City of Riverside

HOUSING ELEMENT

SIXTH CYCLE 2021-2029

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SECTION 1: INTRODUCTION

PURPOSE & CONTENT

The Housing Element of the General Plan provides the City of Riverside with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing throughout the community.

The California Legislature has determined that a primary housing goal for the State is to ensure that every resident has a decent home and a suitable living environment. To ensure adequate housing can be developed in a jurisdiction, in 1969, the State of California required a Housing Element as part of the General Plan.

The City of Riverside's Housing Element includes policies to promote the maintenance of existing housing and increase capacity for additional housing options. The Housing Element ensures that current and future housing needs of people living and working in the City of Riverside are met.

The City's Housing Element includes policies and related programs that will assist in meeting the housing needs of residents. A separate action plan includes the specific actions the City will take to implement each policy, and as applicable, continue or initiate a new program.

The final Section of the Housing Plan contains key terms and concepts to serve as a reference to a reader to help them understand terms, phrases and language used in the document.

California Government Code Section 65580 describes the goals of a housing element as:

- The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian is a priority of the highest order.
- The early attainment of this goal requires cooperative participation of government and the private sector to expand housing opportunities and accommodate the housing needs of Californians in all economic levels.
- The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
- Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.

Per State law, the Housing Element has two main purposes:

- To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
- To provide a strategy that establishes housing policies and actions to meet these needs.

The City's Housing Element is an eight-year plan for the 2021-2029 period. While part of the General Plan, the Housing Element is updated more frequently to ensure its relevancy and accuracy. The City's Housing Element identifies policies and actions that focus on:

- Matching housing supply with need;
- Maximizing housing choice throughout the community;
- Assisting in providing affordable housing;
- Removing governmental and other constraints to housing production; and
- Promoting fair and equitable housing opportunities for all.

DOCUMENT ORGANIZATION

The City's Housing Element includes the Housing Plan, the Technical Background Reports and Appendices.

HOUSING PLAN

The Housing Plan includes this introduction, the policies, and programs that the City will undertake to meet the housing needs of residents and a summary of key terms used in Housing Element.

ACTION PLAN

Separately, a Riverside Action Plan includes the specific actions needed to implement the policies and programs of the Housing Plan.

TECHNICAL BACKGROUND REPORTS (TBR)

The Technical Background Report of the Housing Element include:

- **TBR 1 - Community Profile:** A profile and analysis of the City's demographics, housing characteristics, and existing and future housing needs.
- **TBR 2 - Housing Constraints:** A review of the constraints to housing production and preservation. Constraints include potential market, governmental, policy, and environmental limitations to meeting the City's identified housing needs.
- **TBR 3 - Housing Resources:** An assessment of resources available to meet the City's objectives regarding housing production and preservation. Resources include land available for new construction and redevelopment, as well as the financial and administrative resources available.
- **TBR 4 - Past Performances:** Documents the City's achievements under the 2013-2021 Housing Element with respect to the action and objective contained therein. This Section also contains recommendations for program retention, revision, deletion, or addition to address current or future needs as well as addressing State requirements between 2021-2029.

- **TBR 5 - Community Outreach:** Provides a summary of the Community Outreach conducted during the update of the Housing Element. This section discusses community participation in the planning process, documents all the outreach activities and efforts, and provides a summary of inputs and key topics from each outreach activity.
- **TBR 6 - Affirmatively Furthering Fair Housing (AFFH) Analysis**: All Housing Elements adopted on or after January 1, 2021 must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Further Fair Housing Final Rule of July 16, 2015. Under State law, affirmatively furthering fair housing means "taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics." These characteristics can include, but are not limited to race, religion, sex, marital status, ancestry, national origin, color, familiar status, or disability.

APPENDICES

Appendices of the Housing Element include:

- **Appendix A:** Opportunity Sites Inventory provides detailed information of the housing opportunity sites identified to meet the city's housing goals.
- **Appendix B:** Public Participation summarizes the outreach and engagement efforts for the development of the Housing Element.

STATE REQUIREMENTS

State law requires housing elements to be updated to reflect a community's changing housing needs. A critical measure of compliance with the State Housing Element Law is the City's ability to accommodate its share of the Regional Housing Needs Allocation (RHNA). The Southern California Association of Governments (SCAG) is the regional planning authority that is responsible for determining Riverside's RHNA obligation. The City's RHNA, and resources available to meet the RHNA, are discussed in TBR 3 - Housing Resources.

Since the adoption of the City's 5th Cycle Housing Element in October 2017, several changes to California Housing Element law have taken effect. In particular, the State increased its ability to enforce Housing Element requirements, and the ability for interested persons to challenge the City's compliance with Housing Element law. Pursuant to California Government Code Section 65585, the State has a greater range of penalties that can be imposed for non-compliance, including the increased risk of exposure to a variety of fiscal and regulatory impacts, reducing local control over housing-related decision-making. Failure to comply also risks the State imposing a more frequent Housing Element update cycle on the City.

The City's 6th Cycle Housing Element Update was prepared to comply with State Housing Element law, as amended, and all other federal, state, and local requirements, as necessary to demonstrate compliance with State law and gain State certification.

DATA SOURCES & METHODOLOGY

In preparing the Housing Element, various sources of information were consulted. These include:

- US Census Bureau Decennial Census;
- American Community Survey (ACS);
- Demographic, Employment, and Housing Data provided by Southern California Association of Governments (SCAG);
- California Department of Housing and Community Development (HCD);
- California Department of Finance (DOF);
- California Employment Development Department (EDD);
- Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS);
- California Department of Developmental Services (DDS);
- Regional Task Force on the Homeless;
- Public Policy Institute of California;
- Lending Data from financial institutions provided under the Home Mortgage Disclosure Act (HMDA); and,
- Recent data available from City of Riverside, City of Riverside Housing Authority, County of Riverside, and Western Riverside Council of Governments (WRCOG).

GENERAL PLAN CONSISTENCY

The Housing Element is one of the State-required Elements of the General Plan and must be consistent with the other Elements. The principles, policies and actions within the Housing Element relate directly to, and are consistent with, other elements of the General Plan. The Housing Element update is Phase One of an update to the City's General Plan 2025. Phase Two will include a comprehensive update of the remainder of the GP, revisions to which will be consistent with this Housing Element.

Pursuant to new State law, the City is required to update the General Plan to protect the community from natural hazards, like wildfires and climate disruption, and to come up with ways to ensure that everyone has access to a healthy place to live, work and play regardless of their background or circumstances. To meet this goal the City is updating the Public Safety Element and adopting Environmental Justice Policies that tie back to the policies and actions contained in both the Housing and Public Safety Elements. These amendments are also part of the Phase 1 General Plan Update.

The Public Safety Element includes an analysis of fire, flood, climate, geologic, seismic, traffic and other public safety hazards as well as policies to reduce potential risks from these hazards and will address new State requirements including environmental justice issues and climate change adaptation and resilience.

The Environmental Justice Policies are designed to reduce health risks, promote civic engagement, and prioritize the needs of environmental justice communities. Environmental Justice goals and policies were developed by identifying the environmental justice communities throughout the City and conducting community outreach to better understand the unique and disproportionate challenges faced by these communities. These policies will guide the City's efforts to address issues related to public health, social equity, and environmental justice.

The Phase 1 General Plan Update, including the Housing Element, Public Safety Element, and the adoption of the related Environmental Justice Polices, will be completed by October 2021.

SECTION 2: HOUSING PLAN

The Housing Policies section of the Housing Plan contains the Policies that will guide local action and decision making, along with the programs the City will implement during the 6th Cycle planning period (2021-2029). The Housing Policies section consists of a Guiding Principle, Policies, and Programs.

The Guiding Principle serves as the overarching vision and core value that will guide each policy and program in the Housing Element. While the Guiding Principle is the vision of the community's values and aspirations for the future of their city, the Policies serve as the lens that is focused on addressing the needs, and the programs are the steps the city will take to realize the vision. In support of each program are a series of related Actions and are contained in the Riverside Action Plan under separate cover.

The structure of this Section includes:

- Guiding Principle – The Guiding Principle is the overarching statement of the vision that reflects the sentiments and values expressed by the community during the planning process.
- Policy Area – The Policy Area includes the general topic of the Policy.
- Policy – Policies identify the strategy the City will employ within a particular Policy area or topic to realize the Guiding Principle. This includes any Programs that the City will implement to fulfill the Policy.
- Programs – Programs include the current and future Program to help implement each Policy. Programs, both existing and proposed for Riverside, include a description of each activity, how it works and who it benefits.
- Actions – Under separate cover, actions are the activities the City will undertake that support the Policies and steps required to implement the Programs. The Riverside Action Plan, under separate cover, includes the Actions and Key Performance Indicators (KPIs) for each Policy and will serve as the implementation plan for the Housing Element.

TECHNICAL BACKGROUND REPORT OVERVIEW

This section provides a brief overview of key demographic and market trends and findings from the Community Profile and Housing Constraints sections of the Technical Background Report.

COMMUNITY PROFILE

POPULATION CHARATERISTICS

- Riverside's population is expected to grow an estimated 17.8% by 2040, to 386,600 residents.
- Riverside's population age 65 and over has grown 6% over the last 30 years indicating an increase in aging population.
- Riverside's population age 18 and under has declined from 29% to 22% over the same 30 years indicating a declining youth population.
- The predominant racial group in Riverside is Hispanic/Latino at almost 54%.

EMPLOYMENT PROFILE

- Educational Services/Health Care/Social Assistance and Retail Trade were the two largest occupational categories for City residents accounting for almost 36% of the jobs held by employed residents.
- Average yearly salaries for all occupations in the City increased by 19.7% between 2011 and 2020.

HOUSEHOLD CHARACTERISTICS

- Riverside's household composition is slowly trending toward senior-headed households and away from families with children and large households.
- Roughly 25% of Riverside households experienced overcrowded living conditions in 2018. Of these, 31% were in owner-occupied households, and 69% were renters. This suggests that renters are disproportionately affected by overcrowding.
- Roughly 40% of Riverside households experience housing cost burden, spending over 30% of their income on housing annually. Housing cost burden affected a larger proportion of renters (55%) than owners (28%) in Riverside.
- With a high prevalence of cost burden among lower income households, households may mitigate cost burden by taking in roommates or occupying smaller and cheaper units, leading to overcrowding.

SPECIAL NEEDS GROUPS

- The share of senior-headed households that rent their housing is substantially higher in Riverside than smaller neighboring communities.
- Roughly 25% of Riverside's senior population had one or more disabilities according to ACS data collected between 2014 and 2018. The need for housing for senior individuals will likely increase as City's number of senior-headed households continues to grow.
- Female-headed households with children grew 7.5% between 2014 and 2018. The majority (87%) of these female-headed households have income levels below the poverty line.
- In Riverside, 673 owner-occupied households and 1,690 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.
- Roughly, 11% of Riverside's population over five years old has a disability, 38% of this disabled population have a disability that made independent living difficult, while 21% have self-care difficulty.
- Only 35.5% of Riverside's population with a disability is employed, which is roughly half of the non-disabled population indicating a need for accessible and affordable housing.
- Students make up 16% of Riverside's population. This group typically has lower incomes and as a result is at risk of overcrowded housing.
- In 2020 the City's total homeless count was 587 individuals.

HOUSING STOCK CHARACTERISTICS

- Single family housing units make up the majority of homes in the City, comprising 67.6% of all units.
- Roughly 76% of the City's housing stock was constructed prior to 1990 indicating an aging housing stock.
- By the end of this Housing Element planning period in 2029, 86% of the City's housing stock, a total of 87,216 units, will exceed 30 years of age and may, therefore, need some degree of rehabilitation at that time.
- Vacancy rates in Riverside are lower than what is considered optimal for a healthy housing market.
- Home prices far exceed what is considered "affordable" for even moderate-Income households earning 120% of the area median income.

PROJECT-BASED RENTAL HOUSING ASSISTANCE

- The City of Riverside has an estimated 3,298 assisted affordable housing units.
- In Riverside, 1,474 publicly assisted affordable housing units are at risk of conversion to market rate within 10 years of the start of the 6th Cycle planning period, from 2021 to 2029.
- During the 2022-2032 "at-risk" housing analysis period, 13 projects are at risk of conversion totaling 1061 family units and 150 senior units.
- Preservation by replacing subsidies is a short-term option but not considered a sustainable solution due to increasing market pressures that would push rents

higher and require the City to increase rental subsidies.

- The cost to preserve by replacing the 884 affordable housing units that could expire by 2023 would range from $69.9–$120.9 million for the 696 senior units and $27.5–$48.2 million for the 188 family units, for a total of $99.4–$171.1 million.
- Acquiring and/or rehabilitating affordable housing projects and deed-restricting them as affordable would cost an estimated $60,000 per unit and the average rehabilitation cost $24,000 per unit. Total costs for preserving the 696 senior and 188 family housing units in Riverside range from $53 to $74.2 million depending on whether the units require rehabilitation, acquisition, or both.

PROGRAM EFFORTS TO PRESERVE AT-RISK UNITS

- Programs to address the preservation of assisted units include monitoring at-risk units, financial assistance, technical assistant, identifying and working with qualified entities, and implementing the Housing Plan.

ESTIMATES OF HOUSING NEED

- Major housing problems in Riverside include:
    - Units with physical defects (lacking a complete kitchen or bathroom);
    - Overcrowded conditions (housing units with more than one person per bedroom);
    - Housing cost burden, including utilities, exceeding 30% of gross income; or
    - Severe housing cost burden, including utilities, exceeding 50% of gross income.

HOUSING CONSTRAINTS

MARKET CONSTRAINTS

- Parcels zoned for higher density in Riverside's urban core and along its key transportation corridors command higher prices. Additional density or larger projects that can realize economies of scale are sometimes necessary to reduce the per-unit land costs and enhance project feasibility.
- Construction costs do comprise a significant portion of the final cost of housing.
- Interest rates are at historic lows and as of February 2021, below 3% for a 30-year fixed-rate mortgage. While lower interest rates can serve to spur development and encourage homeownership, securing a down payment remains a significant impediment for first time homebuyers. Many homebuyers are priced out of the region's costly housing market.
- Prior to the Great Recession, Fannie Mae and Freddie Mac provided 40% of LIHTC investments, and banks motivated by the Community Reinvestment Act (CRA) provided 40%. Unfortunately, during the Great Recession, both Fannie Mae and Freddie Mac ceased making new investments through the LIHTC Program, affecting the availability of financing for affordable housing projects.

GOVERNMENT CONSTRAINTS

- For new residential projects, developers in Riverside may be required to pay a variety of fees depending on the location, type, and size of the project.
- Riverside's development fees do not represent a greater constraint to housing development in comparison to other jurisdictions in the region.
- The Western Riverside County Council of Government's (WRCOG) Transportation Uniform Mitigation Fee (TUMF) program includes an exemption for affordable projects. The TUMF is typically the largest development fee for a project; therefore, the exemption is a significant incentive.

LAND USE REGULATIONS

- Riverside allows numerous opportunities for conventional and special needs housing in commercial, mixed-use, and other zones. Given the built-out nature of many areas, the City has adopted smart growth principles to direct its new residential growth to mixed-use or commercial areas.
- Housing opportunities include single-family housing as allowed in the zoning code, tiny home communities, accessory dwelling units (ADUs), special needs housing, residential care facilities, and facilities for persons experiencing homelessness.

BUILDING CODES AND SITE IMPROVEMENTS

- The City implements and enforces various building codes and requires site improvements to ensure quality housing, maintain neighborhood quality and protect the health, safety, and welfare of residents and businesses.
- Building code enforcement, subdivision improvements, housing for disabled persons, land use and zoning, and building codes are all regulatory means the City has and can continue to require higher standards in housing development.

ENVIORNMENTAL FACTORS

- The production, maintenance, and improvement of housing in Riverside is directly impacted by environmental factors such as availability of water supply and provision, adequacy of sewer systems and capacity, other critical dry utilities, and various opportunities for energy conservation.

POLICY HE-1 - AFFORDABLE HOUSING

Preserve and increase affordable housing options, including subsidized and non-subsidized affordable units for lower-income and environmental justice communities, special needs, and under-served populations, with a particular emphasis on building community wealth.

PROGRAM HE-1-1 – HOUSING ON ASSEMBLY OF PEOPLES SITES

This is an existing program in the City of Riverside. On properties with an Assembly of People Use that are nonprofit organizations, the City allows both affordable and market-rate residential development with no density limit, via a CUP process. This program will continue to be implemented by the City.

PROGRAM HE-1-2 – BY-RIGHT APPROVAL FOR PROJECTS WITH 20% AFFORDABLE UNITS

This is an existing program in the City of Riverside. In the 5th Cycle Housing Element, the City extended by-right approval for opportunity sites. Appendix A details the housing opportunity sites identified to meet the City's RHNA that are eligible for by-right approval based on AB 1397. The City will extend the by-right approval process to all qualifying developments located on sites identified in the 6th Cycle Sites Inventory.

PROGRAM HE-1-3 – NONPROFIT PARTNERSHIPS AND FINANCIAL ASSISTANCE

The City currently partners with affordable housing developers such as Riverside Housing Development Corporation, Habitat for Humanity Riverside, Wakeland Housing and Development Corporation, National CORE, Jamboree Housing, and Abode Housing to develop affordable housing throughout the community. These partnerships help to facilitate affordable projects with assistance with financing such as HOME funds or the City's Permanent Local Housing Allocation and with application streamlined processing. The City will continue to partner with nonprofit organizations to facilitate the development of affordable housing.

PROGRAM HE-1-4 – AGE–RESTRICTED SENIOR HOUSING PROGRAM

This is an existing program in the City of Riverside. On August 23, 2005, the City Council authorized a 60% reduction for City Permit, Plan Check, and City Impact Mitigation Fees for age-restricted senior housing projects to promote and incentivize their development. This fee reduction has been used to facilitate senior housing projects throughout the City. This program will continue to be implemented by the City.

Guiding Principle

Provide a diverse, abundant, adaptable, and equitably distributed mix of rental and ownership housing that is safe, healthy, and affordable for people of all income levels and backgrounds and meets the needs of current and future Riverside residents.

PROGRAM HE-1-5 – WRCOG HOUSING TRUST FUND

While not an existing program for the City, future consideration will be given to participation to facilitate affordable housing in Riverside.

PROGRAM HE-1-6 – MORTGAGE CREDIT CERTIFICATE

The Mortgage Credit Certificate program involves a tax credit that allows the homebuyer to qualify more easily for loans by increasing the effective income of the buyer. This program was administered by the Riverside County Economic Development Agency but is currently on hold. Should the County resume the program, the City will continue to work with the County on its implementation.

PROGRAM HE-1-7 – FORECLOSURE PREVENTION

This is an existing program in the City of Riverside. In Riverside County, foreclosure prevention services are offered by the Fair Housing Council of Riverside County and Neighborhood Partnership Housing Services. Currently, the Housing Authority promotes foreclosure prevention and credit counseling services through these agencies. This program will continue to be promoted by the Housing Authority.

PROGRAM HE-1-8 – HOUSING CHOICE VOUCHER PROGRAM

The Housing Choice Voucher Program is currently promoted by the City's Housing Authority. The City assists in outreach and education regarding the new State source-of-income protections, which prohibits landlords from discriminating against voucher recipients. Specifically, SB 329 and SB 229 recognize public subsidies, such as vouchers, as valid sources of income for housing payments. The City will continue to promote this program.

PROGRAM HE-1-9 – MOBILE HOME PARK RENT STABILIZATION

This is an existing program in the City of Riverside. Each September a public hearing is held to announce any rent increase in mobile home parks where tenants have annual leases. Notifications are sent to mobile home park owners, managers, and mobile home tenant advocacy groups. The rental increases go into effect in January following the public hearing. This program will continue to be implemented by the City.

PROGRAM HE-1-10 – PRESERVATION OF AT-RISK RENTAL UNITS

This is an existing program in the City of Riverside. The City currently maintains a list of affordable rental units on the Housing Authority's webpage and is identifying affordable units that may be at risk of converting to market rate housing. Affordable housing may be at risk because deed restrictions are expiring; there has been a loss of subsidies; or, a prepayment of loans has occurred. Expansion of this program will allow the City to better understand the possible issues and determine ways to mitigate the risks.

PROGRAM HE-1-11 – FUNDING FOR EXTREMELY LOW-INCOME PROJECTS

The City facilitates funding for the development of affordable housing at low to extremely-low income levels, including Extremely Low-Income (ELI) households. The City will continue to work with developers to meet the City's goal of building 500 units of ELI housing by 2027, identify funding sources, and allocate funds appropriately to support ELI housing projects.

PROGRAM HE-1-12 – AFFORDABLE HOUSING SERVICE PRIORITIZATION

This is not an existing program in the City of Riverside; however, by 2022, the City, led by Riverside Public Utilities, will adopt a written policy statement to prioritize the provision of water and wastewater services for affordable housing developments in the event that rationing of those services occurs.

PROGRAM HE-1-13 – RESIDENTIAL OVERCROWDING

This is an existing program in which the City of Riverside provides loans and other rehabilitation assistance to support the rehabilitation of individual residences. To address issues of overcrowding, the City will study the feasibility of expanding the program to include additions as qualified projects.

POLICY HE-2 – HOMELESSNESS

Expand housing and services that address the needs of the City's homeless population.

PROGRAM HE-2-1 – HOUSING FIRST STRATEGY

This is an existing program in the City of Riverside. The City adopted the Housing First Strategy in 2018 to provide guiding policy direction for addressing homelessness. The Housing First Strategy focuses on providing Supportive Housing and Rapid Re-Housing. This program will continue to be implemented by the City.

PROGRAM HE-2-2 – SUPPORTIVE HOUSING PROGRAM

This is an existing program in the City of Riverside. The City endeavors to integrate supportive housing units into all new affordable housing developments. The City's inventory of supportive housing includes: 1725 and 1833 7th Street (7 units), Autumn Ridge Apartments on Indiana Avenue (8 units) and recuperative beds for persons released from hospitals (50 beds). This program will continue to be implemented by the City.

PROGRAM HE-2-3 – RAPID RE-HOUSING PROGRAM

This is an existing program in the City of Riverside. The Rapid Rehousing program provides temporary financial assistance and services to help those who are experiencing homelessness to be quickly re-housed and stabilized. This program will continue to be implemented by the City.

PROGRAM HE-2-4 – HOMELESS STREET OUTREACH PROGRAM

This is an existing program in the City of Riverside. The Riverside Community Access Center serves as the entry point and service hub of the City's homeless continuum of care. At the Access Center there are a range of services under-one-roof including street outreach, rental assistance, client stabilization re-sources, employment development, health care, veterans' services, life skills training, legal services, computer resources and phones, housing placement, and homeless prevention resources. Referrals are available such as: mental health services, benefits enrollment, substance abuse recovery, education services, and financial counseling. Transportation is provided on a case-by-case basis. Assistance and services to help those who are experiencing homelessness to be quickly re-housed and stabilized. This program will continue to be implemented by the City.

POLICY HE-3 - FAIR HOUSING

Promote safe, healthy, and attainable housing opportunities for all people regardless of their special characteristics as protected under State and Federal fair housing laws.

PROGRAM HE-3-1 EQUAL HOUSING OPPORTUNITY SERVICES

To promote equal opportunity, the City coordinates with the Fair Housing Council of Riverside (FHCRC) to provide fair housing services. The City will work with FHCRC to affirmatively address the disproportionate housing needs and impediments to fair housing.

PROGRAM HE-3-2 EDUCATION OPPORTUNITIES

The City should continue to coordinate with Riverside County and FHCRC to provide workshops and public service announcements for property owners, property managers, and residents concerning the law as it pertains to reasonable accommodations and reasonable modifications.

PROGRAM HE-3-3 TRAINING WORKSHOPS

Riverside County and FHCRC conduct multiple workshops throughout the County every year focused on persons with disabilities as it relates to their ability to obtain and maintain housing. The City should work the County and FHCRC to host workshops in Riverside.

PROGRAM HE-3-4 UNIVERSAL DESIGN AND VISITABILITY

Universal design and visitability are closely related strategies aimed at improving the safety and utility of housing for all people, including older adults and people with disabilities. To determine the need for universal design and visitability in Riverside, the City should assess the need to adopt a related policy.

POLICY HE-4 – THRIVING NEIGHBORHOODS

Facilitate and encourage a variety of new housing types, including both single- and multi-family and missing middle housing, and the necessary public amenities to support a sense of community that results in equitable and sustainable neighborhoods.

PROGRAM HE-4-1 – TRANSFORMATIVE CLIMATE COMMUNITIES GRANT

The Housing Authority received a California Strategic Growth Council grant from the Transformative Climate Communities Program – Planning Grant. The grant will be used to facilitate approximately $31 million in investments in neighborhood-level environmental, public health, workforce, and economic benefits throughout the Eastside neighborhood, which includes several environmental justice communities.

PROGRAM HE-4-2 – SMALL SPARKS NEIGHBORHOOD MATCHING GRANTS

This is an existing program in the City of Riverside. The Small Sparks Neighborhood Matching Grant program supports resident-led projects throughout the city. Small Sparks provides funding to match community contributions of volunteer labor, donated professional services/materials, or cash donations in support of neighborhood-based

projects. This program will continue to be implemented by the City.

PROGRAM HE-4-3 – NEIGHBOR FEST!

This is an existing program in the City of Riverside. Created from the Our Riverside, Our Neighborhood effort, Neighbor Fest is a neighborhood event that provides the opportunity for people to learn about how to use Asset-Based Community Development to affect positive change in their neighborhoods. This program has been temporarily suspended during the global Coronavirus pandemic; however, as conditions permit, this program will continue to be implemented by the City.

PROGRAM HE-4-4 – CITYWIDE COMMUNITY ENGAGEMENT POLICY

This is an existing program in the City of Riverside. This Citywide Community Engagement Policy will include an implementation plan and toolkit, intended to build on an understanding of residents' priorities and their capacity for community, provide more consistency with standard practices, and benefit both City staff and the community at large. This program will continue to be implemented by the City.

PROGRAM HE-4-5 – FACILITATE ADU DEVELOPMENT

ADU development can be facilitated through the development of permit-ready architectural plans, educational materials, and approval process streamlining. SB 2 funding has been secured for this effort. The City applied for CalHome funds for housing rehabilitation and ADU development in October 2020. This program will be continued and expanded.

PROGRAM HE-4-6 – CONCEPTUAL DEVELOPMENT REVIEW

The City of Riverside already uses a conceptual development review process to encourage high-quality development and site design in residential and mixed-use districts through collaborative pre-application consultations between developers and City staff. The City will continue the program to facilitate development of large lots.

POLICY HE-5 – REGULATIONS

Reduce and remove government barriers, where feasible and legally permissible, to reduce costs of housing production and facilitate both ownership and rental opportunities for all residents.

PROGRAM HE-5-1 – ADEQUATE HOUSING OPPORTUNITY SITES FOR RHNA

The City has developed an extensive inventory of potential development sites to accommodate the City's share of the Regional Housing Needs Allocation (RHNA) (Appendix A – Opportunity Sites Inventory). While not all of these sites are currently zoned to allow for residential uses or for residential densities suitable for lower-income housing, the City has proactively initiated an effort to rezone these sites for higher-density residential and mixed-use development. The rezoning will be completed prior to the beginning of the 2021-2029 Housing Element cycle.

PROGRAM HE-5-2 – ZONING CODE AMENDMENTS

The City's Zoning Code will implement many of the Policies and Programs in the Housing Element. Updates to the Zoning Code could include urban design regulations, incentives for building the maximum number of homes allowed, replacement of units consistent with State density bonus law, allowance for the use of pre-approved construction plans and streamlined review and approval processes. Specifically, Objective Design Standards per SB 330 and written procedures for streamlined approval of qualifying affordable housing projects per SB 35 are important for the City.

PROGRAM HE-5-3 – GROUP HOMES

The City, through its Zoning Code, defines group homes to include motels and hotels that are used for extended stay, student dormitory, and other group housing situations. While not consistent with the State definition of group homes under the Lanterman Disabilities Services Act, the City's approach is broader and permissible and helps the City achieve its housing goals.

PROGRAM HE-5-4 – DENSITY BONUS

Density bonus provisions can promote increased density. Key changes to the State density bonus law include:

- AB 1763 (Density Bonus for 100 Percent Affordable Housing) – Density bonus and increased incentives for 100 percent affordable housing projects for lower income households.
- SB 1227 (Density Bonus for Student Housing) - Density bonus for student housing development for students enrolled at a full-time college, and to establish prioritization for students experiencing homelessness.
- AB 2345 (Increase Maximum Allowable Density) - Revised the requirements for receiving concessions and incentives, and the maximum density bonus provided.

This program will continue in the City and be implemented through the Zoning Code.

PROGRAM HE-5-5 – EMPLOYEE AND FARMWORKER HOUSING

The Zoning Code currently does not address the requirements of Employee Housing Act, specifically the following:

- Employee housing for six or fewer employees is considered and permitted similarly as a single-family residential use.
- Farmworker housing for 36 beds or 12 units should be considered an agricultural use and permitted similarly as other agricultural uses in the same zone (such as the City's RA-5 zone).

Changes to the Zoning Code will allow the City to implement the State requirements.

PROGRAM HE-5-6 – SUPPORTIVE HOUSING (AB 2162)

This is an existing program in the City of Riverside. Riverside's Zoning Code defines transitional and supportive housing in accordance with State law and allows these uses subject to the restrictions that apply to other residential dwellings of the same type in the same zone. AB 2162 requires supportive housing projects of 50 units or fewer to be permitted by right in zones where multi-family and mixed-use developments are permitted, when the development meets certain conditions. This program will continue to be implemented by the City.

PROGRAM HE-5-7 – LOW BARRIER NAVIGATION CENTERS (AB 101)

AB 101 requires cities to allow a Low Barrier Navigation Center as a use by right in areas zoned for mixed uses and nonresidential zones that permit multifamily uses if they meet specified requirements. Low Barrier Navigation Centers may include options such as allowing pets, permitting partners to share living space, and providing storage for residents' possessions. The City's zoning code update will help the City implement this program.

PROGRAM HE-5-8 – EMERGENCY SHELTERS (SB 2 AND AB 139)

Pursuant to SB 2 (2007), the City amended the Zoning Code in April 2021 to permit emergency shelters by right in the Industrial (I) zone. However, additional changes are required. SB 2 allows for a maximum separation requirement of 300 feet from another shelter.

AB 139 specifies that local governments may include parking requirements for emergency shelters specifying that adequate parking must be provided for shelter staff, but overall parking requirements for shelters may not exceed the requirements for residential and commercial uses in the same zone.

PROGRAM HE-5-9 – ACCESSORY DWELLING UNITS

Accessory Dwelling Units (ADUs) represent an important affordable housing option to lower and moderate-income households. The State has passed multiple bills in recent years to remove constraints to the development ADUs (including AB 587, AB 671, AB 68, and SB 13, among others). The City has updated its ADU ordinance to comply with State law.

POLICY HE-6 – MONITORING/ ENGAGEMENT

Ensure regular monitoring and reporting, including outreach to the public, on the status of housing in the City of Riverside.

PROGRAM HE-6-1 – MONITORING FOR NO NET LOSS

Monitor the residential sites inventory and the City's progress in meeting RHNA. Specifically, the monitoring of sites to comply with the no net loss requirement will track the following:

- Unit count and income/affordability assumed on parcels included in the sites inventory.
- Actual units constructed and income/affordability when parcels are developed.
- Net change in capacity and summary of remaining capacity in meeting remaining Regional Housing Needs Allocation (RHNA).

Summary of remaining capacity for the remaining RHNA for all income categories.

PROGRAM HE-6-2 – MONITORING ADU TRENDS

To ensure the City reaches its goal of developing approximately 1,014 ADUs over eight years, it should develop a monitoring program. Regular review will help inform the City about which tools are effective and which should be reconsidered.

POLICY HE-EJ-7 – DEVELOPMENT PROCESS

Facilitate a development process that promotes design and rehabilitation of housing that is responsive to the needs and desires of the residents of environmental justice communities.

PROGRAM HE-EJ-7-1 – LOT CONSOLIDATION

This is an existing program in the City of Riverside. To create additional opportunities for affordable housing, the City facilitates lot consolidation to combine small residential lots into larger developable lots. Eligible lots must meet the following criteria:

- Small lots must be contiguous with other lots that create the opportunity for development of at least 16 units on the site (all combined parcels).
- The small lot must have the same owner as one or more of other parcels it is aggregated with (enough of the parcels to create the opportunity for 16 units on the small parcel combined with the other parcel or parcels).

The City will allow lot consolidation without discretionary review on the eligible sites and will waive fees for lot consolidation.

PROGRAM HE-EJ-7-2 – DENSITY TRANSFER PROGRAM

This program would allow the transfer of residential density from properties that are not built to their targeted density per the General Plan and/or Zoning designation of the site. The City should maintain an active inventory of unused density "credits" that can be transferred to other properties if requested by a developer to help facilitate housing. This is program is to be considered by the City.

PROGRAM HE-EJ-7-3 – HOUSING ON SMALL AND INFILL LOTS

The City has identified that housing on infill lots will increase housing opportunities in Riverside. A Small Lot and/or Infill Development Ordinance would then be prepared to facilitate streamlining of development on these lots. Revisions to the Zoning Code may include reduced minimum lot sizes, reduced setbacks, greater building heights, or less parking to eliminate the need for variances.

POLICY HE-EJ-8 – ACCESS TO FOOD

Provide opportunities to access fresh, healthy, and affordable food from food sources that are accessible to neighborhoods and within a quarter mile of public transit.

PROGRAM HE-8-1 –ESTABLISHMENT OF FARMERS MARKETS AND COMMUNITY GARDENS

Farmers' markets and community gardens are proven tools for increasing access to healthy food options. The City will assess its development approval processes to determine how they can be streamlined to support the establishment of farmers' markets and community gardens in targeted areas of the community.

PROGRAM HE-8-2 – CIVIC ENGAGEMENT IN PARTERNSHIP WITH RIVERSIDE FOOD SYSTEMS ALLIANCE

The Riverside Food Systems Alliance is a public-private partnership with members from the community, government, and business. Partners that collaborate include farmers, cooperatives, community gardeners, restaurateurs, health and hunger organizations, economic, and agricultural agencies.

PROGRAM HE-8-3 –FOOD SECURITY IN ENVIRONMENTAL JUSTICE COMMUNITIES

Food security means always having access, both physically and economically, to sufficient food to meet dietary needs for a productive and healthy life. Environmental justice communities are especially at risk of experiences food insecurity. A Food Access Program would increase food security and identify strategies to ensure equitable access to healthy foods. The City will consider a program on food security.

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SECTION 3: KEY TERMS & CONCEPTS

INTRODUCTION

Riverside's Housing Element was prepared by professional urban planners in the Planning Division of the City's Community and Economic Development Department. Like all specialized professions planners have their own "domain language" – terms that planners have been taught and that the profession uses regularly.

Although planning jargon in this document has been minimized, there are some instances where planning terms must be used. This section is intended to serve as a reference to a reader to help them understand some of the terms, phrases and language used in the document.

KEY TERMS

ACCESSORY DWELLING UNIT (ADU)

An ADU, sometimes called a Second Dwelling, Granny Flat, or Mother-in-Law's Quarters, is a completely self-contained housing unit located on the same lot as another home, called the primary dwelling. ADUs are considered accessory because they are typically smaller than the primary dwelling and are not the main use on the lot.

ADAPTIVE REUSE

Adaptive reuse refers to the conversion of an existing building or space that was built for one purpose to another purpose or use, such as the conversion of a commercial building to residences. Adaptive reuse projects may require special consideration or construction methods and regulations for structures converted to purposes other than that for which they were originally built.

BY-RIGHT DEVELOPMENT

By-right development is development that is approved based on the project meeting established, objective criteria.

EMERGENCY SHELTER

Emergency shelters are defined in the California Government Code as short-term housing accommodations with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.

ENVIRONMENTAL JUSTICE COMMUNITY

Per Senate Bill 1000, an environmental justice community is defined as "An area identified by the California Environmental Protection Agency (CalEPA) pursuant to Section 39711 of the Health and Safety Code (i.e., a census tract that scores within the top 25% of all tracts for pollution burden, socioeconomic characteristics and underlying health status as measured by the CalEnviroScreen tool) or an area that is a low-income area that is disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation." Environmental justice community is interchangeable with disadvantaged community (DAC); the first term is used throughout this document for consistency.

HOUSING ELEMENT

All cities in California are required to have a Housing Element as part of their adopted General Plan. The Housing Element is the city's guide for meeting the housing needs of all segments of Riverside's population and provides a plan and a strategy for promoting safe, decent, and affordable housing. Per state law, the specific purposes of the Housing Element are to: assess both current and future housing needs and constraints; and establish housing goals, policies and programs that provide a strategy for meeting the city's housing needs.

INCLUSIONARY HOUSING PROGRAM

An inclusionary housing program is a local policy that seeks to capture a portion of increasing real estate values related to new development to create additional opportunities and funding sources for affordable housing. IHPs can incorporate several mechanisms including requiring certain portions of new development be designated affordable, establishment of an affordable housing fee, creation of incentives for projects that include affordable housing, and more.

INFILL DEVELOPMENT

Infill development refers to the addition of housing, businesses, or other new uses on existing sites within developed, urbanized areas, as opposed to outlying or undeveloped areas, where the efficient use of existing, in-place infrastructure and services can be realized.

LOW-BARRIER NAVIGATION CENTER

A low barrier navigation center is defined in the California Government Code as a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing, entry into which is not limited by things like presence of partners (if not a population-specific facility, such as a women's shelter), pets, storage of personal possessions or the need for privacy.

LOWER INCOME

A lower-income household is a household that earns less than 80 percent of the Area Median Income per year, and is inclusive of the terms low income (less than 80 percent of AMI), very low income (less than 50% of AMI) and extremely low income (less than 30% of AMI). The 2020 AMI for Riverside County is approximately $75,000 per year for a family of four.

MISSING MIDDLE HOUSING

Missing middle housing refers to a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood. Missing middle housing types fall somewhere between single-family houses and large apartment buildings or complexes and are referred to as "missing" because, although once very common, they are often not legal to build under today's development regulations.

NET-ZERO CONSTRUCTION

Net-zero construction, also known as zero-energy or net-zero energy building, refers to energy-efficient buildings that generate as much or more energy as they consume on an annual basis.

PERMANENT SUPPORTIVE HOUSING

Permanent supportive housing is defined in the California Government Code as housing with no limit on length of stay, that is occupied by the target population, and that is linked to 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.

RESILIENCE

Resilience refers to the ability of structures, systems, organizations, and other entities to anticipate, absorb, respond to, and recover from disturbance. Resilience often refers to climate resilience, which is the ability to anticipate, prepare for, and respond to hazardous events, trends, or disturbances related to changing climate conditions.

SPECIAL CHARACTERISTICS

Special characteristics refers to the groups are protected from housing discrimination by State law, Federal law or both and includes, but is not limited to, race, color, ancestry, national origin, citizenship, immigration status, language, age, religion, mental or physical disability, sex, gender, sexual orientation, gender identity, gender expression, genetic information, marital status, familial status, source of income, or military or veteran status.

SUSTAINABLE

In the City of Riverside, sustainability refers to three key areas: economic prosperity, environmental stewardship, and social responsibility and embodies the City's commitment to meeting the needs of the present without compromising the needs of the future while ensuring the City's capacity to persevere, adapt and grow during good and difficult times.

TRANSITIONAL HOUSING

Transitional housing is defined in the California Government Code as 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 program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

UNIVERSAL DESIGN AND VISITABILITY

Universal design and visitability are closely related strategies aimed at improving the safety and utility of housing for all people, including older adults and people with disabilities. Universal design is an approach to designing products and environments to be appropriate for all people, including those with physical, cognitive, or sensory impairments. Visitability is based on the principle that all new homes should include a few basic features that make them accessible to people regardless of their physical abilities.

VEHICLE MILES TRAVELED (VMT)

Vehicle miles traveled (VMT) is a method of measuring the effects of development on the transportation system by estimating the amount driving, measured in miles driven per vehicle, that will be generated by cars and trucks associated with the development.