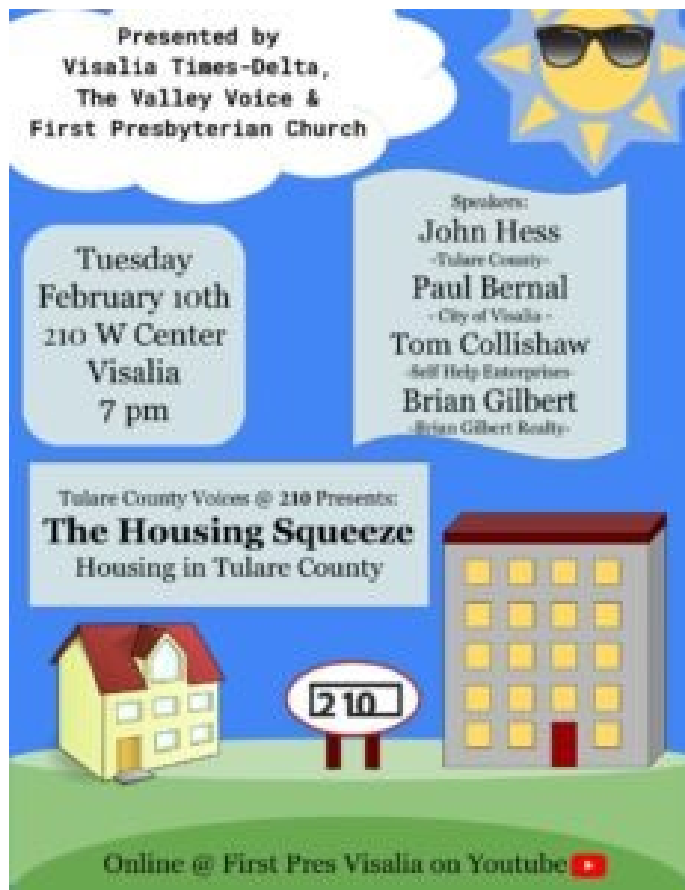


VALLEY VOICE

TC Voices presents: The housing squeeze in Visalia

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By: Valley Voice Contributor



When the subject of housing comes up, the surprising thing isn't that the news is bad, which it is. The surprising thing is that the news is surprising.

Our community, like California and the nation, has a housing shortage. But it depends on what kind of housing, for whom, and where it is. If homeownership is at the core of the American Dream, in too many cases that dream is being deferred.

Tulare County Voices at 210 recognizes that housing is a vital topic in our community, so we're devoting our February discussion to "Housing in Visalia: Keeping up with demand?"

The Forum will be at 7 p.m. on Tuesday, February 10, at 210 W. Center Avenue.

"Tulare County Voices at 210" is a monthly forum co-sponsored by the *Visalia Times-Delta*, the *Valley Voice*, and First Presbyterian Church, that explores topics of local interest. There is more than enough fodder for this discussion.

Low income or affordable housing is certainly in short supply. Visalia's housing stock is also minimal. But new homes are being built, and all kinds. Whatever the shortage is in housing, that gap is closing.

Other aspects of housing are not a surprise. First-time home buyers are having a hard time entering the housing market. (It was recently reported that the median age for first-time home buyers in the United States is older than 40 years old.)

Prices remain elevated, and that includes rentals. Nationwide, the cost of housing has been called a crisis.

Visalia is still one of the most affordable places to live in California, but housing still remains too expensive for many people to afford.

Affordable housing and housing for the homeless remain big challenges in Visalia. Rising construction costs, volatile interest rates, and an increasingly transient population create further challenges for the housing market. Ironically, generously low mortgage rates can contribute to a stagnant housing market when long time homeowners stay put because of their low interest rates on their mortgages.

A stable housing market depends on being able to cope with these volatile economic forces, because the foundation of a prosperous community is a stable and accessible housing market. The February forum couldn't be timelier. The national housing discussion is peaking. We need homes for the unhoused, for working people, for the elderly, and for young people.

Helping our discussion on housing will be some of the most knowledgeable local people in the field:

- **Tom Collishaw**, Self-Help Enterprises
- **John Hess**, Tulare County Housing Authority
- **Brian Gilbert**, Brian Gilbert Realty
- **Paul Bernal**, City of Visalia, Director of Community Development.

They will help make sense of the local housing scene by addressing questions such as these:

- Is the area's housing supply adequate for its needs?
- What are the areas in which the demand is most critical?
- What can be done to make housing more affordable?
- Will home ownership become unattainable for some people?
- Are there new models for housing on the horizon?
- What are the most promising ideas for solving the nation's housing crisis?

These questions and more will be part of the discussion of the forum, "Housing in Visalia: keeping up with demand?" Please join us and join the community conversation.