p>Objective 7.1: The City will work in conjunction with apartment owner/manager associations to reach out to owners of small rental properties regarding fair housing laws.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include training for apartment owner/manager associations on fair housing laws.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing



**Table 6-2 (Continued)
Proposed 2015-2020 Bakersfield AI Actions**

Objective	Proposed Actions	Timeframe
<p>Objective 7.2: The City will work with agencies and property managers to ensure compliance with Fair Housing laws.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include advertising of Fair Housing Services to apartment owner/manager associations.</p> <p>The City will track income and demographic data related to affordable housing participants and evaluate additional strategies, if needed, to increase access to and knowledge of affordable housing opportunities in the City.</p> <p>In addition, the City will make the Affordable Housing Resource List and Fair Housing literature available to apartment owner/manager associations in both English and Spanish.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing ▪ Ongoing ▪ Ongoing
<p>Objective 7.3: In addition to addressing the fair housing complaints of residents through the City’s Fair Housing Program, the City will track the racial and ethnic makeup of residents with substantiated fair housing complaints. The City will also create a system to track the outcome of all substantiated complaints referred to other sources.</p>	<p>The City will work to expand its Fair Housing Services through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include the tracking of Fair Housing complaints, referrals, investigations, and outcomes.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing



Table 6-2 (Continued)
Proposed 2015-2020 Bakersfield AI Actions

Objective	Proposed Actions	Timeframe
2. Fair Housing Testing and Audits		
<p>Objective 8.1: The City will develop a program for testing and audits of fair housing issues in the community.</p>	<p>The City will work to expand its Fair Housing Serves through the development of a Fair Housing Coordinator position, or by contracting with an outside Fair Housing Services provider.</p> <p>Part of the Scope of Work for Fair Housing Services will include testing and audits as a means to affirm the nature and extent of fair housing issues in the community.</p>	<ul style="list-style-type: none"> ▪ By 2017 ▪ Ongoing
3. Reasonable Accommodations		
<p>Objective 9.1: The City will explore the adoption of a reasonable accommodation ordinance to further fair housing choice for persons with disabilities.</p>	<p>As required by State Housing law, the City will adopt a reasonable accommodation ordinance in 2015.</p>	<ul style="list-style-type: none"> • By 2016
<p>Objective 9.2: The City will provide information on reasonable accommodation and on often utilized disability adjustments to housing units. Information will be available at City Hall in English and Spanish.</p>	<p>The City will provide information to the public on the Reasonable Accommodation Ordinance in both English and Spanish. Other forms of literature will be available on an as needed basis for community members who speak other languages and/or for people with disabilities.</p>	<ul style="list-style-type: none"> • By 2016



I, Alan Tandy, City Manager, hereby certify that this Analysis of Impediments to Fair Housing Choice for the City of Bakersfield represents the City's conclusions about impediments to fair housing choice, as well as the actions necessary to address any identified impediments.



Alan Tandy, City Manager
City of Bakersfield

Date 5/13/15

APPENDIX A

Fair Housing Survey



Housing Impediment Survey

The City of Bakersfield is administering this housing survey to review the opportunities and problems associated with people's ability to attain housing within the City of Bakersfield. Please take a few minutes to fill out this survey. Your answers will be kept confidential. Your participation will assist the City of Bakersfield in establishing a plan to improve opportunities for fair housing choice.

1. Have you ever encountered any form of housing discrimination or known someone who has?

- Yes No Not Sure

2. If you believe or think that you or someone you know has been subjected to housing discrimination, please choose the type that best describes it (select all that apply):

- Refusing, discouraging or charging more to rent an apartment or buy a home.
- Discouraging a person from living where he/she wants to live. Steering him/her to another apartment, complex or neighborhood.
- Refusing, discouraging, making it difficult, charging more or providing less favorable terms on a home loan.
- Refusing, discouraging or charging more for home insurance.
- Refusing to make a reasonable accommodation or not allowing a modification to be made to make an apartment more accessible for a person with a disability.
- Predatory lending: unfair, misleading and deceptive loan practices.
- Other (please specify): _____

3. If you experienced housing discrimination: What was the basis of the discrimination?

- Race
- Color
- National Origin
- Gender
- Age
- Religion
- Family Status (e.g. single parent)
- Disability
- Other (please specify) _____

4. Do you feel that you are well-informed on housing discrimination?

- Yes
- No
- Somewhat
- Not Enough

5. What would you do if you encountered housing discrimination?

- Ignore It
- Report It
- Don't Know

6. If you were to report housing discrimination, who would you report it to?

- City of Bakersfield
- Don't Know
- Other: _____

7. If you think that housing discrimination is occurring, what types of discrimination do you think are the largest problems in Bakersfield?

8. What can be done to prevent housing discrimination in Bakersfield?

Your input is greatly appreciated!

Thank you for taking the time to fill out our survey. Please mail the completed survey to:

Tony Jaquez
City of Bakersfield Fair Housing Program
1715 Chester Avenue
Bakersfield, CA 93301

We rely on your feedback to help us improve our City services. For questions on this survey, or if you would like to obtain more information on fair housing, please contact the City of Bakersfield Fair Housing Program at (661) 326-3765, TDD (661) 321-9472 or tjaquez@bakersfieldcity.us.

In addition, if you feel you have been discriminated against, please contact the City of Bakersfield Fair Housing Program.

Every effort will be made to reasonably accommodate individuals with disabilities by making survey material available in alternative formats. Requests for assistance should be made to the Community Development Department at (661) 326-3765, TDD (661) 321-9472, or by visiting the Community Development Department at 1715 Chester Avenue, Bakersfield, CA (2nd Floor).

APPENDIX B

Public Comments

Comments for CONPLAN 2020 Survey

- REMOVE LITTER AND ILLEGAL DUMPING FROM LOW INCOME RESIDENTIAL NEIGHBORHOODS WARDS 1, 2, 3, 6 & 7
- PROVIDE A PUBLIC SERVICE TO SLUM AND BLIGHT TARGETED AREAS WITHIN OUR COMMUNITY
- UTILIZE BHC CREWS FROM THESE BLIGHED NEIGHBORHOODS TO EMPOWER THEM WITH SKILL SETS, PREPARATION & MOTIVATION
- GIVING THEM A STEP UP AND NOT A HAND OUT FOR FUTURE EMPLOYMENT POSSIBILITIES
- THE BETTER THE COMMUNITY APPEARS, THE BETTER THE COMMUNITY'S HEALTH AND SAFETY
- REDUCING HOMELESSNESS WHILE IMPROVING THE APPEARANCE OF OUR COMMUNITY ARE TWO WAYS
- MOTIVATE THE LOW INCOME RESIDENTS TO TAKE PRIDE IN THEMSELVES AND THEIR SURROUNDINGS!
- THE REQUEST WILL FUND ONE YEAR AT A TIME BUT THE RESULTS ARE ENDURING

Community Comments:

- **The city needs water storage facilities. I am very concerned about this issue due to the drought and the need for future water supplies.**
- **When you really want to impact housing, you need to target 30% AMI and lower.**
- **I am very concerned about housing segregation. We need to put housing in higher income neighborhoods as well.**
- **Money is needed for the removal of graffiti, especially in the MLK area. Some money should go into fines and penalties for it as well.**
- **The Cottonwood and MLK areas need to be improved. There are people sleeping in the road. Cops need to come into the area and clean up the neighborhood.**
- **Something needs to be done about the areas of the city where there are inconsistent sidewalks and infrastructure- for example Q Street. When the sidewalk ends, people are walking in the road with strollers. It is very dangerous. Is there any way we can get that fixed, or have bike lanes put in?**
- **In areas with county pockets, there needs to be a joint effort with City and County Staff to implement infrastructure changes. The lack of County and City collaboration is creating a safety issue for the community. Another example of a safety issue exists along Bernard Street to East Hills Mall.**
- **I applaud the City for funding a new Street Outreach Project for the last few years. We were able to accomplish a lot, but the budget is too small to meet the demand.**

Con Plan Meeting #1 – Martin Luther King Jr. Community Center – July 24, 2014

PowerPoint Presentation

See attached PDF.

Question & Answer:

- **What are the funds identified as “admin” or “general management and coordination?”**

City Answer: Entitlement communities such as the City are allowed to utilize up to 20% of the annual CDBG grant allocation, 10% of HOME program funds, and 7.5% of ESG funds for administrative purposes. The City of Bakersfield primarily utilizes these funds to pay for staff and associated costs to administer the programs and ensure ongoing compliance. Additionally, these funds are used for consulting or planning activities when deemed necessary to support these programs.

- ***When will you be identifying the needs, and how will they be included into the plan?***

City Answer: We will have a series of meetings within the community to gather input. We will also be conducting 2 Surveys: Consolidated Plan Survey and an Analysis of Impediments to Fair Housing. The needs found will be tallied and used to strategize how funds will be used over the next five years. The community can always send comments to the Community Development Department to be included in the plan.

- **How are funds allocated for distribution?**

City Answer: Every year, staff publishes a Notice of Funding Availability where interested parties can apply to receive funds. Staff collects the applications and presents them to the Budget and Finance Committee. The Committee then makes a recommendation to the City Council on which projects to fund. Projects are meant to benefit low and moderate income communities, and therefore Census Tract information help us to determine whether projects are eligible as well.

- ***Is the Economic Development Strategy talked about at the State of the City Meeting the same as CDBG?***

City Answer: No. CDBG funds come from the Department of Housing and Urban Development. The Economic Development Strategy Areas are focused areas for future economic development research.

Con Plan Meeting #2 – Hall Ambulance Community Center – October 22, 2014

PowerPoint Presentation

See attached PDF.

Community Comments

- The income levels need to be broken down further, especially low income and extremely low-income. You should be prioritizing funding in low and extremely-low areas.
- The City should use outside employees instead of using City employees to do work. We should use these opportunities to create a training program where city employees can train others to do work. The City should fund the training, and then fund the jobs as well. If a program like this is implemented in the future, we would like to know early so that we can prepare people in the community ahead of time.
- The City needs to address the motels on Baker. There are many child molesters residing in the motels.
- The Analysis of Impediments to Fair Housing should address prime and subprime loans.
- There are many corporate landlords buying property. We need to address loans that have been approved outside of the area that are used to purchase homes in Bakersfield.
- I want to see how many homes are owned by black members of the community versus other races, and where they are located.
- You should do a survey on different job programs and develop strategies to implement them.
- I am concerned about the accessibility of the survey. Most people taking a survey online are homeowners (70%). How about non-home owners? I work closely with non-homeowners and would be willing to pass out surveys.
- If you set up a Facebook page for the survey, you will get many more responses.
- We need 24 hour buses so that people can get to work.
- We need to look at what people need in order to even think about affordable housing: such as transportation & childcare. These needs have to be addressed hand in hand with affordable housing.
- We have a youth crisis that needs to be addressed. We need to survey the youth.
- Affordable housing and affordable rental housing is a very big need. We need more focus on the South East area of Bakersfield. We should work block-by-block to improve the area along with Code Enforcement. The City should partner Code Enforcement with Neighborhood Watch in these communities.

- **The approach to Community Development that the City has now is scattered, it should be more focused.**
- **Code Enforcement is the number one need. When you let things sit, people stop caring because they see that you don't care. The City should address these issues through collaboration with organizations doing trash clean-up and code enforcement.**
- **We should have a pro-active Code-Enforcement Program.**
- **My organization has a Resource Center in the community. There are several people that are ready to collaborate when you are.**

Con Plan Meeting #3 – Baker Street Village Community Center – February 26, 2015

PowerPoint Presentation

See attached PDF.

Question & Answer:

- *Can we get information on how funds end up getting used?*

City Answer: Yes. Every year we put out a notice showing which programs will be funded that year. At the end of the fiscal year (July) we put out another notice showing how the funds were spent. The evaluation document is called the CAPER.

Community Comments

- There is a big need for City and County Collaboration on Community Development Projects.
- We should have a renter's board that can help control rental prices and deal with rental issues.
- These boards have unintended consequences. They often have rigid regulations that stifle development. What is most important is for the community to get involved with these rental issues.
- We need to think about where the affordable housing is placed. Are there any in wealthier areas? If not, why? We need to talk about the segregation that can occur through affordable housing placement.
- We need to put more money into blighted areas.
- The vast majority of people that filled out the survey in the current AI are home owners. We need more renters to fill out the survey.
- We need to study the impacts of the last economic crisis on housing and ownership in Bakersfield.

**A. Phillip Randolph Community Development Corporation
&
Kern Minority Contractor Association**
1330 E. Tuxtun Ave, Bakersfield, Ca. 93305
PH # 661-324-7535

Date: September 12, 2014

City of Bakersfield
Community Development Department
C/o: Nina Carter, Associate Planner

Re: Bakersfield Consolidated Five Year Plan
Regarding Housing & Community Development Block Grant – Public Comment

I request my letter be receive as public comment
A part of the City of Bakersfield consolidated five-year planning process
There a great need for low / medium income family affordable housing in Bakersfield
We believe the City of Bakersfield consolidated plan should target low-income
neighborhood to provide housing & CDBG fund give priority to support affordable
housing project that includes collaborating with local neighborhood CBO &
Community Developer that build new infill or rehab affordable housing in targeted
neighborhood. (Propose neighborhood to start)

Neighborhood Southeast Bakersfield

Targeted area (E. Washington / W. Union / S. Brundlane / N. California)
Develop or receive proposal to fund project that target vacant lot to build new in fill
housing or rehab vacant property scattered site block by block.
Their are several smaller developer currently doing project in the Southeast Bakersfield
neighborhood it would helpful if the city had program to collaborate with these builder
to target one neighborhood block @ a time to develop vacant property scattered site.
We believe this would help improve neighborhood & provide affordable housing.
See attach web link of just completed newly build affordable home @ 1505 E. 9th Street,
Bakersfield, Ca. 93307. If you have additional question please call me @ 661-747-1465

Marvin Dean, Project Coordinator

APPENDIX C

2014 Housing Conditions Survey

2014 City of Bakersfield Housing Conditions Analysis



November 2014

City of Bakersfield Community Development Department

Background:

Each year the City of Bakersfield receives formula grant funds from the U.S. Department of Housing and Urban Development (HUD), such as Community Development Block Grants, HOME Partnership Program (HOME) funds, and Emergency Shelter Grants (ESG). The purpose of such funds is to benefit low- and moderate-income individuals and households, prevent or eliminate slum or blight, or meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available to meet such needs.

In order to maintain eligible funding for these funds as an entitlement community the City must update its Consolidated Plan (ConPlan) every five years. The ConPlan examines current conditions, establishes a vision for the community, and provides strategic direction toward reaching the community vision and goals. As part of the assessment of current conditions, HUD (per 24 CFR 91.210) requires a housing market analysis, a portion of which includes an inventory of current housing stock in order to determine the general condition of housing within the City of Bakersfield, and the degree to which housing units need to be rehabilitated or demolished.

This Housing Conditions Analysis will assist in: 1) determining the inventory of current housing in Bakersfield; 2) examining any correlation between low- and moderate-income areas (persons earning 80% of area median income or less) and sub-standard housing conditions; 3) examining any correlation between areas of concentrated rental housing and sub-standard housing conditions; and 4) estimating the number of housing units constructed prior to 1979 (the year lead-based paint was outlawed) and occupied by low- and moderate-income persons or families.

Methodology:

A determination of housing stock for a community has traditionally been made through the use of a “windshield survey” in which city staff or contracted consultants visually rate the condition of individual residences according to a set of criterion. A full “windshield survey” requires a site visit to all residences within the jurisdiction, and manual tabulation of results in a database and/or spreadsheet. However, through the availability of existing data sets and the use of geographic information systems (GIS) modeling, this Housing Conditions Analysis was able to utilize sampling data to determine housing conditions within the City of Bakersfield.

Due to the large number of residences in the City of Bakersfield and limited financial resources, a “windshield survey” of all homes has not been conducted since prior to the 1979 analysis of housing conditions. Rather, housing conditions analyses in recent history have used a methodology that utilizes sampling data and existing data sets. The most recent housing conditions analysis was conducted in 2009 in preparation of the 2015 ConPlan; and the methodology of this 2014 Housing Conditions Analysis attempts to replicate the 2009 methodology for ease of comparison.

The methodology for the 2014 Housing Conditions Analysis utilizes three existing data sets. The first data set is from the Kern County Assessor's Integrated Property System (KIPS). The pertinent portion of the KIPS data, known as the Characteristics Table (CHAR), contains assessed valuation and square footage of individual residential structures by parcel on a county-wide basis. The second data set is a spatially-referenced GIS point file created by the City of Bakersfield GIS division from the Kern County Assessor's parcel shape file. The third data set is the U.S. Census Bureau's Topologically Integrated Geographic Encoding and Referencing (TIGER) file, which contains spatially-referenced Census data at the block group level. Through a multi-step process, these datasets were combined and "cut" to remove all data outside the Bakersfield city limits, allowing housing conditions to be interpolated for each residential parcel. The result allows for housing condition assumptions to be made on a parcel-by-parcel basis based on the improved value (value of only the residential structure without the land value) on a per-square-foot basis.

Limits to the Chosen Methodology:

The chosen sampling methodology has various limitations, such as the following:

1. Although the sampling method allows for generalization of housing conditions within the jurisdiction, the utilized method, lacking a "windshield" survey of every residential unit in the city, is not accurate enough to determine housing conditions on an individual level.
2. The chosen method uses data developed for tax assessment purposes. Although housing condition is a key factor in assessed value of a residential structure, other factors may create discrepancies or other spurious data. These include public policies such as Propositions 8 and 13 which impact the assessment of residential units. Rapid fluctuations in property values and the specific status of the assessed property can also introduce discrepancies.
3. Residential housing counts for condition are tabulated on a parcel-by-parcel basis and do not account for individual multi-family structures, but rather aggregate the square footage and total improved value of multi-family structures on a single parcel.
4. For some records in the KIPS database, key information was missing. This study omitted records which had spurious data in the database.

Benefits to the Chosen Methodology:

The sampling and GIS analysis, however, offers several tangible benefits to a traditional "windshield" survey method. Some notable benefits are as follows:

1. Due to the number of residential units in the City of Bakersfield, and the high rate of new construction over the past decade, a traditional “windshield survey” would require several teams and likely hundreds of hours to complete. Thus, a sampling approach allows a higher level of financial feasibility.
2. The method systematically covers a larger area than could reasonably be inventoried at the local government level.
3. As GIS technology and data sets are being improved, a sampling method is being employed by a number of jurisdictions in Southern California. This allows the opportunity for comparison of data on a regional basis.
4. The method allows for easily mapping data to provide a visual reference and allows the opportunity to identify and investigate any unexpected or anomalous results.

Although there are several inherent limits to a sampling and database-driven methodology, the benefits, such as feasibility and cost-savings far outweigh the limits.

Project Implementation:

In order to ensure consistency and the ability to compare results, the methodology of the 2014 Housing Conditions Analysis replicated the 2009 study with some minor modifications. The most notable modification is a change in Census Block Groups studied. Based on past experience and projected changes in assessed values, Block Groups surveyed were located in the same general vicinity/neighborhood of those studied in 2009.

After using GIS and available Assessor’s data to calculate residential improvement values per square foot, staff utilized data from the 2009 housing conditions survey as well as recent residential property appraisals completed by the City of Bakersfield as part of the Neighborhood Stabilization Program, and assumptions were made that certain ranges of value per square foot represented different conditions. For the purpose of this study, five categories were used to describe conditions: standard housing, minor rehabilitation required, moderate rehabilitation required, major rehabilitation required, and demolition likely necessary. Each of the housing conditions is more specifically defined as follows:

TABLE A

City of Bakersfield		
New Construction by Year (Single Family)	No.	Pct.
Number of Housing Units Built in 2009*	1,087	19%
Number of Housing Units Built in 2010	816	14%
Number of Housing Units Built in 2011	422	7%
Number of Housing Units Built in 2012	1,092	19%
Number of Housing Units Built in 2013	1,307	22%
Number of Housing Units Built in 2014	1,116**	19%
<i>Total Housing Units Built 2009-2014</i>	5,840	100

*2009 Housing Conditions Analysis document includes units built prior to 2009

** Estimate based on permit data available as of the date of this document

1. Standard Condition – a residential unit in standard condition could be generally described as having a conforming roof, windows, paint/siding, structure, foundation, and yard.
2. Minor Rehabilitation – a residential unit likely requiring minor rehabilitation could require repairs to small roof sections, broken windows or door, repairs to mechanical equipment, and/or peeling and chipping paint or siding.
3. Moderate Rehabilitation – a residential unit likely requiring moderate rehabilitation could require replacement of the roof, outdated windows and doors, and/or mechanical equipment. Cracked, faulted, or missing exterior surfaces may also indicate moderate rehabilitation is necessary.
4. Major Rehabilitation – major rehabilitation is assumed necessary if a roof is sagging; fascia is missing; windows and doors are broken, missing, or severely damaged; exterior structures are faulted, cracked or missing; and/or the foundation appears to be missing, cracked, or sagging.

5. Demolition Needed – it is generally assumed that a unit is in need of demolition when the roof is missing, severely sagging, or displays issues with structural roof membranes; windows and doors are boarded up or completely missing; the structure is partially missing, dilapidated or tilted; and/or the foundation is missing or faulted.

Initially, conditions were assumed based on standard deviations from the mean, with the assumption that the mean value per square foot would be considered “standard housing.” This assigned every improved residential parcel in the City of Bakersfield an assumed condition.

Next, in order to test the assumptions in the model, “windshield” field surveys were conducted of two Census Block Groups by two members of Community Development Department staff and two individuals from Consolidated Plan consultants, GRC Associates. The study surveyed the following two Census Block Groups:

- Census Tract 6 Block Group 3, and
- Census Tract 21 Block Group 2.

The two Block Groups mentioned above were in the same neighborhoods as areas studied in the 2009 study to maintain validity as a result of the increase in residential parcels included in the study.

Results of the field surveys were then tabulated, and thresholds in the GIS model were adjusted where necessary. The result was as follows:

1. Residential structures with an assessed value of \$0 to \$9 per square foot are likely eligible for demolition.
2. Residential structures with an assessed value of \$9.01 to \$21 per square foot likely require major rehabilitation.
3. Residential structures with an assessed value of \$21.01 to \$38 per square foot likely require moderate rehabilitation.
4. Residential structures with an assessed value of \$38.01 to \$45 per square foot likely require minor rehabilitation.
5. Residential structures with an assessed value greater than \$45 per square foot are likely to be considered standard housing.

Finally, once thresholds for categories were established, the data were once again compared to the GIS model as well as current air photography to remove obvious anomalies, such as low valuations on properties currently under construction.

Summary of Findings:

According to the city-wide survey results (shown in Table B), approximately 19% of housing within the City of Bakersfield may be considered sub-standard. The largest category of sub-standard homes, comprising approximately 12% of total housing, likely require moderate rehabilitation, consistent with non-structural repair work or efficiency improvements to meet current standards (i.e. replacing single-paned windows with dual-paned windows). Approximately 5% likely require only minor rehabilitation, approximately 2 percent likely require major rehabilitation, and only approximately 0.3% (or 277 homes) are likely in need of demolition.

TABLE B

Housing Conditions for City Residential Parcels *	City of Bakersfield	
	No.	Pct.
No. of Demolitions (\$ 0 to \$ 9 /sq. ft.) - assessed valuation	277	0.31%
No. of Major Rehabs (\$ > 9.01 to \$ 21 /sq. ft.) - assessed valuation	1,613	1.83%
No. of Moderate Rehabs ¹ (\$ > 21.01 - \$ 38 /sq. ft.) - assessed valuation	10,460	11.87%
No. of Minor Rehabs ² (\$ >38.01 to \$ 45 /sq. ft.) - assessed valuation	4,333	4.92%
No. of Standard Units (> \$ 45 /sq. ft.) - assessed valuation	71,409	81.06%
Total Parcels	88,092	100

*assessed valuation is for structure.

¹ Due to apparent data issues, a number of units built between 2003 and 2006 (particularly in Northwest Bakersfield) had overstated values for assessed land value and understated values with regard to improved value. As a result, it is estimated that the number of homes requiring moderate rehab may be overstated by up to 2,500 units.

² Due to apparent data issues, a number of units built between 2003 and 2006 (particularly in Northwest Bakersfield) had overstated values for assessed land value and understated values with regard to improved value. As a result, it is estimated that the number of homes requiring minor rehab may be overstated by up to 325 units.

When compared to data from the 2009 housing conditions analysis (shown in Table D below), the City of Bakersfield has experienced an overall percentage decrease in the number of sub-standard units, especially in the number of units likely in need of demolition, major, and minor rehab. However, the homes likely in need of moderate rehabilitation experienced a slight increase.

The overall positive trend in housing conditions may be attributed to an improved local real estate market, and specifically the contrast in market trends during the 2009 and 2014 study periods. Between 2006 and 2011, Bakersfield was regularly cited as one of the top ten cities nationally in terms of declining property value³. Likewise, during that same timeframe, the Bakersfield area ranked in the top twelve nationally in foreclosure rates, leading to an increase in vacant properties, increase in vandalism and deferred property maintenance⁴. However, since that time, Bakersfield has been in the top ten nationally in terms of economic recovery with increasing property values and decreasing unemployment rates. As a result, conditions became more favorable for real estate investment^{5,6}. However, as noted by the number of units likely in need of moderate rehabilitation, deferred property maintenance remains a concern.

Staff also cross-referenced the decline in the number of homes likely needing demolition to the actual number of demolition permits issued by the City of Bakersfield Development Services Department. The number of actual demolitions in the past five years appears to corroborate the results of this study.

TABLE C

Housing Conditions for City Residential Parcels	City of Bakersfield	
	2009	2014
No. of Demolitions	0.51%	0.31%
No. of Major Rehabs	4.01%	1.83%
No. of Moderate Rehabs	10.28%	11.87%
No. of Minor Rehabs	10.94%	4.92%
No. of Standard Units	74.25%	81.06%

³ Little, Lyneka. "Home Values Experience Steepest Decline Since Recession." *ABC News*. 11 May 2011. Web. 10 November 2014.

⁴ Associated Press. "Bakersfield has 12th Highest Foreclosure Rate." *Bakersfieldnow.com*. 29 July 2010. Web. 11 November 2014

⁵ Christie, Les. "10 Best Cities to Buy a Rental Property." *CNN Money*. 12 July 2011. Web. 10 November 2014.

⁶ Zumbrun, Joshua. "The Best and Worst Cities for Recession Recovery." *Forbes*. 10 June 2009. Web. 11 November 2014.

In viewing the results of the 2014 housing conditions analysis, there appears to be a correlation between low- and moderate-income areas and sub-standard housing (results shown in Tables D and E below). The study found that only approximately 51% of housing in low- and moderate-income areas is likely to be considered standard housing. Thus, the remaining 49% of housing in those areas are likely to be in need of some rehabilitation, and 1.5% should likely be demolished. Furthermore, over 70% of the total City's housing likely in need of major rehabilitation is located in low- and moderate-income areas, and nearly 80% of the City's housing stock likely in need of demolition is located in low- and moderate-income areas.

TABLE D

City Housing Information	City of Bakersfield	
	No.	Pct.
No. of substandard parcels in block groups that are predominantly occupied by low- and moderate-income persons (80% or less of the median income)*	7,417	8.42%
No. of residential properties built prior to 1979**	28,363	32.19%
No. of residential properties built prior to 1979 in block groups or split block groups that are predominantly occupied by low- and moderate-income households**	11,088	12.59%

* From 2008-2012 Census Bureau American Community Survey – 5yr estimates

** From 2014 Kern County Assessor's KIPS Data

Approximately 28,363 residential properties, or just above 32% of the housing stock in the City of Bakersfield was built prior to 1979, and thus may contain lead-based paint. Of those 28,000+ properties, 11,088 (approximately 12% of the entire city housing stock) are located in low- and moderate-income areas. Furthermore, this means that approximately 73% of the housing stock included in this study in low- and moderate-income areas may contain lead-based paint. The age of properties in low- and moderate-income areas may also be a contributing factor to the level of substandard housing in those areas.

TABLE E

Housing Conditions for City Residential Parcels in Low- and Moderate-Income Areas *	City of Bakersfield	
	No.	Pct.
No. of Demolitions (\$ 0 to \$ 9 /sq. ft.) - assessed valuation	219	1.45%
No. of Major Rehabs (\$ > 9.01 to \$ 21 /sq. ft.) - assessed valuation	1,155	7.65%
No. of Moderate Rehabs (\$ > 21.01 - \$ 38 /sq. ft.) - assessed valuation	4,246	28.12%
No. of Minor Rehabs (\$ >38.01 to \$ 45 /sq. ft.) - assessed valuation	1,797	11.90%
No. of Standard Units (> \$ 45 /sq. ft.) - assessed valuation	7,684	50.88%
Total Parcels	15,101	100

Conclusion:

Since 2009, the City of Bakersfield appears to have a slight decrease in substandard housing. The decreases in sub-standard housing are likely a result of favorable housing market conditions for investment as Bakersfield's market has experienced a notable recovery following the recent national economic recession. However, as noted by the number of units likely in need of moderate rehabilitation, deferred property maintenance remains a concern.

Also, there appears to be a correlation between areas of low- and moderate-income as defined by HUD, and sub-standard housing in the City of Bakersfield. As previously stated, it is likely that approximately 49% of housing (more than 7,400 units) in low- and moderate-income areas of the city require some sort of rehabilitation. Along with economic constraints of these areas, substandard housing conditions in these areas may be largely attributed to the age of homes. In low- and moderate-income areas, 73% of homes

(more than 11,000 homes) were built prior to 1979. This compares to 32% of homes city-wide being constructed prior to 1979, meaning that those individuals living in low- and moderate-income areas of Bakersfield have a higher potential for exposure to lead-based paint. Accompanied with the general housing condition in those areas, this may pose additional risks to rehabilitating homes in areas of low- and moderate-income.

Contributions by:

Ryan Bland, Community Development Coordinator – Community Development

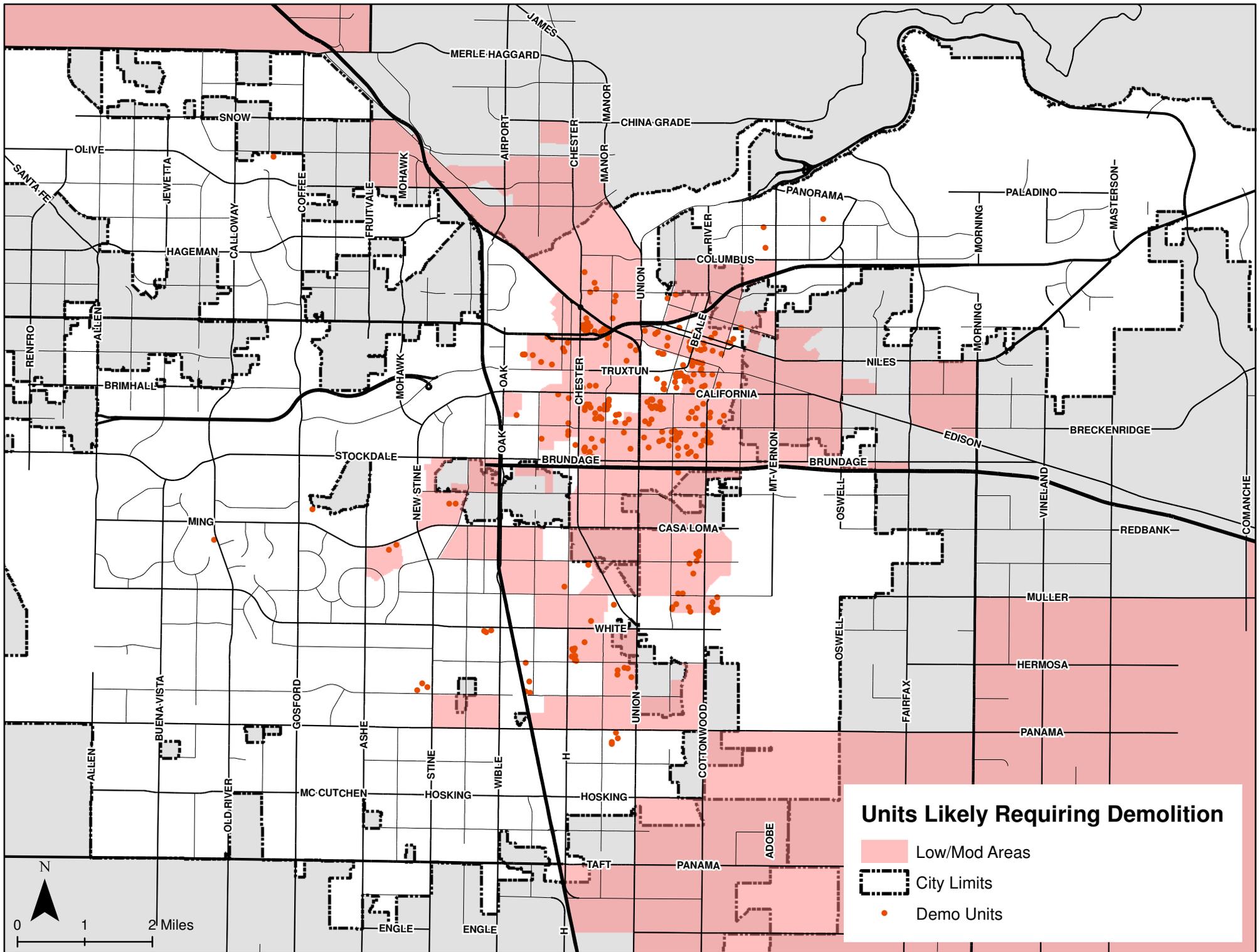
Karl Davisson, GIS Analyst – Community Development

Adalina Carter, Associate Planner – Community Development

Tony Jaquez – Community Development

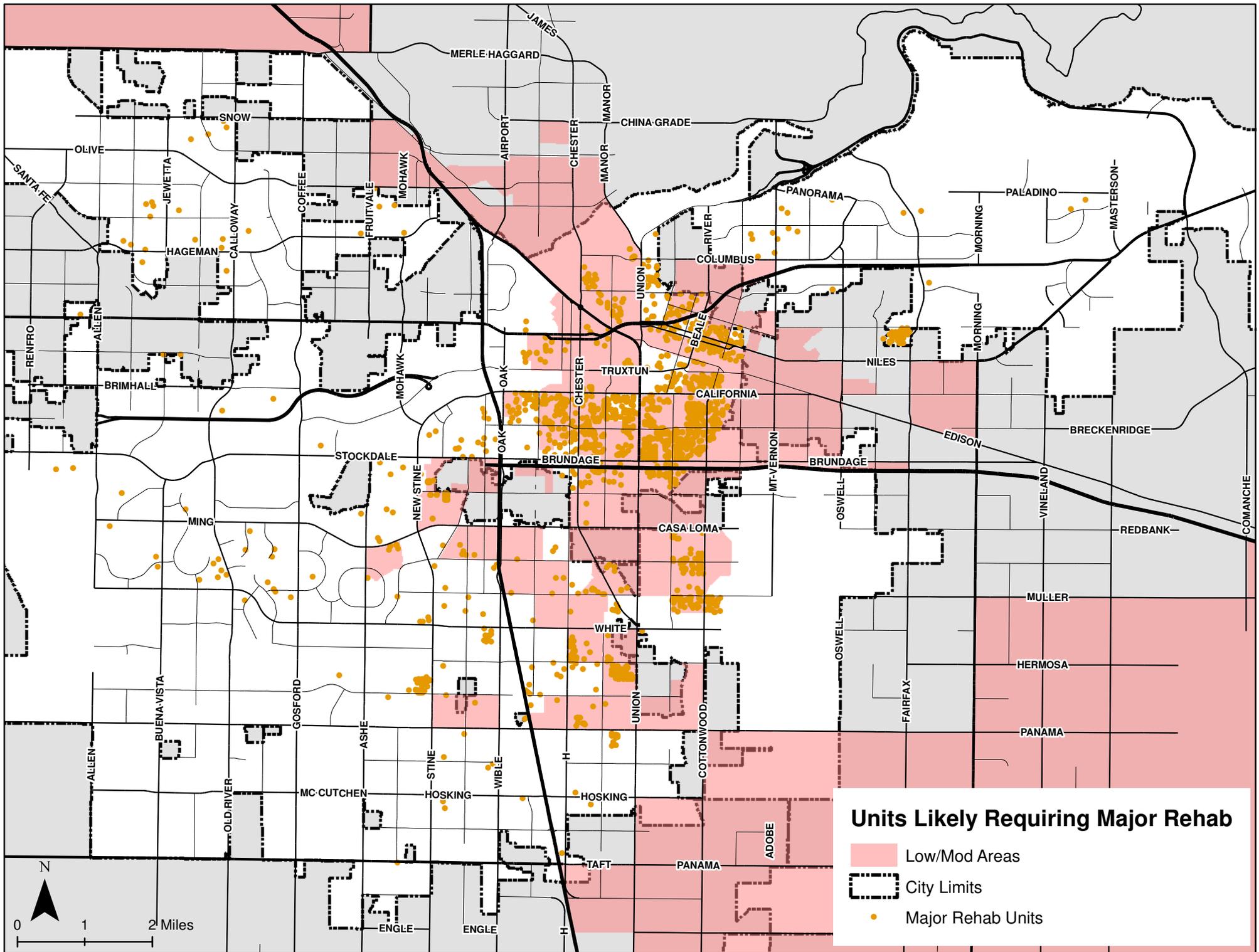
John Oshimo – GRC Associates

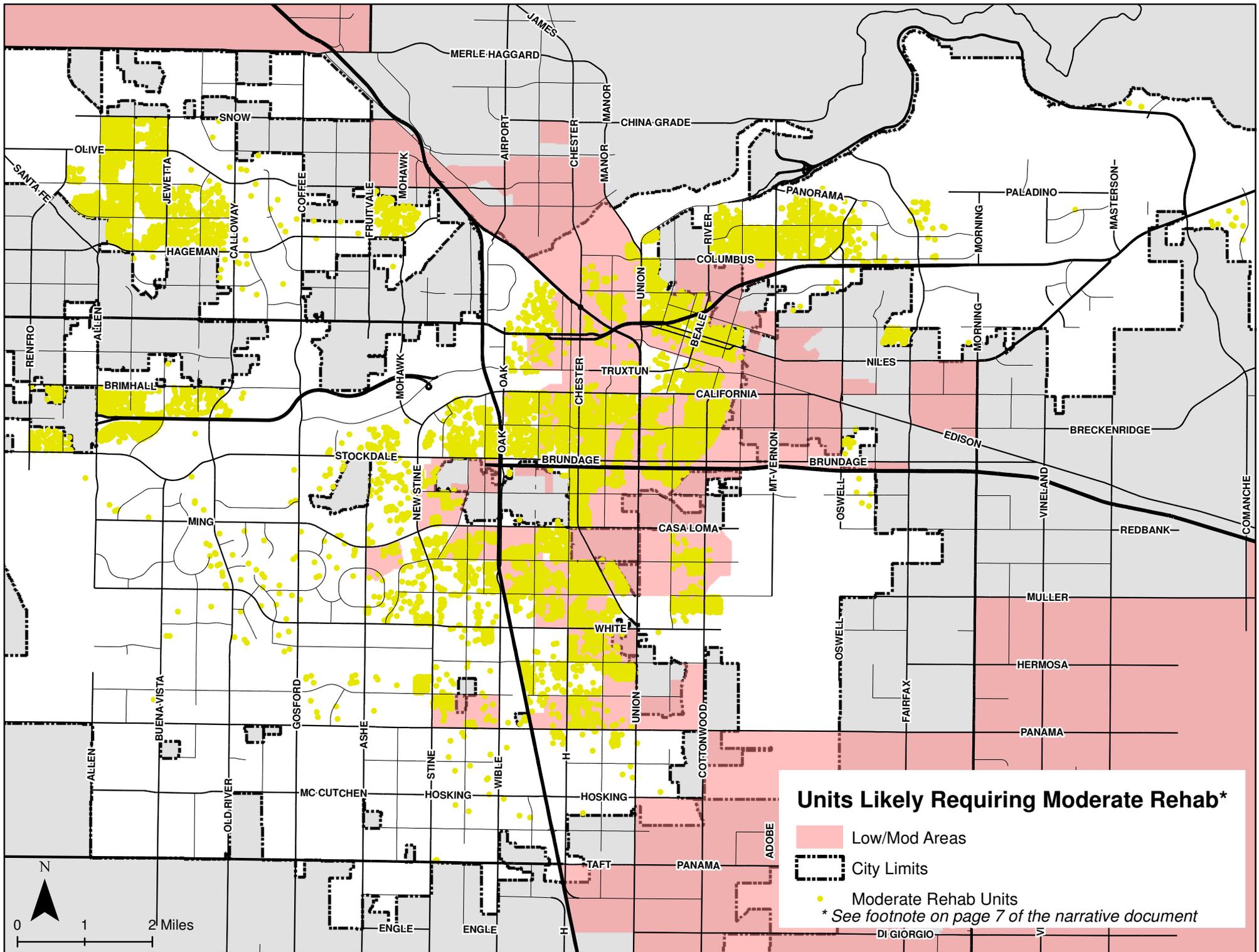
Neil Huffman – GRC Associates

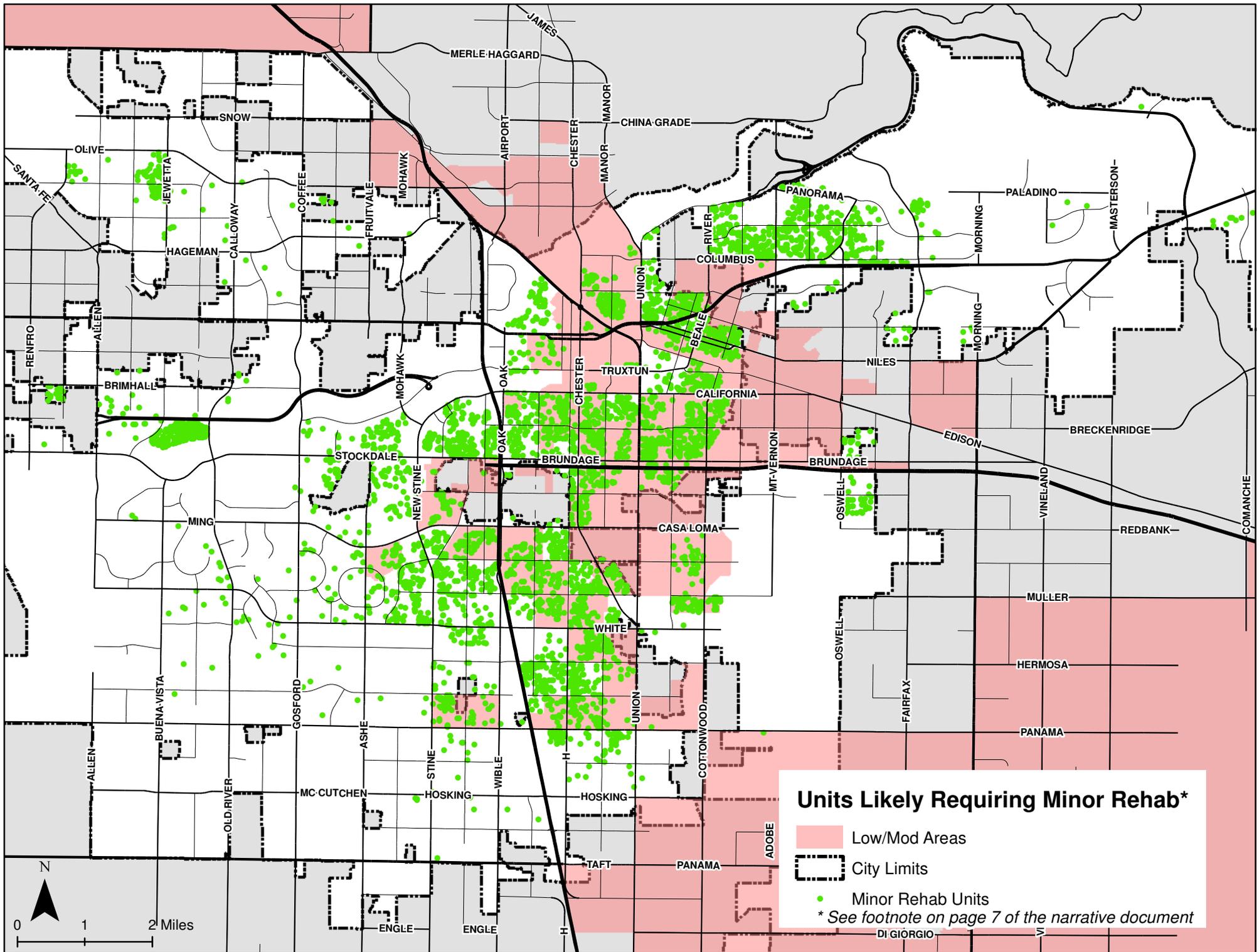


Units Likely Requiring Demolition

- Low/Mod Areas
- City Limits
- Demo Units







APPENDIX D

List of Community Care Facilities

Locations of Community Care Facilities in Bakersfield

Facility	Type	Address	Zip
KERN BRIDGES YOUTH HOMES, INC.- ADOPTIONS	Adoption	1321 STINE	93309
PATHWAY FAMILY SERVICES, INC.	Adoption	5000 CALIFORNIA AVE. STE 209	93309
COVENANT COMMUNITY SERVICES, INC. FFA	Foster Family Agency	1700 NO. CHESTER AVENUE	93308
FOSTER CHILDREN SAFE HAVEN FOSTER FAMILY AGENCY	Foster Family Agency	4201 ARDMORE AVE. SUITE 6	93309
FOSTER PARENT TRAINING CENTER FOR HOMES OF HOPE	Foster Family Agency	231 HOLTBY RD.	93304
KERN BRIDGES YOUTH HOMES,INC.-FOSTER FAMILY AGENCY	Foster Family Agency	1321 STINE ROAD	93309
LEGACY BEHAVIORAL SERVICES	Foster Family Agency	2700 "F" STREET, SUITE 132	93301
PATHWAY FAMILY SERVICES	Foster Family Agency	5000 CALIFORNIA AVE., STE. 209	93309
A POSITIVE ATTITUDE OUTLOOK, INC.	Foster Family Agency-Sub Agency	4900 CALIFORNIA AVE. B-210	93309
ALLIANCE HUMAN SERVICES, INC.- BAKERSFIELD	Foster Family Agency-Sub Agency	5329 OFFICE CENTER COURT #120	93309
ASPIRANET - BAKERSFIELD	Foster Family Agency-Sub Agency	1001 TOWER WAY, STE. 250	93309
FOSTER FAMILY NETWORK	Foster Family Agency-Sub Agency	4540 CALIFORNIA AVE., STE. 340	93309
KOINONIA FOSTER HOMES – BAKERSFIELD	Foster Family Agency-Sub Agency	4600 AMERICAN AVENUE	93309
COCO'S	Residential Small Family Homes	9221 LACROIX COURT	93311
DARENSBOURG NURSERY (TOT STOP)	Residential Small Family Homes	7501 NORRIS ROAD	93308
MILES HOME CARE	Residential Small Family Homes	820 FERDINAND	93309
ASPIRANET	Transitional Housing Placement	1001 TOWER WAY, STE. 250	93308

Facility	Type	Address	Zip
VALOR RESIDENTIAL & EDUCATIONAL SERVICES	Transitional Housing Placement	200-B MINNER AVENUE	93306
A.MIRIAM JAMISON CHILDREN'S CENTER	Children's Residential Group Home	1010 SHALIMAR DRIVE	93306
ANGELS OF HOPE GUIDANCE CENTER	Children's Residential Group Home	4313 MONITOR ST.	93307
CAMERON YOUTH HOME	Children's Residential Group Home	12010 ROARING RIVER	93311
CHRISTMAS TREE YOUTH CARE CENTER	Children's Residential Group Home	4405 CHRISTMAS TREE LANE	93305
CREWS' GROUP HOME	Children's Residential Group Home	9711 IROQUOIS LANE	93312
FIRST STEP	Children's Residential Group Home	6024 FRIANT ST.	93307
FROM BOYS TO MEN YOUTH HOME	Children's Residential Group Home	1013 WHITE LANE	93307
HARBOR YOUTH FACILITY, INC.	Children's Residential Group Home	4117 MAIZE COURT	93313
HELPING HANDS YOUTH FACILITY, INC.	Children's Residential Group Home	9718 BATTERSEA PARK	93312
JAMES PENNY HOUSE INC.	Children's Residential Group Home	6428 EASTER LILY COURT	93313
JOEZER YOUTH HOMES	Children's Residential Group Home	6508 DONATELLO DRIVE	93306
JOHN & DOROTHY ALMKLOV HOUSE	Children's Residential Group Home	4301 DE ETTE	93313
LIGHT KEEPERS, INC., THE	Children's Residential Group Home	3917 WHITE LANE	93309
MENDED FENCES 1	Children's Residential Group Home	1104 SAND CREEK DRIVE	93312
MURPHY'S BOYS GROUP HOME	Children's Residential Group Home	3509 EISENHOWER	93309
MURPHY'S BOYS GROUP HOME #2	Children's Residential Group Home	3500 TEAL STREET	93307
NEW DESTINY YOUTH FACILITY INC.	Children's Residential Group Home	14 CLAUDIA AUTUMN DRIVE	93312
NEW START YOUTH FACILITY	Children's Residential Group Home	2409 BELVEDERE	93309
PATWAY FAMILY SERVICES, INC.	Children's Residential Group Home	4500 CALIFORNIA AVE.	95509

Facility	Type	Address	Zip
PTS FIVE	Children's Residential Group Home	3415 ADANAC CT	93309
PTS ONE	Children's Residential Group Home	310 CHIAPAS AVE	93307
PTS SIX	Children's Residential Group Home	10912 EAGLE FALLS CT.	93312
SAILS CRISIS	Children's Residential Group Home	3505 WESTCHESTER AVE	93309
SAILS IX	Children's Residential Group Home	9801 CHEYENNE DR.	93312
SAILS SAPPHIRE	Children's Residential Group Home	6205 STAR SAPPHIRE DRIVE	93313
SAILS STELLAR	Children's Residential Group Home	11708 STELLAR AVE	93312
SAILS V	Children's Residential Group Home	12803 MARRADI AVE.	93312
SAILS VI GROUP HOME	Children's Residential Group Home	10117 SAINT ALBANS AVE	93311
SAILS VII	Children's Residential Group Home	4013 REDFORD CT.	93313
SAILS VIII	Children's Residential Group Home	4505 CHANEY LN.	93313
SAILS WESTBROOK CRISIS	Children's Residential Group Home	1818 WESTBROOK DR.	93309
SCOTTS YOUTH FACILITY – BAKERSFIELD	Children's Residential Group Home	408 LEETA STREET	93307
SHERMAN GROUP HOME, SUNKIST	Children's Residential Group Home	6012 SUNKIST COURT	93306
STOCKDALE BOYS CENTER	Children's Residential Group Home	707 ELSEY STREET	93309
STOCKDALE BOYS CENTER II	Children's Residential Group Home	4601 CHARTER OAKS CT.	93309
SUMMERBREEZ YOUTH HOMES FOR BOYS	Children's Residential Group Home	9604 VALLEY FOREST COURT	93311
TRANQUIL WATERS GUIDANCE CENTER	Children's Residential Group Home	4825 KENNY STREET	93307
UNICORN GARDEN #1	Children's Residential Group Home	3817 EDITH LANE	93304
UNICORN GARDEN #3	Children's Residential Group Home	1216 SANDRA DRIVE	93304

Facility	Type	Address	Zip
UNICORN GARDENS #2	Children's Residential Group Home	1001 MEREDITH DRIVE	93304
WALT'S HOME FOR YOUNG MEN	Children's Residential Group Home	1423 QUARTZ HILL RD.	93307
WENDELL HOUSE	Children's Residential Group Home	11907 STURGEON CREEK DRIVE	93311
WENDY'S YOUTH CARE CENTER	Children's Residential Group Home	4409 WENDY AVENUE	93306
YOUTH QUEST GUIDANCE CENTER	Children's Residential Group Home	5500 RAMONA COURT	93307
24/7 RESIDENTIAL CARE HOME	Assisted Living Residential Care for Elderly	612 JUMBUCK LANE	93307
A & A BAKERSFIELD CARE HOME	Assisted Living Residential Care for Elderly	12203 EL CAPITAN AVE.	93312
A COMFORT CARE HOME	Assisted Living Residential Care for Elderly	12409 ANDES AVE	93312
ABLE CARE HOMES 1	Assisted Living Residential Care for Elderly	10005 COBBLESTONE AVENUE	93311
AIMES CORONADO	Assisted Living Residential Care for Elderly	4516 CORONADO AVE.	93306
AIMES CORONADO	Assisted Living Residential Care for Elderly	4516 CORONADO AVE.	93306
AIMES NOBLE II	Assisted Living Residential Care for Elderly	5729 NOBLE STREET	93314
ALMARIE GUEST HOME	Assisted Living Residential Care for Elderly	1525 SUGARLEAF RIDGE DRIVE	93311
ALMARIE GUEST HOME LLC	Assisted Living Residential Care for Elderly	1525 SUGARLEAF RIDGE DR.	93311
ANDRETTI'S HOME	Assisted Living Residential Care for Elderly	11814 ANDRETTI AVENUE	93312
ARBOLADO HOUSE	Assisted Living Residential Care for Elderly	9400 LAKE VICTORIA	93312
ARBOLADO HOUSE 2	Assisted Living Residential Care for Elderly	15808 CLARISSE STREET	93314
ARCADIA FAMILY CARE	Assisted Living Residential Care for Elderly	8306 SHIPROCK DRIVE	93312
ARCADIA FAMILY CARE II	Assisted Living Residential Care for Elderly	13208 INDURAN DR.	93312
ARCADIA GARDENS RESIDENTIAL CARE	Assisted Living Residential Care for Elderly	1004 COYOTE SPRINGS	93312

Facility	Type	Address	Zip
ARCADIA GARDENS RESIDENTIAL CARE II	Assisted Living Residential Care for Elderly	10813 DELICATO CT	93312
ARCADIA HOME CARE	Assisted Living Residential Care for Elderly	10615 TROPHY CT.	93312
ARCADIA HOME CARE II	Assisted Living Residential Care for Elderly	10719 BEAVER CREEK DR.	93312
ARCADIA HOME CARE III	Assisted Living Residential Care for Elderly	11605 CAMPSITE WAY	93312
BALANCE RESIDENTIAL CARE CORP II	Assisted Living Residential Care for Elderly	10125 ST. ALBANS AVE	93311
BALANCE RESIDENTIAL CARE CORPORATION	Assisted Living Residential Care for Elderly	9802 VERTRICE AVE.	93311
BETTY'S HOME	Assisted Living Residential Care for Elderly	4017 VANCE AVENUE	93313
BETTY'S HOME 2	Assisted Living Residential Care for Elderly	2700 DORE DR.	93304
BLUE PEARL HOME CARE	Assisted Living Residential Care for Elderly	10106 COBBLESTONE AVENUE	93311
BLUE PEARL HOME CARE II	Assisted Living Residential Care for Elderly	10018 SAINT ALBANS AVENUE	93311
BLUE PEARL HOME CARE III	Assisted Living Residential Care for Elderly	10414 BICHESTER COURT	93311
BRIGHTON MANOR	Assisted Living Residential Care for Elderly	305 ALUM BAY COURT	93312
CALLOWAY GARDENS	Assisted Living Residential Care for Elderly	9706 HARVEY COURT	93312
CANDICE HOME CARE I	Assisted Living Residential Care for Elderly	5801 COCHRAN DRIVE	93309
COBBLE STONE RESIDENTIAL HOME CARE	Assisted Living Residential Care for Elderly	9320 COBBLE MOUNTAIN ROAD	93313
COMFORT CARE HOME	Assisted Living Residential Care for Elderly	6501 PEGGY WAY	93307
COMFORT CARE HOME I	Assisted Living Residential Care for Elderly	10405 LERWICK AVENUE	93311
COMFORT CARE HOME II	Assisted Living Residential Care for Elderly	9613 GHIRARDELLI	93311
COMFORT CARE HOME III	Assisted Living Residential Care for Elderly	9609 GHIRARDELLI AVE	93311
COVENANT GUEST HOME	Assisted Living Residential Care for Elderly	2626 KAIBAB AVENUE	93306

Facility	Type	Address	Zip
CRYSTAL CARE HOMES 1	Assisted Living Residential Care for Elderly	5417 PACER VALLEY CT.	93313
DARLINGHAM SENIOR LIVING	Assisted Living Residential Care for Elderly	807 DARLINGHAM COURT	93312
DEAN'S CARE VILLA 110	Assisted Living Residential Care for Elderly	13110 HINAULT DRIVE	93314
DEAN'S CARE VILLA 725	Assisted Living Residential Care for Elderly	10725 RISING SUN DRIVE	93312
DEAN'S CARE VILLA, INC.	Assisted Living Residential Care for Elderly	13115 HINAULT DRIVE	93314
DIVINE MERCY GUEST HOME I	Assisted Living Residential Care for Elderly	6108 COCHRAN DRIVE	93309
DIVINE MERCY GUEST HOME II	Assisted Living Residential Care for Elderly	809 HEWLETT STREET	93309
DIVINE MERCY GUEST HOME III	Assisted Living Residential Care for Elderly	2301 SCARBOROUGH LANE	93309
DIVINE MERCY GUEST HOME IV	Assisted Living Residential Care for Elderly	704 HEWLETT STREET	93309
DIVINE MERCY HOME CARE	Assisted Living Residential Care for Elderly	10239 LANESBOROUGH AVE.	93311
EMERALD ELDER CARE	Assisted Living Residential Care for Elderly	15319 ANITA CATRINA CT.	93314
EMERITUS AT BAKERSFIELD	Assisted Living Residential Care for Elderly	8100 WESTWOLD DRIVE	93311
EMERITUS AT BAKERSFIELD	Assisted Living Residential Care for Elderly	8100 WESTWOLD DRIVE	93311
EVERGREEN GARDENS	Assisted Living Residential Care for Elderly	10617 VICTORIA FALLS	93312
FOUR SEASONS ASSISTED LIVING CENTER	Assisted Living Residential Care for Elderly	5400 STINE ROAD	93313
GABLES, THE	Assisted Living Residential Care for Elderly	903 SPIRIT LAKE DRIVE	93312
GLENWOOD GARDENS	Assisted Living Residential Care for Elderly	350 CALLOWAY DRIVE	93312
GOLDEN AGE CARE FACILITY, INC.	Assisted Living Residential Care for Elderly	4825 SHADOW STONE STREET	93311
GOLDEN CASTLE ASSISTED LIVING	Assisted Living Residential Care for Elderly	2607 MOUNT VERNON AVENUE	93306
COVENANT GUEST HOME	Assisted Living Residential Care for Elderly	2626 KAIBAB AVENUE	93306

Facility	Type	Address	Zip
CRYSTAL CARE HOMES 1	Assisted Living Residential Care for Elderly	5417 PACER VALLEY CT.	93313
DARLINGHAM SENIOR LIVING	Assisted Living Residential Care for Elderly	807 DARLINGHAM COURT	93312
DEAN'S CARE VILLA 110	Assisted Living Residential Care for Elderly	13110 HINAULT DRIVE	93314
DEAN'S CARE VILLA 725	Assisted Living Residential Care for Elderly	10725 RISING SUN DRIVE	93312
DEAN'S CARE VILLA, INC.	Assisted Living Residential Care for Elderly	13115 HINAULT DRIVE	93314
DIVINE MERCY GUEST HOME I	Assisted Living Residential Care for Elderly	6108 COCHRAN DRIVE	93309
DIVINE MERCY GUEST HOME II	Assisted Living Residential Care for Elderly	809 HEWLETT STREET	93309
DIVINE MERCY GUEST HOME III	Assisted Living Residential Care for Elderly	2301 SCARBOROUGH LANE	93309
DIVINE MERCY GUEST HOME IV	Assisted Living Residential Care for Elderly	704 HEWLETT STREET	93309
DIVINE MERCY HOME CARE	Assisted Living Residential Care for Elderly	10239 LANESBOROUGH AVE.	93311
EMERALD ELDER CARE	Assisted Living Residential Care for Elderly	15319 ANITA CATRINA CT.	93314
EMERITUS AT BAKERSFIELD	Assisted Living Residential Care for Elderly	8100 WESTWOLD DRIVE	93311
EMERITUS AT BAKERSFIELD	Assisted Living Residential Care for Elderly	8100 WESTWOLD DRIVE	93311
EVERGREEN GARDENS	Assisted Living Residential Care for Elderly	10617 VICTORIA FALLS	93312
FOUR SEASONS ASSISTED LIVING CENTER	Assisted Living Residential Care for Elderly	5400 STINE ROAD	93313
GABLES, THE	Assisted Living Residential Care for Elderly	903 SPIRIT LAKE DRIVE	93312
GLENWOOD GARDENS	Assisted Living Residential Care for Elderly	350 CALLOWAY DRIVE	93312
GOLDEN AGE CARE FACILITY, INC.	Assisted Living Residential Care for Elderly	4825 SHADOW STONE STREET	93311
GOLDEN CASTLE ASSISTED LIVING	Assisted Living Residential Care for Elderly	2607 MOUNT VERNON AVENUE	93306
GOLDEN HEARTS RESIDENTIAL CARE FACILITY	Assisted Living Residential Care for Elderly	9104 GLEESON CT	93311

Facility	Type	Address	Zip
GOLDEN VILLA HOME	Assisted Living Residential Care for Elderly	4420 FOXBORO CT.	93309
GRACIOUS LADY ALZHEIMER'S CARE	Assisted Living Residential Care for Elderly	1524 BEALE STREET	93305
GRACIOUS LIVING ELDERLY CARE	Assisted Living Residential Care for Elderly	2508 OLMO COURT	93309
GREENBELT HOME LOVING CARE	Assisted Living Residential Care for Elderly	3619 PLANZ RD.	93309
HALLMARK OF BAKERSFIELD	Assisted Living Residential Care for Elderly	2001 AKERS ROAD	93309
HERITAGE LIVING	Assisted Living Residential Care for Elderly	3801 PASEO AIROSA	93311
HERITAGE LIVING I	Assisted Living Residential Care for Elderly	10411 BLYTHE CT.	93311
HERITAGE LIVING II	Assisted Living Residential Care for Elderly	6401 REDINGER ST	93313
HOME AGAIN I	Assisted Living Residential Care for Elderly	6301 MOHAWK	93308
HOME AGAIN II	Assisted Living Residential Care for Elderly	100 VIA ROBLADA	93312
HOME SWEET HOME	Assisted Living Residential Care for Elderly	2320 SO. I STREET	93304
IRON MOUNTAIN SENIOR LIVING	Assisted Living Residential Care for Elderly	4510 IRON MOUNTAIN COURT	93311
IZENE'S HAVEN ASSISTED LIVING	Assisted Living Residential Care for Elderly	10000 COBBLESTONE AVE	93311
J & J HOME CARE	Assisted Living Residential Care for Elderly	9300 WINDCREEK CT.	93312
JASMINE GARDEN RESIDENTIAL CARE	Assisted Living Residential Care for Elderly	14016 TOLUCA DRIVE	93314
JASMINE GARDEN RESIDENTIAL CARE II	Assisted Living Residential Care for Elderly	14012 TOLUCA DRIVE	93314
JASMINE HOME CARE II	Assisted Living Residential Care for Elderly	501 BOB WHITE COURT	93309
JOYFUL LIVING CARE HOME, LLC	Assisted Living Residential Care for Elderly	11605 REVOLUTION ROAD	93312
KRAMER SERENITY RCFE	Assisted Living Residential Care for Elderly	2517 KRAMER STREET	93309
LEANO'S RESIDENTIAL CARE HOME	Assisted Living Residential Care for Elderly	2804 TAR SPRINGS AVE	93313

Facility	Type	Address	Zip
LERWICK HOME CARE	Assisted Living Residential Care for Elderly	10213 LERWICK AVENUE	93311
LILA ROSE COURT MANOR	Assisted Living Residential Care for Elderly	15452 LILA ROSE COURT	93314
LILA ROSE COURT MANOR	Assisted Living Residential Care for Elderly	15452 LILA ROSE COURT	93314
MEADOWS, THE	Assisted Living Residential Care for Elderly	10702 FOUR BEARS	93312
MERCIE'S HOME #3	Assisted Living Residential Care for Elderly	5808 CARISSA AVENUE	93309
MERCIE'S HOME #5	Assisted Living Residential Care for Elderly	812 SESNON STREET	93309
MY HOME YOUR HOME CARE FOR ELDERLY LLC	Assisted Living Residential Care for Elderly	6712 JETTA AVE	93308
NORTHPOINT VILLAGE ASSISTED LIVING I	Assisted Living Residential Care for Elderly	8416 ANDROMEDA LANE	93306
NORTHPOINT VILLAGE ASSISTED LIVING II	Assisted Living Residential Care for Elderly	8422 ANDROMEDA LANE	93306
NORTHPOINT VILLAGE ASSISTED LIVING III	Assisted Living Residential Care for Elderly	8428 ANDROMEDA LANE	93306
PACIFICA SENIOR LIVING BAKERSFIELD	Assisted Living Residential Care for Elderly	3209 BROOKSIDE DRIVE	93311
PACIFICA SENIOR LIVING BAKERSFIELD, MEMORY CARE	Assisted Living Residential Care for Elderly	3115 BROOKSIDE DRIVE	93311
PALM LIVING	Assisted Living Residential Care for Elderly	13302 HINAULT DRIVE	93314
PARADISE GARDENS	Assisted Living Residential Care for Elderly	15318 LILA ROSE CT.	93314
PARK RCFE, THE	Assisted Living Residential Care for Elderly	311 GARNSEY AVENUE	93309
PASSION PLUS CARE HAVEN RES. CARE FAC.FOR ELDERLY	Assisted Living Residential Care for Elderly	3025 LOTUS LANE	93307
REDWOOD VILLAGE GARDENS	Assisted Living Residential Care for Elderly	5400 STINE ROAD	93313
ROSE GARDEN	Assisted Living Residential Care for Elderly	810 S UNION AVENUE	93307
ROSEBELLA PLACE	Assisted Living Residential Care for Elderly	9319 MANIHIKI	93311

Facility	Type	Address	Zip
SAMARITANS, THE	Assisted Living Residential Care for Elderly	2204 SHERWOOD AVENUE	93304
SAMARITANS/KENNY ST., THE	Assisted Living Residential Care for Elderly	4804 KENNY STREET	93307
SILVERCREST MANOR	Assisted Living Residential Care for Elderly	902 BRENTWOOD DRIVE	93306
SILVERLAKE HOME	Assisted Living Residential Care for Elderly	3303 SILVERLAKE DRIVE	93312
SOLACE AT ARGYLE, THE	Assisted Living Residential Care for Elderly	3900 ARGYLE COURT	93313
SPRING HOME	Assisted Living Residential Care for Elderly	8722 HOODSPORT AVE	93312
SPRUCE GARDENS	Assisted Living Residential Care for Elderly	2400 SPRUCE STREET	93301
ST. ANTHONY HOME	Assisted Living Residential Care for Elderly	11004 SILVER FALLS AVENUE	93312
ST. CATHERINE'S HOME CARE, INC.	Assisted Living Residential Care for Elderly	10214 PINNACLE RIDGE AVE.	93311
ST. JUDE	Assisted Living Residential Care for Elderly	11713 MANTOVA	93312
ST. JUDE	Assisted Living Residential Care for Elderly	11713 MANTOVA	93312
SUMMER SPRINGS BOARD & CARE	Assisted Living Residential Care for Elderly	6112 SUMMER SPRINGS DRIVE	93313
SUMMIT HILLS I	Assisted Living Residential Care for Elderly	4614 UPLAND POINT DRIVE	93306
SUMMIT HILLS II	Assisted Living Residential Care for Elderly	6603 EDGEVIEW DRIVE	93306
TEDENEK ELDER HOME	Assisted Living Residential Care for Elderly	13005 BIRKENFELD AVE.	93314
TRINITY, THE	Assisted Living Residential Care for Elderly	200 TRINITY AVENUE	93307
WESTCHESTER GARDENS	Assisted Living Residential Care for Elderly	2228 TRUXTUN AVENUE	93306
WESTCHESTER HOME ON SPRUCE, THE	Assisted Living Residential Care for Elderly	2485 SPRUCE STREET	93301
WHISPERING PINES	Assisted Living Residential Care for Elderly	5711 HESKETH DRIVE	93309
ROSEWOOD RETIREMENT COMMUNITY	Residential Care for Elderly-Continuing Care	1301 NEW STINE ROAD	93309

Facility	Type	Address	Zip
A GOOD TIME OUT	Child Care Infant Center serves ages 0-2	3400 CALLOWAY DRIVE, SUITE 502	93312
BETHEL KIDDIE KORRAL CHILD CARE CENTER	Child Care Infant Center serves ages 0-2	1418 W. COLUMBUS	93301
CALIFORNIA IVY LEAGUE PREP ACADEMY, PS & IC	Child Care Infant Center serves ages 0-2	2301 ASHE ROAD	93309
CHILDTIME CHILDREN'S CENTER	Child Care Infant Center serves ages 0-2	9903 CAMINO MEDIA	93311
DISCOVERY DEPOT	Child Care Infant Center serves ages 0-2	1620 E. TRUXTUN AVENUE	93305
GARDEN PATHWAYS DOWNTOWN EDUCATION CENTER	Child Care Infant Center serves ages 0-2	1130 17TH STREET	93301
GREENFIELD COUNTRY PRESCHOOL	Child Care Infant Center serves ages 0-2	7690 S. UNION	93307
KIDZ KOUNTRY PRESCHOOL	Child Care Infant Center serves ages 0-2	4620 TAFT HWY	93313
LA PETITE ACADEMY, INC.	Child Care Infant Center serves ages 0-2	2616 GOSFORD ROAD	93309
LIL' EXPLORERS	Child Care Infant Center serves ages 0-2	8800 HARRIS ROAD	93311
LITTLE WONDER'S ENLIGHTENING PRESCHOOL	Child Care Infant Center serves ages 0-2	12438 ROSEDALE HIGHWAY	93312
LMNOP LEARNING CENTER	Child Care Infant Center serves ages 0-2	2240 MING AVENUE	93304
MORNING OUT FOR MOMS - INFANT CENTER	Child Care Infant Center serves ages 0-2	2216 17TH STREET	93301
PETE H. PARRA CHILD DEVELOPMENT CENTER	Child Care Infant Center serves ages 0-2	1825 FELIZ DRIVE	93307
SMALL STEPS CHILD DEVELOPMENT CENTER	Child Care Infant Center serves ages 0-2	4201 UNIVERSITY AVENUE	93306
SMALL WONDERS PRESCHOOL/THE ROCK	Child Care Infant Center serves ages 0-2	4800-C FRUITVALE AVENUE	93308
ST. JOHN'S CHILDREN CENTER	Child Care Infant Center serves ages 0-2	4500 BUENA VISTA ROAD	93311
STERLING CHILD DEVELOPMENT CENTER	Child Care Infant Center serves ages 0-2	3000 STERLING ROAD	93306
STINE CHILD DEVELOPMENT CENTER	Child Care Infant Center serves ages 0-2	315 STINE ROAD	93309

Facility	Type	Address	Zip
SUNSET CHILD DEVELOPMENT CENTER	Child Care Infant Center serves ages 0-2	8701 SUNSET BLVD.	93307
TODDLER TECH PRESCHOOL	Child Care Infant Center serves ages 0-2	2211 G STREET	93301
A GOOD TIME OUT	School Age Child Care Center serves ages 5-17	3400 CALLOWAY DRIVE, SUITE 501	93312
AGAPELAND CHRISTIAN ACADEMY	School Age Child Care Center serves ages 5-17	1030 - 4TH STREET	93304
BAKERSFIELD ADULT SCHOOL CHILDREN'S CENTER	School Age Child Care Center serves ages 5-17	501 S. MT. VERNON AVENUE	93307
BEST FRIENDS CHILDREN'S CENTER	School Age Child Care Center serves ages 5-17	1960 E. MING AVENUE	93304
BETHEL KIDDIE KORRAL	School Age Child Care Center serves ages 5-17	1418 W. COLUMBUS	93301
BRIGHT BEGINNINGS LEARNING CENTER	School Age Child Care Center serves ages 5-17	2906 LOMA LINDA DRIVE	93305
CALIFORNIA IVY LEAGUE PREP ACADEMY, PS & IC	School Age Child Care Center serves ages 5-17	2301 ASHE ROAD	93309
CANYON HILLS PRESCHOOL AND DAYCARE	School Age Child Care Center serves ages 5-17	7001 AUBURN STREET	93306
CHILD LIFE LEARNING CENTER	School Age Child Care Center serves ages 5-17	2515 CHURCH AVENUE	93306
CHILDRENS LEARNING CENTER, THE	School Age Child Care Center serves ages 5-17	2300 E. BRUNDAGE LANE	93307
CHILDTIME CHILDREN'S CENTER	School Age Child Care Center serves ages 5-17	9903 CAMINO MEDIA	93311
COUNTRY CHRISTIAN SCHOOL, INC	School Age Child Care Center serves ages 5-17	2416 DEAN AVENUE	93312
FIRST NAZARENE PRESCHOOL DAYCARE	School Age Child Care Center serves ages 5-17	2801 HUGHES LANE	93304
GREENFIELD COUNTRY PRE-SCHOOL	School Age Child Care Center serves ages 5-17	7690 S. UNION AVENUE	93307
LA PETITE ACADEMY, INC.	School Age Child Care Center serves ages 5-17	2616 GOSFORD ROAD	93309
LIL' EXPLORERS	School Age Child Care Center serves ages 5-17	8800 HARRIS ROAD	93311
LITTLE RED SCHOOL HOUSE #2	School Age Child Care Center serves ages 5-17	4601 CALIFORNIA AVE	93309
LITTLE RED SCHOOL HOUSE #3	School Age Child Care Center serves ages 5-17	4601 FRUITVALE AVE.	93308

Facility	Type	Address	Zip
MERCY CENTER	School Age Child Care Center serves ages 5-17	2301 ASHE ROAD	93309
OAKS CHILDREN'S CENTER, INC.	School Age Child Care Center serves ages 5-17	10200 CAMPUS PARK DRIVE	93311
OLIVE KNOLLS CHRISTIAN SCHOOL	School Age Child Care Center serves ages 5-17	6201 FRUITVALE AVE.	93308
SMALL WONDERS PRESCHOOL/THE ROCK	School Age Child Care Center serves ages 5-17	4800-B FRUITVALE AVENUE	93308
SUNSHINE CENTER	School Age Child Care Center serves ages 5-17	528 SOUTH REAL ROAD	93309
VALLEY ACHIEVEMENT CENTER	School Age Child Care Center serves ages 5-17	1400 STINE ROAD	93309
VALLEY ACHIEVEMENT CENTER	School Age Child Care Center serves ages 5-17	1300 STINE ROAD	93309
WONDER WINDOW CHILDRENS CENTER	School Age Child Care Center serves ages 5-17	8001 PANORAMA DRIVE	93306
A GOOD TIME OUT	Child Care Center Preschool – serves ages 2-5	3400 CALLOWAY DRIVE, SUITE 501	93312
AGAPELAND CHRISTIAN ACADEMY	Child Care Center Preschool – serves ages 2-5	1030 - 4TH STREET	93304
ALBERTA DILLARD CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	5704 PIONEER DRIVE	93306
ALL ABOARD PRESCHOOL	Child Care Center Preschool – serves ages 2-5	8510 WEEDPATCH HWY.	93307
AMERICAN KIDS UNIVERSITY	Child Care Center Preschool – serves ages 2-5	3622 ALLEN ROAD	93314
B.C. CAMPUS C.D.C. - PRESCHOOL PROGRAM	Child Care Center Preschool – serves ages 2-5	1801 PANORAMA DRIVE	93305
B.C.S.D./PAULY ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	313 PLANZ ROAD	93304
BAKERSFIELD ADULT SCHOOL CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	501 S. MT. VERNON AVENUE	93307
BAKERSFIELD PARENT NURSERY	Child Care Center Preschool – serves ages 2-5	2080 STINE ROAD #2	93309
BAKERSFIELD PLAY CENTER, INC	Child Care Center Preschool – serves ages 2-5	1620 KENTUCKY STREET	93305
BCSD/EVERGREEN ELEMENTARY PRE-KINDERGARTEN	Child Care Center Preschool – serves ages 2-5	2600 ROSE MARIE DRIVE	93304

Facility	Type	Address	Zip
BCSD/RAFER JOHNSON PRE-KINDERGARTEN	Child Care Center Preschool – serves ages 2-5	1100 9TH STREET	93304
BCSD/ROOSEVELT ELEMENTARY PRE-KINDERGARTEN	Child Care Center Preschool – serves ages 2-5	2324 VERDE STREET	93304
BETHEL KIDDIE KORRAL	Child Care Center Preschool – serves ages 2-5	1418 W COLUMBUS AVE	93301
BRIGHT BEGINNINGS LEARNING CENTER	Child Care Center Preschool – serves ages 2-5	2906 LOMA LINDA DRIVE	93305
BRIGHT FUTURES PRESCHOOL	Child Care Center Preschool – serves ages 2-5	608 KENTUCKY	93305
C.C.E.D.C. "LA ESCUELITA"	Child Care Center Preschool – serves ages 2-5	1000 PACIFIC STREET	93305
CAL STATE UNIVERSITY BAKERSFIELD CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	9001 STOCKDALE HIGHWAY	93311
CALIFORNIA IVY LEAGUE PREP ACADEMY, PS & IC	Child Care Center Preschool – serves ages 2-5	2301 ASHE ROAD	93309
CANYON HILLS PRESCHOOL	Child Care Center Preschool – serves ages 2-5	7001 AUBURN STREET	93306
CASA LOMA CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	525 E. CASA LOMA DRIVE	93307
CHILD HAVEN	Child Care Center Preschool – serves ages 2-5	5 REAL ROAD	93309
ALBERTA DILLARD CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	5704 PIONEER DRIVE	93306
ALL ABOARD PRESCHOOL	Child Care Center Preschool – serves ages 2-5	8510 WEEDPATCH HWY.	93307
AMERICAN KIDS UNIVERSITY	Child Care Center Preschool – serves ages 2-5	3622 ALLEN ROAD	93314
B.C. CAMPUS C.D.C. - PRESCHOOL PROGRAM	Child Care Center Preschool – serves ages 2-5	1801 PANORAMA DRIVE	93305
B.C.S.D./PAULY ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	313 PLANZ ROAD	93304
BAKERSFIELD ADULT SCHOOL CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	501 S. MT. VERNON AVENUE	93307
BAKERSFIELD PARENT NURSERY	Child Care Center Preschool – serves ages 2-5	2080 STINE ROAD #2	93309
BAKERSFIELD PLAY CENTER, INC	Child Care Center Preschool – serves ages 2-5	1620 KENTUCKY STREET	93305

Facility	Type	Address	Zip
BCSD/EVERGREEN ELEMENTARY PRE-KINDERGARTEN	Child Care Center Preschool – serves ages 2-5	2600 ROSE MARIE DRIVE	93304
BCSD/RAFER JOHNSON PRE-KINDERGARTEN	Child Care Center Preschool – serves ages 2-5	1100 9TH STREET	93304
BCSD/ROOSEVELT ELEMENTARY PRE-KINDERGARTEN	Child Care Center Preschool – serves ages 2-5	2324 VERDE STREET	93304
BETHEL KIDDIE KORRAL	Child Care Center Preschool – serves ages 2-5	1418 W COLUMBUS AVE	93301
BRIGHT BEGINNINGS LEARNING CENTER	Child Care Center Preschool – serves ages 2-5	2906 LOMA LINDA DRIVE	93305
BRIGHT FUTURES PRESCHOOL	Child Care Center Preschool – serves ages 2-5	608 KENTUCKY	93305
C.C.E.D.C. "LA ESCUELITA"	Child Care Center Preschool – serves ages 2-5	1000 PACIFIC STREET	93305
CAL STATE UNIVERSITY BAKERSFIELD CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	9001 STOCKDALE HIGHWAY	93311
CALIFORNIA IVY LEAGUE PREP ACADEMY, PS & IC	Child Care Center Preschool – serves ages 2-5	2301 ASHE ROAD	93309
CANYON HILLS PRESCHOOL	Child Care Center Preschool – serves ages 2-5	7001 AUBURN STREET	93306
CASA LOMA CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	525 E. CASA LOMA DRIVE	93307
CHILD HAVEN	Child Care Center Preschool – serves ages 2-5	5 REAL ROAD	93309
CHILD LIFE LEARNING CENTER	Child Care Center Preschool – serves ages 2-5	2515 CHURCH AVE	93306
CHILDRENS LEARNING CENTER, THE	Child Care Center Preschool – serves ages 2-5	2300 E. BRUNDAGE LANE	93307
CHILDTIME CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	9903 CAMINO MEDIA	93311
CHRIST'S CHURCH OF THE VALLEY DCC	Child Care Center Preschool – serves ages 2-5	13701 STOCKDALE HIGHWAY	93314
CLAUDE W. RICHARDSON C.D.C.	Child Care Center Preschool – serves ages 2-5	1515 FELIZ DRIVE	93307
CLEO FORAN CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1410 11TH STREET	93304
DISCOVERY DEPOT	Child Care Center Preschool – serves ages 2-5	1620 E. TRUXTUN AVENUE	93305

Facility	Type	Address	Zip
EDISON PRESCHOOL	Child Care Center Preschool – serves ages 2-5	1036 VINELAND ROAD	93306
FAIRGROUNDS CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	931 BELLE TERRACE	93304
FAIRVIEW CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	425 E. FAIRVIEW RD.	93307
FAITH CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1900 FAITH AVENUE	93304
FIRST EXPERIENCES AT F.U.M.C.	Child Care Center Preschool – serves ages 2-5	4600 STOCKDALE HIGHWAY	93309
FIRST NAZARENE PRESCHOOL DAYCARE	Child Care Center Preschool – serves ages 2-5	2801 HUGHES LANE	93304
FRANKLIN CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	2400 TRUXTON	93301
GARDEN PATHWAYS DOWNTOWN EDUCATION CENTER	Child Care Center Preschool – serves ages 2-5	1130 17TH STREET	93301
GRACE BAPTIST CHURCH MOTHER'S DAY OUT	Child Care Center Preschool – serves ages 2-5	2550 JEWETTA	93312
GRACE CHRISTIAN ACADEMY	Child Care Center Preschool – serves ages 2-5	1510 MCCRAY	93308
GREENFIELD CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	5400 MONITOR	93307
GREENFIELD COUNTRY PRE-SCHOOL	Child Care Center Preschool – serves ages 2-5	7690 S. UNION AVENUE	93307
GREENFIELD STATE PRESCHOOL	Child Care Center Preschool – serves ages 2-5	5400 MONITOR STREET BLDG. B	93307
HEIR FORCE ACADEMY	Child Care Center Preschool – serves ages 2-5	4755 GOSFORD ROAD	93313
HERITAGE PARK CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	2320 MT. VERNON AVENUE	93306
HORACE MANN ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	2710 NILES STREET	93306
JOHN C. FREMONT ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	607 TEXAS	93307
KIDZ KOUNTRY PRESCHOOL	Child Care Center Preschool – serves ages 2-5	4620 TAFT HWY	93313
LA PETITE ACADEMY, INC.	Child Care Center Preschool – serves ages 2-5	2616 GOSFORD ROAD	93309
LIL' EXPLORERS	Child Care Center Preschool – serves ages 2-5	8800 HARRIS ROAD	93311

Facility	Type	Address	Zip
LITTLE COUNTRY CHRISTIAN SCHOOL	Child Care Center Preschool – serves ages 2-5	2408 DEAN AVENUE	93312
LITTLE LIFE PRESCHOOL	Child Care Center Preschool – serves ages 2-5	4201 STINE ROAD	93313
LITTLE ONES PRESCHOOL	Child Care Center Preschool – serves ages 2-5	1705 17TH STREET	93301
LITTLE RED SCHOOL HOUSE #2	Child Care Center Preschool – serves ages 2-5	4601 CALIFORNIA AVE	93309
LITTLE RED SCHOOL HOUSE #3	Child Care Center Preschool – serves ages 2-5	4601 FRUITVALE AVE.	93308
LITTLE WONDER'S ENLIGHTENING PRESCHOOL	Child Care Center Preschool – serves ages 2-5	12438 ROSEDALE HIGHWAY	93312
LMNOP LEARNING CENTER	Child Care Center Preschool – serves ages 2-5	2240 MING AVENUE	93304
LONGFELLOW ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	1900 STOCKTON STREET	93305
MAOF CHILD CARE CENTER PRESCHOOL	Child Care Center Preschool – serves ages 2-5	715 E. CALIFORNIA AVENUE	93307
MARTHA J. MORGAN CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	3811 RIVER BLVD	93305
MCKINLEY ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	601 4TH STREET	93304
MING AVENUE CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1100 MING AVENUE	93304
MORNING OUT FOR MOMS	Child Care Center Preschool – serves ages 2-5	2216 17TH STREET	93301
MT. VERNON ELEMENTARY SCHOOL PRE-K	Child Care Center Preschool – serves ages 2-5	2161 POTOMAC	93307
NAPD TAPSS	Child Care Center Preschool – serves ages 2-5	4032 JEWETT AVENUE	93301
NOAHS ARK LEARNING CENTER/PRESCHOOL	Child Care Center Preschool – serves ages 2-5	175 CHESTER	93301
NOBLE CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1015 NOBLE AVE.	93305
NORTH BEARDSLEY CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	900 SANFORD DRIVE	93308
NORTHWEST CHRISTIAN PRESCHOOL	Child Care Center Preschool – serves ages 2-5	3311 MANOR STREET	93308
OAKS CHILDREN'S CENTER, INC.	Child Care Center Preschool – serves ages 2-5	10200 CAMPUS PARK DRIVE	93311

Facility	Type	Address	Zip
OILDALE CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	127 E. MINNER	93308
OLIVE KNOLLS CHRISTIAN SCHOOL	Child Care Center Preschool – serves ages 2-5	6201 FRUITVALE AVENUE	93308
OUR LADY OF GUADALUPE PRESCHOOL AND DAY CARE	Child Care Center Preschool – serves ages 2-5	609 E. CALIFORNIA STREET	93307
OUR LADY OF PERPETUAL HELP PRESCHOOL	Child Care Center Preschool – serves ages 2-5	124 COLUMBUS STREET	93305
OWENS ELEMENTARY SCHOOL PREK	Child Care Center Preschool – serves ages 2-5	815 POTOMAC AVENUE	93307
PACIFIC STREET CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1000 PACIFIC STREET	93305
PANAMA-BUENA VISTA USD-SEIBERT PRE-KG	Child Care Center Preschool – serves ages 2-5	2800 AGATE STREET	93304
PETE H. PARRA CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1825 FELIZ DRIVE	93307
PIONEER CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	4404 PIONEER DRIVE	93306
PLANTATION PRESCHOOL	Child Care Center Preschool – serves ages 2-5	901 PLANTATION ROAD	93304
PLANZ CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	2400 PLANZ ROAD	93304
RAFER JOHNSON CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1100 9TH STREET	93304
RAMON GARZA ELEMENTARY SCHOOL	Child Care Center Preschool – serves ages 2-5	2901 CENTER STREET	93306
READYLAND PRE-SCHOOL	Child Care Center Preschool – serves ages 2-5	2401 BERNARD STREET	93306
REXLAND ACRES CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	425 E. FAIRVIEW ROAD	93307
RIDGEVIEW CHRISTIAN PRESCHOOL	Child Care Center Preschool – serves ages 2-5	8420 STINE ROAD	93313
ROOSEVELT CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	2324 VERDE STREET	93304
RUBEN J. BLUNT CDC	Child Care Center Preschool – serves ages 2-5	8505 SUNSET BOULEVARD	93307
SAINT PHILIP'S PRESCHOOL	Child Care Center Preschool – serves ages 2-5	7100 STOCKDALE HIGHWAY	93309
SEIBERT CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	2800 AGATE ST.	93304

Facility	Type	Address	Zip
SIERRA MONTESSORI CHILDREN'S CENTER	Child Care Center Preschool – serves ages 2-5	3800 WIBLE ROAD	93309
SMALL STEPS CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	4201 UNIVERSITY AVENUE	93306
SMALL WONDERS PRESCHOOL/THE ROCK	Child Care Center Preschool – serves ages 2-5	4800-C FRUITVALE AVENUE	93308
SOUTHWEST COMMUNITY NURSERY SCHOOL	Child Care Center Preschool – serves ages 2-5	327 A STREET	93304
ST. FRANCIS PRESCHOOL/DAY CARE	Child Care Center Preschool – serves ages 2-5	2531 DRACENA	93304
ST. JOHN'S CHILDREN CENTER	Child Care Center Preschool – serves ages 2-5	4500 BUENA VISTA RD.	93311
STELLA HILLS CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	3800 JEWETT STREET	93301
STERLING CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	3000 STERLING ROAD	93306
STINE CHILD DEVELOPMENT CENTER I	Child Care Center Preschool – serves ages 2-5	315 STINE ROAD	93309
STOCKDALE CHRISTIAN SCHOOL	Child Care Center Preschool – serves ages 2-5	4901 CALIFORNIA	93309
SUNSET CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	8701 SUNSET BLVD.	93307
SUNSHINE CENTER	Child Care Center Preschool – serves ages 2-5	528 SOUTH REAL ROAD	93309
TODDLER TECH PRESCHOOL	Child Care Center Preschool – serves ages 2-5	2211 G STREET	93301
VALLEY ACHIEVEMENT CENTER	Child Care Center Preschool – serves ages 2-5	1400 STINE ROAD	93309
VINELAND CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	14327 S VINELAND ROAD	93307
VIRGINIA CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	3301 VIRGINIA AVE.	93307
VOORHIES CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	6001 PIONEER DR.	93306
WAYSIDE ELEMENTARY SCHOOL PREK	Child Care Center Preschool – serves ages 2-5	1000 MING ST.	93307
WILLIAMS CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	1201 WILLIAMS	93305
WILLOW CHILD DEVELOPMENT CENTER	Child Care Center Preschool – serves ages 2-5	401 WILLOW DRIVE	93308

Facility	Type	Address	Zip
WONDER WINDOW CHILDRENS CENTER	Child Care Center Preschool – serves ages 2-5	8001 PANORAMA DRIVE	93306
ABUNDANT JOY HOME DAY CARE	Family Child Care Home (Large) up to 14 children	4205 CHARTER OAK AVE.	93309
ALCALA, CONSUELO FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2213 WESTMINISTER DR.	93309
ALL AMERICAN KIDS	Family Child Care Home (Large) up to 14 children	3519 SOUTH PASS DR.	93312
ALVEAR, ADRIANA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	12127 HILL COUNTRY	93312
AMOS, SHIRLEY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2500 MANDELIN AVENUE	93304
ANTE, TINA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1813 DUKE DRIVE	93305
ARCINIEGA, MARICELA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	729 FAIRFAX ROAD	93306
ARRIETA, ALICIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1016 MABLE AVE.	93307
AUNT DAWN'S FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	5800 PANORAMA	93306
BACKYARD ADVENTURES HOME DAY CARE	Family Child Care Home (Large) up to 14 children	601 NETTLE PLACE	93308
BACORRO, GILBERT & RECILINA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10411 TITANIUM ST.	93311
BAKER, ASHLEY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4709 SUMMERTREE LANE	93309
BAKER, KIMBERLY & WALTER FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1812 ESTHER ST.	93308
BARNEY HOME CHILD CARE	Family Child Care Home (Large) up to 14 children	1717 SAINT CLAIRE CT.	93304
BARRIENTOS, CHERYL FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	210 W. HIGHLAND	93308
BARRON, ELLEN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6309 BEAU MONDE COURT	93309
BATTLE, SHEILA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3008 DORE DR.	93304
BAUTISTA, BLANCA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6312 GALENA FALLS CT.	93312
BELL, JEANNETTE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9617 STAFFORDSHIRE WAY	93312

Facility	Type	Address	Zip
BELMONTES, ROSA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	12511 SPOLETO AVE.	93312
BENITEZ, AGATHA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	14408 CULIACAN AVE.	93314
BONNER FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	7302 SIERRA RIM DR.	93313
BOWENS, BRENDA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2617 LEE DRIVE	93304
BREWER, DONNA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10101 KENNELAND CT.	93312
BROOKS, ARNEDIS FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10320 DORSEY CT.	93312
BRUM, LISA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	7301 JOLYNN STREET	93308
BUENO, BEATRIZ FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2501 MCCURDY DRIVE	93306
BUENO, LILIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1805 PALM ST.	93304
BUSY "B" DAY CARE CENTER	Family Child Care Home (Large) up to 14 children	900 WOODROW AVENUE	93308
CABRAL EBONY & CARLOS FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4203 BOULDER PASS DRIVE	93311
CALLAHAN, KEYA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5816 WINTER GROVE	93313
CARDONA, EILEEN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1024 E. 18TH ST.	93305
CARRILLO, LORI FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	605 PLOVER CT.	93309
CARYL'S DAY CARE	Family Child Care Home (Large) up to 14 children	1737 CAMINO SIERRA	93306
CASTANEDA, EVA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	7516 GRANITE HILLS STREET	93313
CASWELL-MEARS, MOLLY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3506 SYCAMORE CREEK DR.	93313
CERVANTES, OFELIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5515 SENTORI COURT	93306
CHAVEZ, MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1708 BERNARD ST.	93305
CHILDREN'S PLAYHOUSE	Family Child Care Home (Large) up to 14 children	518 JUMBUCK LANE	93307

Facility	Type	Address	Zip
CISNEROS, MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4225 OLDCASTLE AVE.	93313
CLOYD, CAROLINA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4504 LONEROCK AVE.	93313
COLLOM, SHARON FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3608 BEDROCK DRIVE	93311
COOKS, DEBORAH FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	7805 LAS CRUCES AVE.	93309
CORLEY, DEBORAH FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5125 SURREY LANE	93309
CROMPTON, VIOLENE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3009 DORE DR.	93304
CUEVAS, GUADALUPE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2800 16TH ST.	93301
CUNNINGHAM, STEPHANIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3213 AGATE STREET	93304
CYNTHIA'S FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1812 WESTBROOK DR.	93309
DANIELS-WEBB, NATALIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2605 KILCAREY CT.	93306
DELEON, CAROL FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	11506 JENLEE AVE.	93312
DELGADO, LIDIA FCC	Family Child Care Home (Large) up to 14 children	5203 PRAIRIE WHEAT AVENUE	93313
DRUMMER, SHEILA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4716 HARRIS ROAD	93313
DUMATRAIT FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	1412 STUB OAK AVENUE	93307
DURAN, ALBA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3321 HORNE ST.	93307
ENDRETTA FLORES LITTLE ARK DAY CARE	Family Child Care Home (Large) up to 14 children	7313 LAHAINA AVE.	93309
ENNIS-MARTIN, GLENDA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4904 OLD STEAD CT.	93307
ERIZA, MIRTHA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2016 WILLIAM F. HALSEY	93304
ERVIN, MARY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9701 MONA LISA LANE	93312
ESCOBAR, SILVIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	11117 GRAND PRAIRIE	93311

Facility	Type	Address	Zip
FERGUSON, AMBER FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	527 CHARLANA DR.	93308
FERNANDEZ, MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	11002 LARAMIE PEAK DRIVE	93311
FLORES, ANGELICA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6313 RINGSDALE	93313
FRANCISCO, LIL FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5701 AKERS RD.	93313
FROST, SONIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6701 SAVANNAH FALLS DR.	93312
GARCIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5620 JULIE ST.	93313
GARCIA'S DAY CARE	Family Child Care Home (Large) up to 14 children	4612 SANTA CRUZ	93307
GARCIA, ALEJANDRA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2417 VALENTINE STREET	93304
GARCIA, OLGA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3401 HARMONY DR.	93306
GARCIA, SANDRA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9300 BIRCH CREEK CT.	93312
GATTI, MERCEDES FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4816 SHADOW STONE STREET	93313
GG'S PLAYHOUSE	Family Child Care Home (Large) up to 14 children	900 S. CHESTER AVE.	93304
GIBBONS, SARA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2520 OLIVE STREET	93301
GILMORE, FATIMAH FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1016 NOBLE AVE.	93305
GIRARD, MARY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4209 RYDER LANE	93311
GLENDA DAY CARE	Family Child Care Home (Large) up to 14 children	3500 GINNELLI WAY	93309
GOMEZ, MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5001 EL PALACIO DR.	93307
GOMEZ, YOLANDA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1523 ANNADEL PARKWAY	93311
GONZALEZ FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3806 MESA GRANDE ST.	93304
GONZALEZ, ANITA	Family Child Care Home (Large) up to 14 children	3709 TRACEY CT.	93311

Facility	Type	Address	Zip
GONZALEZ, MARTHA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1420 KRISTINA COURT	93304
GRANNY'S CORNER	Family Child Care Home (Large) up to 14 children	136 REAL RD.	93309
GRIFFIN-WRIGHT, KIM FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	221 NOVA CT	93308
GUDINO, CECILIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9900 VERTRICE AVENUE	93311
GUTIERREZ, CARMEN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	620 L STREET	93304
GUTIERREZ, SUSAN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9703 WHITEHEAD COURT	93311
HANDS OF PRAYER DAY CARE	Family Child Care Home (Large) up to 14 children	405 S. OWENS	93307
HANSBROUGH, SHERRIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3809 SESAME ST.	93309
HAPPY KIDS CHILD CARE	Family Child Care Home (Large) up to 14 children	5201 HARTFORD	93309
HARRIS, JENNIFER FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2608 BRALORNE COURT	93309
HARRIS, MELANIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10801 EAGLE VISTA	93311
HARWOOD, SOCORRO FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3113 IDAHO STREET	93305
HENRY, CARLA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5500 WONDER LANE	93309
HENSLEY, DIANA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	11113 CYPRESS FALLS	93312
HERNANDEZ FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3313 DWIGHT ST.	93306
HERNANDEZ, MARTHA FCC	Family Child Care Home (Large) up to 14 children	3001 BELLE TERRACE	93304
HERNANDEZ, PETRA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	704 BOCA DEL RIO DR.	93314
HERNANDEZ, RAQUEL FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5603 WOODARD RIDGE DRIVE	93313
HIDALGO, GUADALUPE & MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4100 ADIDAS AVE.	93313
HOFFMAN FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	3125 FILLMORE AVENUE	93306

Facility	Type	Address	Zip
HOME AWAY FROM HOME DAY CARE	Family Child Care Home (Large) up to 14 children	8908 OAK BROOK COURT	93312
HOOKS, ELAINE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	215 RODMAN ST.	93307
JAMES, ROSIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9904 BATH CT.	93311
JANETTE'S FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4216 GORDON ST.	93307
JENNINGS CHILD CARE	Family Child Care Home (Large) up to 14 children	4416 STAR JASMINE CT.	93304
JIMENEZ-CASTANEDA, IRMA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	8957 EL BESITO WAY	93306
JOCELYN DAY CARE	Family Child Care Home (Large) up to 14 children	215 TRINITY AVE.	93307
JONES, DEBRA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	316 LAZY RIVER LANE	93307
JONES, JOANN & TYSON FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1910 LOTUS LANE	93307
JONES, KENDOLE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4207 RHINE RIVER DRIVE	93308
JONES, LARDICANI FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	312 OAKDALE DRIVE	93309
KELLY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4201 CRESCENT ROCK LN.	93311
KELLY'S DAY CARE	Family Child Care Home (Large) up to 14 children	7509 BRANDING IRON CT.	93309
KIDS ON BOARD	Family Child Care Home (Large) up to 14 children	3824 MITCHELL AVE.	93306
KIDZ KONNECTION	Family Child Care Home (Large) up to 14 children	4612 FOXBORO AVE.	93309
KIM'S DAY CARE	Family Child Care Home (Large) up to 14 children	2219 MING AVE.	93304
LAY, AUDRA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6003 SARONA ST.	93308
LESA'S FAMILY HOME DAY CARE	Family Child Care Home (Large) up to 14 children	1405 GOLD RUSH CT.	93309
LEWIS, TONA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2001 ANITA LANE	93304
LIL' ANGELES DAY CARE	Family Child Care Home (Large) up to 14 children	4312 DEBORAH AVE.	93307

Facility	Type	Address	Zip
LINDA'S DAY CARE	Family Child Care Home (Large) up to 14 children	2905 ROYAL OAK DR.	93306
LUND, JOAN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6305 OLIVE KNOLLS DRIVE	93308
LYNAM, MICHELLE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	12203 CHILDRESS STREET	93312
MABALOT, HAYLEY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10831 POINTE ROYAL DR.	93311
MAESTAS, TINA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5419 SARDINIA DR.	93308
MAGANA, GLORIBEL FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3234 BELLE TERRACE	93309
MARTINEZ, ANA & TERESA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3117 HUGHES LANE	93304
MAYEN, SAIDY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	405 CHAIPAS AVENUE	93307
MCQUENNIE, CONNIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4604 CHERRY ROCK AVE.	93313
MEJIA, RANULFA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	503 TOWNSLEY AVENUE	93304
MILAGRO'S DAY CARE	Family Child Care Home (Large) up to 14 children	2940 SHELLY LANE	93306
MOLINA, ROSA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4008 HARRIS ROAD	93313
MOLLY'S DAY CARE	Family Child Care Home (Large) up to 14 children	2801 CREST DR.	93306
MONTEJANO, ALICIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5404 WEAVER AVENUE	93307
MOORE, SHIRLEY FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1304 PUENTE DRIVE	93309
MORALES, GABRIELLE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9306 PONY MOUNTAIN ROAD	93313
MULLINS, TERESA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	7001 FIREBAUGH ST.	93313
NETTA'S CHILD CARE	Family Child Care Home (Large) up to 14 children	2928 DORE DRIVE	93304
OCAMPO, VALENTINA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10503 PAVILION DRIVE	93312
OLDES, DAVENE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9703 BATTERSEA PARK DR.	93312

Facility	Type	Address	Zip
PACE, CARLA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3205 MORNING OAK VIEW	93311
PADDOCK, JAMIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	12541 PADDOCK PLACE	93312
PEREZ, ALMA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4608 BERGQUIST AVE.	93307
PIERRO, LINDA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4808 RYZONA DR.	93313
PIXTON DAY CARE	Family Child Care Home (Large) up to 14 children	909 ACACIA AVENUE	93305
PLATERO, DOLORES FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4605 BERGQUIST AVE.	93307
PLUMLEY, TERESA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	8812 GINGER OAK LANE	93311
PORTILLO, LAUREN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3718 PASADENA STREET	93306
PRUETT'S DAY CARE	Family Child Care Home (Large) up to 14 children	3501 LACOSTA ST.	93306
PRUITT'S DAY CARE	Family Child Care Home (Large) up to 14 children	5315 KENYON AVENUE	93309
PUENTE-MARTINEZ, YVONNE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9707 ANAPARNO CT.	93312
QUINTANILLA, JOSEFA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	7704 QUEST STREET	93307
RAMIREZ FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2226 PACIFIC DR.	93306
REEVES FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	2517 EDWARDS AVE.	93306
RIOS, JOVITA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6603 SILVER MOON DR.	93313
RIVERA, LAVADA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6912 MIGNONETTE STREET	93308
ROBERTS, KATINA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	645 MOUNTAIN MIST CT	93308
ROBERTSON'S FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	3600 RIDGEMONT	93313
ROMERO, LAURA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3702 SYCAMORE CREEK	93313
ROSE FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	1500 SHAFTER ROAD	93313

Facility	Type	Address	Zip
RUIZ, LORRAINE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	2513 BRALORNE CT.	93309
SANCHEZ, MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9620 WATERBURY DR.	93312
SCHMIDT DAYCARE	Family Child Care Home (Large) up to 14 children	4708 GORBETT	93311
SCOTT, JANIE & JOHN FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	235 PINE ST.	93304
SEASCAPES DAY CARE	Family Child Care Home (Large) up to 14 children	3016 CORVALLIS LANE	93309
SHELL, LETICIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1031 PERSHING STREET	93304
SHEPARD, SUMMER FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	12414 HOME RANCH	93312
SMITH, LASHONDA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4309 NEWCOMBE AVE.	93313
SOLIS, VANESSA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1748 COUNTRY CLUB DR.	93306
SOLIZ, ANGELICA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	10708 GRAND PRAIRIE DR.	93311
SOTELO, YESENIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	11015 LARAMIE PEAK DRIVE	93311
TAKE KARE DAY CARE	Family Child Care Home (Large) up to 14 children	13008 BIRKENFELD	93314
TAPIA, YOLANDA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	12509 LAVINA AVE.	93312
TIENDA, MARGIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1662 CAMINO SIERRA	93306
TOSTI FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	3900 VANCE AVENUE	93313
TREVINO FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	3216 CORNELL STREET	93305
TRUSTY, STACI FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	11216 BARON AVE.	93312
TURNER, RUTHENA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	330 T ST.	93304
UPSHAW'S DAY CARE	Family Child Care Home (Large) up to 14 children	7617 WIDE LOOP ROAD	93309
URENA, LUZ FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4425 STAR JASMINE CT.	93304

Facility	Type	Address	Zip
URIBE, NATALIE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	925 MONTCLAIRE STREET	93309
VAN ZANDT, JUDI FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	3519 RANCHO SANTA FE ST.	93311
VEGA, MARIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	4410 ALTA VERDE AVE.	93307
VEON, NICHOLE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	9518 LAKE SUPERIOR DR.	93312
VERA, GUADALUPE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	5004 JONAH ST.	93307
VIGIL-MENDIETA, VICTORIA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1700 FREMONT ST.	93304
VILLASENOR, MARGARITA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	6601 GREENSWARD WAY	93309
VIVEROS FAMILY DAY CARE	Family Child Care Home (Large) up to 14 children	5805 GREENHORN MTN. CT.	93313
WEAVER, DEBORA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1116 CASTAIC AVE.	93308
WILLIAMS, BLANCHE FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	1018 3RD ST.	93304
ZARAZUA, NORMA FAMILY CHILD CARE	Family Child Care Home (Large) up to 14 children	212 OBREGON AVE.	93307
AIMES CREST	Adult Residential Facility ages 18 through 59	3505 CREST DRIVE	93306
AIMES JADE	Adult Residential Facility ages 18 through 59	3151 JADE AVE	93306
AIMES SHELLEY	Adult Residential Facility ages 18 through 59	2808 SHELLEY LANE	93306
ALLISON MORGAN RESIDENCE	Adult Residential Facility ages 18 through 59	7308 STELLA COURT	93312
ALTAVILLE ADULT RESIDENTIAL FACILITY	Adult Residential Facility ages 18 through 59	2015 BRUNDAGE LANE	93304
AMIES NOBLE	Adult Residential Facility ages 18 through 59	5717 NOBLE STREET	93314
APRILGING MANOR INC.	Adult Residential Facility ages 18 through 59	6201 PAINTED DAISY COURT	93311
BREEDING FAMILY HOME	Adult Residential Facility ages 18 through 59	325 NINTH STREET	93304
CARDIFF	Adult Residential Facility ages 18 through 59	5804 CARDIFF AVENUE	93309

Facility	Type	Address	Zip
CELINE'S VILLA	Adult Residential Facility ages 18 through 59	3621 KAPRAL WAY	93309
CELINE'S VILLA 2	Adult Residential Facility ages 18 through 59	6600 CASWELL AVENUE	93309
CENTER STREET BOARD & CARE #2	Adult Residential Facility ages 18 through 59	2451 CENTER STREET	93306
CENTER STREET BOARD AND CARE	Adult Residential Facility ages 18 through 59	2431 CENTER STREET	93306
CENTRE VILLAGE	Adult Residential Facility ages 18 through 59	2500 GOSFORD ROAD	93309
CHARTER OAKS SOUTHWEST, LLC	Adult Residential Facility ages 18 through 59	3501 SELIGMAN DRIVE	93309
CHARTER WEST HOME CARE	Adult Residential Facility ages 18 through 59	6104 COCHRAN DRIVE	93309
CHESHIRE	Adult Residential Facility ages 18 through 59	2417 CHESHIRE DRIVE	93309
CNS ALTA PEAK	Adult Residential Facility ages 18 through 59	7510 ALTA PEAK	93313
CNS KETTLEROCK	Adult Residential Facility ages 18 through 59	6001 KETTLEROCK MOUNTAIN COURT	93313
CREATIVE CONNECTIONS INC., DBA CREATIVE HOMES	Adult Residential Facility ages 18 through 59	4516 PUEBLO PEAK	93311
CRESTMONT LOFT	Adult Residential Facility ages 18 through 59	1714 CRESTMONT DR	93306
DE VILLA REHABILITATION FACILITY	Adult Residential Facility ages 18 through 59	1709 "D" STREET	93301
DELA CRUZ	Adult Residential Facility ages 18 through 59	809 CALCUTTA DRIVE	93307
E & E RESIDENTIAL #1	Adult Residential Facility ages 18 through 59	2911 BERKSHIRE	93313
E & E RESIDENTIAL #2	Adult Residential Facility ages 18 through 59	8917 ELLENSPORT	93313
EDGEMONT HOME	Adult Residential Facility ages 18 through 59	5501 EDGEMONT DRIVE	93309
ENDEAVOR IN THE WEST	Adult Residential Facility ages 18 through 59	8114 RIVER HAWK LANE	93312
EUCALYPTUS HOUSE	Adult Residential Facility ages 18 through 59	7708 SPROAT WAY	93309

Facility	Type	Address	Zip
HALF MOON HOME	Adult Residential Facility ages 18 through 59	3509 SOUTH HALF MOON DRIVE	93309
HARTNETT	Adult Residential Facility ages 18 through 59	5009 HARTNETT COURT	93306
HOLDEN WAY HOME	Adult Residential Facility ages 18 through 59	2201 HOLDEN WAY	93304
HYHEAL'S PLACE OF CARE I	Adult Residential Facility ages 18 through 59	5216 WARWICK PLACE	93309
HYHEAL'S PLACE OF CARE II	Adult Residential Facility ages 18 through 59	1308 SOUTH CHESTER AVENUE	93304
INDEPENDENCE AT CENTENNIAL GROVE	Adult Residential Facility ages 18 through 59	8218 MAPLE GROVE LANE	93312
IRIS COVE OF AMBERTON	Adult Residential Facility ages 18 through 59	1412 LOOKOUT LANE	93309
J & M HOME	Adult Residential Facility ages 18 through 59	8930 LORELEI ROCK DRIVE	93306
KAVALIER HOME KERN RESIDENTIAL SERVICES,INC.	Adult Residential Facility ages 18 through 59	1805 KAVALIER COURT	93304
KERN RESIDENTIAL SERVICES, INC. (LAYTON HOME)	Adult Residential Facility ages 18 through 59	2717 LAYTON DRIVE	93309
KERN TRANSITION HOME-MEADOW OAKS	Adult Residential Facility ages 18 through 59	5813 MEADOW OAKS COURT	93306
KERN TRANSITION HOME-RIVER GLEN	Adult Residential Facility ages 18 through 59	4409 RIVER GLEN DRIVE	93308
KREBS RANCH HOME	Adult Residential Facility ages 18 through 59	6304 KREBS RD	93308
LIBERTY IN THE WEST	Adult Residential Facility ages 18 through 59	15913 SAN MARCO PLACE	93314
M.P. HOMES	Adult Residential Facility ages 18 through 59	2700 SILVER DRIVE	93306
MCCLELLAN BOARD & CARE FACILITY	Adult Residential Facility ages 18 through 59	4104 MILO STREET	93313
MCCLELLAN BOARD & CARE FACILITY #2	Adult Residential Facility ages 18 through 59	825 FOXTREE COURT	93306
MEADOW RISE FACILITY	Adult Residential Facility ages 18 through 59	624 MEADOW RISE COURT	93308

Facility	Type	Address	Zip
MERCIE'S HOME	Adult Residential Facility ages 18 through 59	6000 POSO COURT	93309
MERCIE'S HOME #1	Adult Residential Facility ages 18 through 59	3555 BELLE TERRACE	93309
HALF MOON HOME	Adult Residential Facility ages 18 through 59	3509 SOUTH HALF MOON DRIVE	93309
HARTNETT	Adult Residential Facility ages 18 through 59	5009 HARTNETT COURT	93306
HOLDEN WAY HOME	Adult Residential Facility ages 18 through 59	2201 HOLDEN WAY	93304
HYHEAL'S PLACE OF CARE I	Adult Residential Facility ages 18 through 59	5216 WARWICK PLACE	93309
HYHEAL'S PLACE OF CARE II	Adult Residential Facility ages 18 through 59	1308 SOUTH CHESTER AVENUE	93304
INDEPENDENCE AT CENTENNIAL GROVE	Adult Residential Facility ages 18 through 59	8218 MAPLE GROVE LANE	93312
IRIS COVE OF AMBERTON	Adult Residential Facility ages 18 through 59	1412 LOOKOUT LANE	93309
J & M HOME	Adult Residential Facility ages 18 through 59	8930 LORELEI ROCK DRIVE	93306
KAVALIER HOME KERN RESIDENTIAL SERVICES,INC.	Adult Residential Facility ages 18 through 59	1805 KAVALIER COURT	93304
KERN RESIDENTIAL SERVICES, INC. (LAYTON HOME)	Adult Residential Facility ages 18 through 59	2717 LAYTON DRIVE	93309
KERN TRANSITION HOME-MEADOW OAKS	Adult Residential Facility ages 18 through 59	5813 MEADOW OAKS COURT	93306
KERN TRANSITION HOME-RIVER GLEN	Adult Residential Facility ages 18 through 59	4409 RIVER GLEN DRIVE	93308
KREBS RANCH HOME	Adult Residential Facility ages 18 through 59	6304 KREBS RD	93308
LIBERTY IN THE WEST	Adult Residential Facility ages 18 through 59	15913 SAN MARCO PLACE	93314
M.P. HOMES	Adult Residential Facility ages 18 through 59	2700 SILVER DRIVE	93306
MCCLELLAN BOARD & CARE FACILITY	Adult Residential Facility ages 18 through 59	4104 MILO STREET	93313
MCCLELLAN BOARD & CARE FACILITY #2	Adult Residential Facility ages 18 through 59	825 FOXTREE COURT	93306

Facility	Type	Address	Zip
MEADOW RISE FACILITY	Adult Residential Facility ages 18 through 59	624 MEADOW RISE COURT	93308
MERCIE'S HOME	Adult Residential Facility ages 18 through 59	6000 POSO COURT	93309
MERCIE'S HOME #1	Adult Residential Facility ages 18 through 59	3555 BELLE TERRACE	93309
MERCIE'S HOME #2	Adult Residential Facility ages 18 through 59	3617 SORANNO AVENUE	93309
MERCIE'S HOME #4	Adult Residential Facility ages 18 through 59	910 S. REAL ROAD	93309
MISSION SPRINGS, INC.- HESKETH	Adult Residential Facility ages 18 through 59	5901 HESKETH DRIVE	93309
MISSION SPRINGS, INC.-FRIANT	Adult Residential Facility ages 18 through 59	5805 FRIANT DRIVE	93309
MISSION WELLS, INC. SADDLEBACK	Adult Residential Facility ages 18 through 59	7008 SADDLEBACK DR.	93309
MISSION WELLS, INC.-HESKETH	Adult Residential Facility ages 18 through 59	6205 HESKETH DRIVE	93309
MOUNTAIN VIEW RANCH RES. CARE	Adult Residential Facility ages 18 through 59	3046 HINSLEY ST	93307
N.A.P.D. PALS HOUSE II	Adult Residential Facility ages 18 through 59	3007 ESPERANZA DR.	93313
NANKIL ENTERPRISES INC. DBA HARMONY SPRINGS	Adult Residential Facility ages 18 through 59	12006 KENSETH STREET	93312
NANKIL ENTERPRISES INC. DBA RIVERLAKES #2	Adult Residential Facility ages 18 through 59	6500 KELVIN GROVE	93312
NANKIL ENTERPRISES INC., DBA RIVERLAKES	Adult Residential Facility ages 18 through 59	6409 DUCK POND LANE	93312
NEW HORIZONS HOMES COMMUNITY CARE FAC. INC. #1	Adult Residential Facility ages 18 through 59	3618 COLUMBUS STREET	93306
NEW HORIZONS HOMES COMMUNITY CARE FAC. INC. #2	Adult Residential Facility ages 18 through 59	409 SPERRY STREET	93307
NEW HORIZONS HOMES COMMUNITY CARE FAC. INC. #3	Adult Residential Facility ages 18 through 59	2800 RICE	93306
NEW HORIZONS HOMES COMMUNITY CARE	Adult Residential Facility ages 18 through 59	2008 FAIRVIEW	93304

Facility	Type	Address	Zip
FAC.INC.#4			
NEW HORIZONS HOMES COMMUNITY CARE FAC.INC.#5	Adult Residential Facility ages 18 through 59	4512 HAHN AVENUE	93309
NEW JOURNEYS' PHASE 2	Adult Residential Facility ages 18 through 59	2113 CUSTERAVE.	93304
OWENS STREET FACILITY	Adult Residential Facility ages 18 through 59	5 SOUTH OWENS STREET	93307
PHASE TWO SERVICES CORP.	Adult Residential Facility ages 18 through 59	9500 THOREAU AVENUE	93311
PLANZ	Adult Residential Facility ages 18 through 59	4500 PLANZ RD	93309
POSITIVE PURPOSE, LLC	Adult Residential Facility ages 18 through 59	9008 STATEN ISLAND DRIVE	93311
PRECIOUS BOARD AND CARE	Adult Residential Facility ages 18 through 59	3512 KAPRAL WAY	93309
PTS FOUR	Adult Residential Facility ages 18 through 59	9207 BLOSSOM TIME AVENUE	93311
PTS THREE	Adult Residential Facility ages 18 through 59	11113 SONOMA CREEK	93312
RANCH HOME	Adult Residential Facility ages 18 through 59	6303 HIS WAY	93308
RIVERSIDE RANCH, ASC TREATMENT GROUP	Adult Residential Facility ages 18 through 59	18200 HIGHWAY 178	93306
SAILS APPLETREE	Adult Residential Facility ages 18 through 59	11611 SAN MINIATO AVE	93312
SAILS CHANDLER	Adult Residential Facility ages 18 through 59	6005 CHANDLER WAY	93307
SAILS I	Adult Residential Facility ages 18 through 59	7305 RUSTON LANE	93309
SAILS II	Adult Residential Facility ages 18 through 59	8000 MOSS CROSSING AVENUE	93313
SAILS X	Adult Residential Facility ages 18 through 59	7617 INDIAN GULCH ST.	93313
SEAVIEW HOME	Adult Residential Facility ages 18 through 59	3000 SEAVIEW DRIVE	93312
SIERRA SPRINGS RESIDENTIAL CARE	Adult Residential Facility ages 18 through 59	305 DANI ROSE LANE	93308
ST. THERESE ADULT RESIDENTIAL FACILITY	Adult Residential Facility ages 18 through 59	6909 COPPER CREEK WAY	93308

Facility	Type	Address	Zip
ST. THERESE III ADULT RESIDENTIAL CARE FACILITY	Adult Residential Facility ages 18 through 59	4204 MIRA LOMA COURT	93309
SUMMER HOME	Adult Residential Facility ages 18 through 59	8719 HOODSPORT AVENUE	93312
SYCAMORE HEALTHCARE, BAKERSFIELD	Adult Residential Facility ages 18 through 59	2720 SEVENTEENTH STREET	93301
SYCAMORE SANDPIPER	Adult Residential Facility ages 18 through 59	2301 SANDPIPER RD.	93309
UNION VILLA	Adult Residential Facility ages 18 through 59	1102 S. UNION AVENUE	93307
VALLE BONITA HOME	Adult Residential Facility ages 18 through 59	3912 FAIRMOUNT STREET	93306
VALLEY RESIDENTIAL SERVICES	Adult Residential Facility ages 18 through 59	5808 EDGEMONT DR	93309
VENICE VISTA	Adult Residential Facility ages 18 through 59	405 LAKE STREET	93305
VISTA HOME BOARD AND CARE INC.	Adult Residential Facility ages 18 through 59	2923 KENTUCKY STREET	93306
WESTPORT ARF	Adult Residential Facility ages 18 through 59	704 PARTRIDGE AVENUE	93309
WRENWOOD GUEST HOME	Adult Residential Facility ages 18 through 59	3500 WRENWOOD AVENUE	93309
BRIDGE PROGRAM - BAKERSFIELD	Social Rehabilitation Facility	6744 EUCALYPTUS DRIVE	93306
RECOVERY INNOVATIONS FREISE HOPE HOUSE	Social Rehabilitation Facility	721 8TH STREET	93304
ADULT DAY CARE CENTER	Adult Day Care day care for 18 and older	5500 OLIVE DR.	93308
BAKERSFIELD ASSOC. FOR RETARDED CITIZENS(BARC)	Adult Day Care day care for 18 and older	2240 SOUTH UNION AVENUE	93307
COLE VOCATIONAL SERVICES - BAKERSFIELD	Adult Day Care day care for 18 and older	7500 DISTRICT STREET STE. B	93313
KERN ADULT PROGRAM, INC.	Adult Day Care day care for 18 and older	2900 EYE ST.	93301
MERCIE'S DAY PROGRAM	Adult Day Care day care for 18 and older	2700 K STREET	93301
N.A.P.D. CENTER FOR CREATIVE ACHIEVEMENT	Adult Day Care day care for 18 and older	1120 - 21ST STREET	93301
N.A.P.D. MELANIE BELL-KENNEMER ADULT	Adult Day Care day care for 18 and older	3720 N. SILLECT AVE.	93308

Facility	Type	Address	Zip
ENRICH CTR.			
N.A.P.D. TRANSPORTATION BREAKFAST CLUB	Adult Day Care day care for 18 and older	4032 JEWETT AVENUE	93301
NEW PATHWAYS	Adult Day Care day care for 18 and older	1107 OLIVE DR.	93308
PATHPOINT	Adult Day Care day care for 18 and older	4701 STOCKDALE HWY.	93309
RIVERSIDE RANCH, ADULT OUTPATIENT SERVICES	Adult Day Care day care for 18 and older	18200 HIGHWAY 178	93306
SVS BAKERSFIELD ADULT DAY PROGRAM	Adult Day Care day care for 18 and older	3601 UNION AVENUE	93301
SVS BAKERSFIELD SOUTHWEST ADULT DAY PROGRAM	Adult Day Care day care for 18 and older	4705 NEW HORIZON BLVD, STE 12	93313
VALLEY ADULT SERVICES	Adult Day Care day care for 18 and older	1721 WESTWIND DR. #100	93301

Source: State of California Department of Social Services – CDSS – Community Care Licensing Facility Division, July 2014
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