CITY OF RIVERSIDE

2026

FAITH-BASED HOUSING DEVELOPMENT

A GUIDE TO UNDERSTANDING SB4 AND BUILDING HOUSING ON FAITH-BASED PROPERTIES

BLUE ZONES PROJECT®

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CONGRATUATIONS ON CONSIDERING HOUSING!

Riverside's faith-based organizations have long mobilized time, talent, and treasure to address pressing community issues. The housing crisis is no exception. From four tiny homes nestled on the campus of The Grove Community Church to an 80-unit LEED-certified community in the La Sierra neighborhood, the housing solutions driven by faith-based organizations are transforming lives.

HOW TO USE THIS HANDBOOK

This handbook is a guide for faith-based organizations who are curious about building housing on their land. You'll learn about how a 2023 policy (Senate Bill 4 or SB 4) streamlined the ability for faith-based organizations like yours to build, and you'll see how SB 4 might help you achieve your organization's housing goals. You'll also learn about an alternative to SB 4 if you determine it isn't quite right for your organization. You'll explore what housing models might be a fit for your faith community, and you'll see some practical examples of California faith-based organizations that have taken the lead to address the housing crisis.

This handbook is not meant to replace conversations with City departments. Rather, it will demystify the process and help you get started. Our hope is that this handbook will inspire you to ask good questions: of your own faith-based organization, of your membership and of your denomination's decision-makers, of your potential partners, and of your neighbors. The answers to these questions will help you create a stronger, more purposeful project which will, in turn, facilitate your interactions with your congregation, with your neighbors, with the City, and with future funders and partners.

A SPOTLIGHT ON RIVERSIDE'S HOUSING CRISIS

More housing is needed for Riverside residents, especially for individuals and families with median or below-median incomes and/or those struggling with housing instability. Housing costs have continued to rise for buyers and renters alike, but average household incomes have not kept pace. According to **California Housing Partnership's 2025 report**, Riverside County renters need to earn 2.3 times the State minimum wage to afford the region's average monthly rent. In order for housing to be considered "affordable" (per the U.S. Department of Housing and Urban Development Definition) housing costs should not exceed 30% of a household's annual income. Currently, it is not uncommon for Riverside residents to spend 50%, 60%, or more of their incomes to stay housed. This has a profound impact on residents' ability to afford other daily essentials such as food, transportation, and healthcare.

Through the City's Community & Economic Development and Housing and Human Services Departments, much work is underway to build more affordable units. Building upon the success of former Mayor Rusty Bailey's Love Your Neighbor Initiative and Mayor Patricia Lock Dawson's Initiative to End Youth Homelessness, faith-based organizations have emerged as important and dynamic partners in this effort.

For a point-in-time spotlight on the City of Riverside's response to the housing and homelessness crisis, see this **January 2026 report.**

WHAT IS SB 4 AND WHY WAS IT CREATED?

The Affordable Housing on Faith and Higher Education Lands Act of 2023 (SB 4) is also known as the "Yes in God's Backyard" bill. A broad interfaith movement came together to champion the bill's passage.

SB 4 is a tool to help ease costs and increase the construction and availability of affordable housing options. This California law permits faith-based organizations (and non-profit colleges) to build housing on their properties, with or without religious structures, so long as the housing is guaranteed as affordable to lower-income households. (For more information, refer to the section, "How Do I Qualify" on Page 6. The bill specifically creates a major advantage for faith-based organizations that other developers do not receive: it significantly streamlines development processes and regulations.

The bill does this in many ways, including by modifying the conventional development approval process and by simplifying and shortening the environmental review process. This can significantly speed up project development– sometimes by up to a full year! SB 4 gives faith-based organizations a significant head start in developing housing "by right" (i.e., without needing special planning approval) as long as your property and project comply with certain criteria. Project approval is guaranteed if you meet all minimum requirements. This means that your affordable housing project doesn't need to go through a City decision-making body or lengthy public hearings (which could cause project delays or even denial.)

The bill offers this advantage because many faith-based organizations often already have one of the most expensive and sought-after ingredients needed for development: land. For some faith-based organizations, their land is under-utilized. Think of your own property: do you have a parking lot that sits empty most of the time? Does your membership still fully use fellowship and classroom spaces that were created decades ago? Do your buildings still fit the size of your current population? Are you using your land in alignment with your purpose-driven mission?

See the Bill: California Code, GOV 65913.16

HOW DOES IT WORK?

SB 4 makes it easier for faith-based organizations to play an active role in addressing California's housing crisis and also unlocks hundreds of thousands of acres of potentially underutilized land for affordable housing by:

- Overriding local zoning restrictions to allow housing on faith lands;
- Allowing ministerial approval by City staff;
- Exempting projects from California Environmental Quality Act (CEQA) review; and,
- Allowing for flexible parking arrangements regardless of local code requirements (and exempts projects in some areas from parking requirements altogether.)

HOW DO I QUALIFY?

There are several requirements an applicant and property owner must meet to take advantage of SB 4. Depending upon your answers to these questions, you may or may not decide that the SB 4 process is a good fit for you. (Also see "Is SB4 Right for You?" on Page 30)

CONSIDERATIONS INCLUDE THE FOLLOWING:

- **Am I committed to providing affordable housing?** All housing must be reserved for and affordable to low-income households, with the exception that up to 20% of units can be for moderate-income households, and 5% may be used for staff of the organization that owns the land.
- **Am I comfortable with the housing on my property remaining affordable for a long time?** Rental units must be offered at low-income rates for a minimum of 55 years, and for-sale properties for a period of 45 years. This will be a legally binding requirement (a "deed restriction"). After the 55- or 45-year time periods have passed, property owners can adjust rents as they wish or continue to offer the units at an affordable rate.
- **Do I own my property?** The property must be owned, controlled, operated, and maintained by a bona fide church, religious denomination, religious organization, or non-profit college. The land must be owned by that organization on or before January 1, 2024.
- **Is my property a safe and appropriate site for people to live?** The project site cannot be adjacent to any site where more than one-third of the square footage on that site is dedicated to light industrial uses, like warehouses and manufacturing businesses. The project site cannot be located within 1,200 feet of a site that is currently a heavy industrial use or where the most recent permitted use was a heavy industrial use, like a concrete plant or metals recycler. The project site cannot be located within 3,200 feet of an active oil or natural gas refinery. The project site must not contain Native American tribal cultural resources. If the property is within 500 feet of a freeway, residential areas will require air filtration meeting a minimum efficiency reporting value (MERV) of 13.
- **Is there already housing on my property?** The project must not require the demolition of existing residential dwelling units.
- **Am I committed to paying construction workers a government-mandated minimum hourly rate, including benefits and overtime?** Workers hired to construct the project must be paid prevailing wages if building more than 10 units, and offer apprenticeships and healthcare if building more than 50 units.
- **Other restrictions apply.** Please contact the City with additional questions

WHAT SHOULD I CONSIDER BEFORE GETTING STARTED?

Consider the following before deciding whether to proceed with an affordable housing project on your land:

1 Your reason to build and the population you wish to serve:

Faith-based organizations are mission-driven, often guided by a unifying set of beliefs and/or values. Be clear about how your potential housing development will align with these values. What goals would a potential development need to achieve to help you meet your mission and your bottom line?

Next, identify whom you would like to house in a future development on your property (ex: former foster youth, seniors, congregants experiencing housing instability, or families who can't find affordable housing). Being clear on these foundational pieces will help guide future conversations with your partners, with your membership, with the larger community, and with potential funders. Such clarity will also help you determine if SB 4 is the right tool for you.

2 Your membership:

As clergy or lay leaders of a faith-based organization, you have your finger on the pulse of your membership at-large. How would your membership describe itself? What is working well for members currently (what should not change) and where are the pain points (what could change)? Think about moments in your organization's history when big changes occurred: what process was followed at that time and what worked well? What did you learn that you can incorporate early on in your process to consider housing? Who will be your early champions who can be positive "influencers" in your faith community?

Consider major religious holidays, budget cycles, and the timing of annual giving campaigns and board elections. This will help you determine when to begin conversations about a prospective development project and ways to tell the story of your project in alignment with upcoming events.

WHAT SHOULD I CONSIDER BEFORE GETTING STARTED?

3 Your leadership structure:

Decision-making structures vary from denomination to denomination. If your faith-based organization is part of a larger governing body (such as a diocese, district, or assembly) you may need additional permissions before pursuing housing projects. In some instances, your governing entity can point you to other locations where they have built housing or had discussions and ultimately declined to move ahead. Lessons learned, additional resources, and capacity elements are just some of the benefits of having further discussions with any governing bodies. Land ownership structures (knowing if your faith-based organization's land belongs solely to the local body or to a larger governing body) may also vary. Make sure you know who the decision makers are and what process (and how much time) is required to be granted permission to build housing on your property.

4 Your existing resources:

Undertaking a housing development on your property will be a significant investment of time, talent, and treasure. There are numerous sources of costs that arise during the development process that are separate from actual construction costs. Costs will include services such as architects, engineers, plan development, various permits and inspections, and general development impact fees to the City of Riverside, to Riverside County, and to the local school district.

Many faith-based organizations will seek external funding to support a future affordable housing development and its related costs. To better understand your organization's needs and financial realities, it is helpful to map the resources you already have that would give your project a running start. Such an exercise can also help your organization identify the right time to launch a housing development.

Consider the skills and talents of your existing membership (see "Helpful Tips" on Page 21 for tips on how to build the dream team and vet development partners). Who might be able to offer in-kind or affordable support that would save your organization money in the long-run?

WHAT SHOULD I CONSIDER BEFORE GETTING STARTED?

Think about your existing budget and how a future housing development could both require and (possibly over the long-term) provide ongoing financial support to your organization. What is needed in the short, medium, and long term to meet your financial commitments and goals? By when would you need your development to be complete? What additional financial experts might you need to engage now to test your financial models and assumptions?

It's important to note that rents that are affordable for lower-income households are often too low to cover the costs to construct, own and operate that housing unit, let alone provide for any kind of profit margin. This is why affordable housing developments almost universally require some type of subsidy. Read more about the different types of subsidy programs that may be available to your project in [See Section "Who Will Live in our Homes, Project Funding," on Page 16).

Consider annual dues, tithing, *Zakat, Tzedakah*, holiday giving campaigns and/or weekly offerings. Who are the major donors in your congregation who might be inspired by a proposed housing development? Do they have the capacity to support at a higher level and over an extended period of time? Does your denomination's regional, state-wide, or national body provide additional funding for capital projects or affordable housing management?

WHAT SHOULD I CONSIDER BEFORE GETTING STARTED?

5 Your property:

Your property's size, shape, location, adjacent properties, and zoning all have bearing on the type and quantity of affordable housing that you can build. This information, along with the specifics of your potential project proposal, is required in the City's General Development Application (See Section "What Should I Know About the Approval Process" on Page 24). You likely have buildings, parking areas, outdoor spaces, or other facilities on the site that you want to continue using. Take the time to examine your grounds and all of its characteristics before considering a more extensive plan. What does your property tell you?

HELP IS HERE!

TThe zoning code is a very technical document full of industry terms, measures, numbers, and legal wording. The City of Riverside is here to help you understand how the code governs what you can and cannot do with your property. For further assistance, connect with city staff at:

(951)-826-5371
or visit
https://riversideca.gov/cedd/planning

Click here to read Riverside's zoning code:
Zoning Code

Click here to see Riverside's online mapping tool to help you identify your property's size and identify neighboring property size, uses, and ownership: **Map Riverside**

PROPERTY SIZE

The size of your property is one of the most critical factors in determining how many housing units you may want to build, the form of the structures, the layout, and much more. It is equally essential to know how much of your overall property you are seeking to develop. Given ongoing functions, worship activities, and other congregational needs in the future, careful consideration should be given to the amount of land you may be willing to convert for housing.

PROPERTY SHAPE

The shape of a given space can also inform how many units can be built and how they will be oriented. This is key due to other considerations, such as parking areas, open spaces (e.g., outdoor gathering spaces), fire department access, and distance requirements from nearby neighbors and other properties (known as setbacks) defined within the City's zoning code.

PROPERTY ZONING

Another key characteristic of your property is how the City of Riverside regulates its use within its zoning laws. Faith-based organizations can be on properties that can be zoned in several ways and largely depend on the general neighborhood and surrounding areas. Faith-based properties can also exist on properties in a variety of residential zones or be commercially zoned when located along a busy arterial roadway.

AVAILABLE INFRASTRUCTURE

The existing infrastructure of your property is another key piece of information to help you decide whether to build housing. Infrastructure is a catch-all term that encompasses various components including water access and existing pipe capacity, sewer service or septic system capacity, and electrical systems, such as transformers and underground wiring. It also means streetlights, natural gas lines, adjacent street access, and stormwater systems. Each of these is likely already serving your property now. However, how many housing units can your existing systems supply? Do you have excess capacity, or is your site already served with limited or aging systems? The City can help you determine what you have and do not have, and what features might be required if new housing structures are built.

WHAT SHOULD I CONSIDER BEFORE GETTING STARTED?

6 Possible partnerships:

Fundraising, planning for, and building housing is a large undertaking. And that's just the beginning. The tenants and the buildings will require management and maintenance over time (See "How Do I Manage the Property" on Page 20 of this handbook.) Faith-based organizations that are open to partnerships with secular or religious nonprofits, private companies, local governments, and/or even other value-aligned faith-based organizations may find some steps of the process to be easier.

Consider partnerships that have worked well for your faith-based organization in the past. Do these partners have the capacity for a larger endeavor? Take a look at the case studies in this handbook on Page 32. Which, if any, of these partnership models might work well for you? Where are the gaps in your own faith-based organization, and what local partners could help you create a stronger project? Who are your immediate neighbors (ex: a clinic, a daycare, a school, a senior center, a local business)? How could their participation be a benefit to both of you?

If your project is focused on a population in need of supportive care, additional services will be required throughout the lifetime of your project. While funding support is often available, expenses around childcare, case management, and mental health assistance are common.

Click here for a guide to supportive housing services: **Guide to Funding Supportive Services in Housing**

WHAT TYPE OF HOUSING SHOULD I BUILD?

Housing can take many different shapes. You are likely familiar with single-family homes, apartments, and condominiums. However, many others exist, such as townhomes, duplexes, triplexes, cottage homes, co-housing units, and accessory dwelling units or tiny homes. What kind of structures your organization chooses will probably be informed by the size of your lot, the zoning opportunities and permissions, the density allowances, and the costs to construct. One essential element to SB 4, however, is that the units must be offered at an affordable rate. While this stipulation does not automatically eliminate certain housing types, practically speaking, the options are a bit narrower. Let's explore some of the likely candidates with definitions and examples.

DUPLEX/TRIPLEX/FOURPLEX

Housing units that share a common wall and often appear to look like a single housing unit from the outside, and often have dedicated, though limited, outdoor space. Units can be rented or purchased.

TINY HOME

A tiny home is a single detached housing unit typically less than 700 square feet in area, does not include a garage, and functions like a studio apartment. The homes can be mobile and moved, or quasi-permanently located and attached to utilities. Units are often prefabricated to reduce costs. Tiny homes can be combined to create a "tiny-home village" or used as an accessory structure to a main building or residential home, referred to as an accessory dwelling unit (ADU).

APARTMENT

An apartment complex is a single structure classified as "multi-family" with numerous units connected by common walls and often multiple stories. Garages are typically separated from the units or have carports. Balconies or small porch spaces may be provided, but not always. Units are rentals and can range in bedroom and bathroom combinations.

CO-HOUSING

A co-housing model means people rent individual rooms in a multi-room home. Common spaces are typically required, such as bathrooms, kitchens, and common spaces. The number of people and rooms within a structure can vary, but it allows individuals an option to rent a whole unit at a much lower rent.

Click Here to Learn More: ***Housing Types Definitions & Images***

Beyond the Structure

Beyond the physical type of housing that can be constructed, there are also different operational models to consider. For individuals who may be on the verge of homelessness or already experiencing homelessness, there are short-term to mid-term options that address the situation at hand, such as transitional housing, and mid- to long-term options that can serve as a bridge between an overnight shelter and permanent solutions.

TRANSITIONAL HOUSING

There are many residents in Riverside and beyond who are currently experiencing homelessness, on the verge of losing their homes, or emerging from a period of homelessness. Transitional housing plays a significant role in each of these phases by preventing people from living on the streets, in cars, or with others. Transitional housing may include emergency shelters, short-term transitional units, group accommodations, and other temporary options serving as a bridge to more permanent housing solutions.

SUPPORTIVE HOUSING

Supportive housing is typically housing that is co-located with services such as mental health professionals, disability services, trauma care, and substance abuse counseling. Housing is often offered at affordable rates through various financial programs and is available to individuals and families.

AGE-RESTRICTED HOUSING

Housing with age restrictions, typically for adults aged 55 and older, is called a senior community. Residents live in apartments, condos, townhomes, or cottages, all at varying prices. This housing type is typically coupled with other uses and amenities to promote activity and engagement.

Click here to learn more about operation models:
Differences Between Transitional and Supportive Housing Models

WHO WILL LIVE IN OUR HOMES?

A commonly asked question among faith-based organizations interested in housing is "Do we have any control over who will live in the future homes on our property?" The answer to that question is: it depends. Largely, the rules and regulations of a project's funding sources will be the determining factor. Additionally, the State's Fair Housing Laws outline the rights and protections for landlords and tenants.

Project Funding

If your organization funds its project itself (if the project is privately funded), you will have more control over who lives in its units, though it must still comply with legal requirements. If your faith-based organization accepts public funding to offset costs or fees, construction, or below-market rents or sales prices, you will have much less control over who occupies the units, as the individual funding requirements may govern occupancy rules.

Here are just a few of the more popular funding programs:

- HOME Investment Partnership Program - The HOME program assists cities, counties, developers, Native American Entities, and nonprofit Community Housing Development Organizations to create and retain affordable housing. Funding provides loans or grants to eligible applicants serving households with low- (80% or below area median income) and very low-incomes (50% or below area median income.) **Link: HOME Investment Partnership Program**
- National Housing Trust Fund - Funds can be used for new construction of permanent housing offered to a majority (75% of units) of extremely low-income households (30% of area median income). Applicants include individuals, joint ventures, partnership, limited partnerships, trusts, corporations, limited liability corporations, and local public entities. **Link: National Housing Trust Program Guidelines**
- No Place Like Home (NPLH) Program - This program seeks to fund projects that create permanent supportive housing. The target population is for individuals with serious mental illness who are homeless or at risk of homelessness. The intent is to create a stable living environment and to provide behavioral health services. **Link: No Place Like Home (NPLH) Program | Riverside University Health System**

Know that many funding programs exist for the construction of affordable housing. Each of the sources will vary with regard to who is offering the funds, who is eligible to receive the funds, and the objective of the funds. Grant cycles and funding amounts also vary, which is why it is important to research funding options or to talk with your local housing experts to help navigate the funding landscape. The Department of Housing and Human Services manages many funding programs and can help answer questions about available resources and how you might access them

Here is a list of additional possible funding sources:
https://www.hud.gov/hud-partners/grants-info-funding-opps

Fair Housing Laws

It will be important for your faith-based organizations to consult with someone who is an expert in fair housing laws. (See section "Helpful Tips" on Page 21). One recent exception to fair housing laws does apply to faith-based organizations. SB 726 amended state laws that allow faith-based organizations to require occupants of their housing units to be affiliated with the organization's overarching religion. However, this is only if the offered housing is integral to their mission. This is typically applied to religious colleges and church staff housing, and does not apply to housing that is open to general applicants.

Click here to learn more about SB 726: **California SB 726: Employment and Housing Exemptions - LegalClarity**

Otherwise, housing laws that govern how landlords select tenants fall under State housing laws. A paraphrased excerpt from the California tenant guide (below) sums up the general approach: *"The landlord may ask questions about employment, monthly income, and other information to establish an ability to pay rent. It is illegal, however, for the landlord to discriminate based upon sex, race, color, religion, ancestry, national origin, disability, whether occupants have persons under the age of 18 living in the household, genetic information, marital status, sexual orientation, gender, gender identity, gender expression, veteran or military status, age, medical condition, citizenship, primary language, or immigration status."* California law also prohibits landlords from discriminating against tenants based on how they pay their rent (referred to as "source of income"). This is specifically intended to protect households receiving rental assistance or using rental vouchers from being denied unfairly.

Click here to read more about California tenant and landlord rights: **https://sls.berkeley.edu/wp-content/uploads/2024/05/CA-Tenant-Guide.pdf**

WHAT AM I ALLOWED TO BUILD?

SB 4 allows only for the construction of affordable housing. (More information on Pages 30-31). Now that you know what "affordable housing" means and how it is defined, what can your project look like? Questions about density, or the number of units measured per acre of property, are determined by the local zoning code. If you don't know the zone in which your faith-based organization is located, look here first: **Riverside Maps**

Furthermore, density also affects building heights, parking requirements, and many other features of a project that themselves are frequently subject to specific local zoning requirements. Keep in mind that, in general, zoning requirements are as follows:

If your property is located in a Residential Zone,

an SB 4 project is subject to the following development limitations (even if local zoning is stricter):

- The maximum allowed density is 30 units per acre (unless the project qualifies for a density bonus – more on that below).
- If the zoning of the property, or the zoning of an adjacent property, exceeds 30 units per acre, then the project may use the more permissive limit.
- The project is subject to the applicable building height limit of the local zoning plus one additional story.
- Additional density may be permitted by applying for a density bonus, incentives, or concessions, including waivers or reductions of development standards and parking requirements. For details on determining if your project may be eligible for more housing units, please read about the **California Density Bonus Law**

If your property is located in a Non-Residential Zone,

the project may be built at a density of 40 units per acre and a height of one story (or 11 feet) above the maximum height allowed by local zoning. Additional stipulations include:

- If the parcel or an adjacent parcel allows a greater height or density than this, then that greater height or density applies, including an additional story.
- The project cannot use any density bonus, incentive, waiver, or concession to increase height beyond the above, but can use a density bonus, incentive, concession, waiver, or reductions in development standards and parking ratios to increase density up to that height.

WHAT ABOUT OTHER OFFERINGS IN ADDITION TO HOUSING?

Many faith-based organizations desire to offer more than housing. Often, a day-care, a kitchen to serve meals, a food pantry, classroom spaces, counseling services, or even a modest commercial space to help cover costs, such as a coffee shop or small market, are the kinds of additional uses typically pursued. If this type of development, referred to as "mixed-use" in the development realm, is of interest, then knowing the City's development code is essential.

Again, the answer to ancillary uses beyond housing depends on the zoning assigned to the property. If your property is in a single-family residential zone, additional uses are permitted on the ground floor, but only for recreational, social, and educational services. This might include childcare or a community-based organization, for example. If, however, the zoning code assigned to your property is multi-family or non-residential, such as commercial, then commercial uses like a coffee shop, bakery, or other business will be allowed.

City staff can help you understand the rules that apply to such non-housing uses within the zone where the property is located.

HOW DO WE MANAGE THE PROPERTY?

A common question asked about continuing oversight of a property with many tenants is, how will the property be managed? Management duties and responsibilities can be extensive. Typically, they include duties such as collecting rent, reviewing rental applications, addressing tenants' needs, addressing maintenance issues and security concerns, and managing tenant turnover and potential evictions. For affordable housing projects in which tenants must qualify based on income, initial eligibility screening and annual income verification may also be a property management responsibility. Affordable housing programs that include services for residents may also require managing relationships with on- or off-site case managers and service providers. Many different management models exist, but the two most likely paths include self-management by the faith-based organization or a non-profit organization created by the institution, or third-party management by a company that handles all responsibilities.

Third-party management company

If your organization opts to work with a third-party management company, it is essential to have a solid working relationship. Your organization and the company will have frequent interactions and communication, both vital to smooth operations. There are many property management companies in Riverside and the region with experience operating multi-family properties with numerous tenants. Typically, the companies are paid through the monthly rents charged to tenants. With affordable units and tenants using rental vouchers, rent amounts will vary, and a tenant may occasionally miss a payment. It is important to have contingencies in place to ensure smooth operations, a fund to address minor and major maintenance needs, and to maintain a safe and inviting environment as intended.

Self-Manage

For properties with relatively few housing units and low complexity, entities may seek to operate and manage the property themselves or create a non-profit organization through the institution to operate it, similar to a management company. The same kinds of responsibilities will be required as with a larger property, but likely with fewer tenant needs and fewer maintenance issues. Worth repeating, however, is that having financial resources to address unforeseen needs, such as roof repairs, appliance replacement, or electrical or plumbing issues, is essential.

Other faith-based organizations in the area may help you determine the type of management structure to pursue and may know management companies that specialize in non-traditional housing types.

HELPFUL TIPS

Any project on properties owned by faith-based organizations will take funding, expertise, time, and patience. The City of Riverside is here to help at every step of the way and will strive to make the process as quick as possible to get your project underway. Here are things to consider:

Contact the City's Department of Housing & Human Services as Early as Possible

City Staff would love to talk with you about your idea. They may have suggestions for partners, models, funding, and design considerations. **Reach out** to schedule an informal discussion. The City has access to numerous potential funding sources which can support many aspects of your project, from construction financing to administrative fee support to ongoing rental assistance for tenants. The funding can come from a wide variety of sources and often requires builders or operators to comply with specific standards. To better understand what might be available and the requirements for receiving funding, visit the Housing & Human Services Department: **Housing & Human Services**

Establish a Great Team

Everyone loves a project that is on time and on budget! To achieve this, one critical first step is to establish a strong project team. This team will guide the project from start to finish and will lend important skills and perspectives to the project as a whole. The ideal team has members who understand:

- The specific needs and challenges of the population you hope to serve with your housing development (ex: seniors, foster youth, veterans, etc.);
- Real estate, property development, and property management;
- Civil engineering, utilities (water, sewer, electricity), city planning, and architecture;
- Fundraising and budgets, including experience with government grants and/or capital campaigns;
- Construction, ideally of public projects (as specific processes must be followed);
- Legal processes and requirements related to housing, property management, and Fair Housing Laws;
- Community engagement: both within your faith-based organization and also within the surrounding community

It is possible that members of your congregation already have some of these skills. If not, take the time to find and/or hire the right experts to guide your project. A solid team makes the process easier, reduces unnecessary plan revisions, and avoids costly errors and project inefficiencies.

Vet Partners

It is important to interview prospective partners (such as developers, property managers, and nonprofit providers) to determine whether their values, processes, capabilities, styles, and overall personalities are a match for your faith-based organization.

- In certain cases, your questions may be broad, philosophical, or rooted in your organizational mission. These types of issues may be best suited for potential developers who can oversee the creation and construction of a project. Ask questions such as: what is your development/management track record or, have you built/partnered with other projects similar to ours.
- In other instances, your questions may be more technical, get to specific issues around approach, or even project management. These kinds of questions may be suited for general contractors who your organization may hire to oversee construction. Ask questions such as: are you licensed and insured, or describe your inspection and quality assurance process.

No matter who you team with, remember that motivations within the development community will vary and having clear knowledge of who you are working with is important.

Click here for further questions: **10 Critical Questions You Should Be Asking To Property Developer**

Engage the Community

Though SB 4 allows housing by-right and forgoes the development review process that includes public comments, having the support of both congregants and neighbors is crucial. This will pay dividends throughout the process. While all parties may not fully agree on what should be built or how it should be built, allowing people to voice their opinions and to hear your organization's thoughts can ease objections and help gain support. Key considerations of a stakeholder meeting include:

1. **Create an Easy-to-Read Project Outline:** Conversations about housing developments can quickly lead to rumors and speculation. Create a clear document of FAQs to outline the project's goals, partners, timeline, and process. Consider creating a project page on your faith-based organization's website so you can easily edit/add information as the project evolves.
2. **Notification:** Early engagement is critical to a housing development's success. You will likely want to plan two meetings to start: one for members of your faith-based organization (internal) and another for neighbors of your future development (external). Starting with an internal meeting for your faith-based organization's membership can be a great way to create understanding and buy-in – and to identify champions who can support you during an external meeting.

Some tips:

- Choose a central meeting location and a convenient time that will accommodate many schedules and abilities.
- Notify stakeholders in your organization's newsletter, by flyering the neighborhood, by sending volunteers door-to-door, by attending existing neighborhood groups, and/or by reaching out to your City Councilmember for help and ideas.
- Consider who will be the project's biggest champions? Ask them to be in the room. Who will raise concerns? Consider hosting one-on-one conversations with them prior to the larger meeting.

3. **Educate:** Prepare a formal presentation. Pictures can be helpful. Share honestly what your organization is pursuing, why you are pursuing it, and whom the development will serve.
4. **Listen:** Consider where you could most use input (ex: the project's design, landscaping, height) and then ask for specific feedback. Ask participants what considerations are more important to them. Ask what they most appreciate about your faith-based organization currently and what hesitations they might have about your project.
5. **Follow Through:** Tell meeting attendees how you will be using their feedback and how they will be notified of next steps. Be sure to provide a primary contact for people to reach if they have additional questions. This encourages continued engagement and establishes an open line of communication during all phases of your project.
6. **Evaluate & Adapt:** Bring the feedback back to your project team and partners. Identify what changes can be made to your proposed development and how these changes will be communicated to neighbors and to your congregation. Also evaluate any concerns raised at the meeting that might not be directly related to your proposed project. How will you address these concerns in the short term in order to be a good neighbor?

For more information, click here to download the City of Riverside's Community Engagement Toolkit: **Citywide Community Engagement Toolkit**

WHAT SHOULD I KNOW ABOUT THE APPROVAL PROCESS?

By now, you likely have lots of thoughts and further questions about your property, what is possible, and what the next steps include. The City is here to help you every step of the way, even before you submit a formal application. Review the steps below, complete the information in the relevant documents to the best of your ability, and then–after you have determined partners, financing, preliminary designs, and project timelines–contact the City of Riverside's Planning Division. Each step in the process is explained in greater detail below.

(Step 1) - (Optional but highly encouraged) Pre-Application Review

Before you have completed a formal application to the City (but after you have examined your options, decided upon a tentative plan, obtained necessary internal approvals, engaged a development partner, identified financing, engaged professional design services, and developed a project concept) it could be helpful to hear from City Departments about anything you may have missed through the pre-application review:

The pre-application review is a high-level analysis of your proposed development concept, its possibilities, and the likely needs for development before submitting a formal application. This step is optional, but it is available to you and will serve you and your project well if you take advantage of it (Note, the review does include a fee but that fee is applied to your General Application when you apply). City staff will help you understand relevant sections of the Riverside Municipal Code (RMC) and potential issues from zoning requirements to utility availability and more. This step is optional but highly encouraged as it can be invaluable to you before getting too far into the process.

The Pre-Application Review process takes approximately 30 days. Once you've submitted an application, you will be scheduled for a meeting with the City's Development Review Committee (DRC), which consists of key staff in all City departments that will be involved in reviewing your project. This meeting will provide you with an opportunity to ask questions, discuss concerns, and receive high-level comments from staff on how to compose a successful and complete project application package. At the conclusion of the 30-day pre-application review period, you will receive a detailed set of comments providing you with direction for the next step in the process.

Use the link to fill out the conceptual development: **CONCEPTUAL DEVELOPMENT REVIEW APPLICATION - A6.pdf**

CONCEPTUAL DEVELOPMENT REVIEW APPLICATION

The following minimum information and materials are needed to submit an application for Conceptual Development Review. However, the more comprehensive and detailed your submittal, the more comprehensive the comments from City Departments. All plans and

Sample Questionnaire

Beyond basic information provided in the application, City staff will want to know the following - having answers to these questions before the meeting is highly recommended.

- What is the size of the property you seek to develop?
- What is the zoning of your property?
- How many housing units are you considering constructing?
- Is there a particular intention you have with the housing? (i.e., veterans, seniors, homeless, domestic violence, recovery, etc.)
- Are you considering non-residential elements, and if so, what kinds?
- Are you seeking or using any funding assistance?

(Step 2) - General Application Form

Ideally, you have completed a pre-application review and made the decision to move forward with your project. If so, the next step is to submit a formal application for review and approval by the DRC – yes, the same group of staff who participated in your pre-application review! You will need to obtain approval of an entitlement called a Design Review – other entitlements may be required depending on your specific project. Before submitting this form, it is essential to have your team, funding, and design package ready. At this stage, you are serious about your project, have discussed the concepts and property details with the City, and are ready to advance. This means having met with neighbors to vet concerns and ideas, having experienced development professionals on board, knowing the details of your property and project, having a clear funding path known in advance, and having reviewed and responded to, or made adjustments based on, the comments received from City staff in your pre-application review. Taking these steps will help minimize time, costs, and unforeseen challenges.

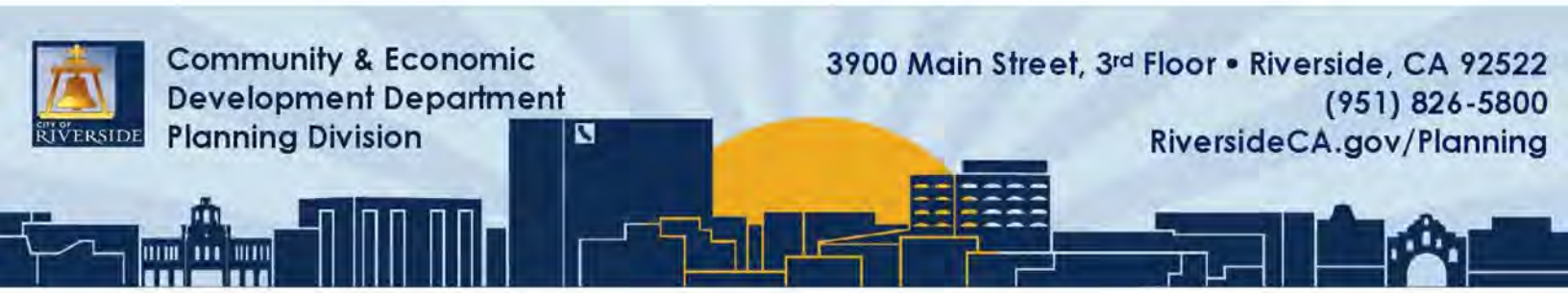
The components of the general application should look familiar, but will require applicants to expand upon other items, including the following:

- Two sets of the plans including;
  - Plot / site plan;
  - Floor plan;
  - Exterior building elevations;
  - Conceptual landscape plan;
  - Parking tabulation;
  - Preliminary grading plans when grading is required; and
  - Cross sections
- Two copies of Water Quality Management Plan and Best Management Practices submitted directly to Public Works (if required); and
- Hazardous Site Review certification.

Remember, you can always reach out to the One Stop Shop or your assigned planners to learn more about these steps.

Applications are accepted on a biweekly submittal deadline – every other Tuesday before 12:00PM)

Click Here for Form: **GENERAL APPLICATION FORM - A1.pdf**



GENERAL APPLICATION FORM

Completing this application in full is important to communicate the information necessary for determining completeness consistent with the Permit Streamlining Act and to ensure efficient processing (i.e., without delay). All applications are considered submitted on the "submittal deadline" listed on the Planning Case Review Schedule (See counter staff for a copy). Thank you for your investment in the City of Riverside.

PROJECT INFORMATION

Site Address: _____

(Step 3) - Development Review Committee Meeting

The DRC will review your full project application and meet with you to review any comments, necessary changes, or missing information, much like the pre-application review process, but this time in much greater technical detail. Once you submit a general application and the required plans and documentation, the DRC will review your application from many perspectives to help you understand what will be required before approval is granted. The DRC will look at your needs for water, sewer, fire prevention, and other utilities and any other relevant requirements for your project, as briefly described below. DRC meetings take place three weeks after submitting the General Application.

Site Plan Evaluation

The DRC will evaluate the proposed layout of a project, how it interacts with neighboring properties, how it complies with relevant sections of the RMC, and many other considerations. The Public Works Department will review grading and civil engineering designs including stormwater management systems to ensure compliance with City codes and regional water quality requirements. Planning Division staff will also review architectural designs to ensure consistency with the Citywide Design and Sign Guidelines.

Utilities

Utilities include water, sewer, and electricity. (In the case of natural gas, SoCal Gas will review plans separately). City staff will evaluate your project, the property, and the current infrastructure available. Each department will determine which upgrades or services are required to service the project and future residents. This may include components such as water mains and meters, electrical transformers, and more.

Emergency Services

Emergency services largely include fire and police. The Riverside Fire Department will evaluate firefighting equipment access, building sprinkler systems, alarm and monitoring systems, and hydrant needs. The Riverside Police Department may also conduct reviews on a case-by-case basis.

Transportation

People will be coming and going from your property. They may do so by foot, by bicycle, by bus, or by car. Public Works will review your project and determine what infrastructure needs to exist. This can include sidewalks and pathways along street segments, driveway access, vehicle turning movements, bus shelter requirements, and potential fees for system upgrades

At the conclusion of the DRC review, the City will provide you with its findings and, if any, changes needed before moving forward with entitlement approvals, permitting, and construction. You may need to revise and resubmit plans for an additional cycle of DRC review if changes needed are significant. If the application complies with all requirements and the determined infrastructure needs are acceptable, the project can proceed through the approval process, which may consist of another DRC meeting or a public meeting, depending on the specifics of the project. The DRC may also include conditions of approval, which are requirements that must be verified and met after approval is granted but before permits to begin construction are issued. After the approval process, you'll proceed to official permitting.

(Step 4) - Permitting

Once your project application is approved, it is time to obtain the necessary permits and begin construction. Detailed construction and engineering plans and technical specifications must be submitted to the Building & Safety Division, Public Works Department, Fire Prevention Division, Riverside Public Utilities, and, in some cases, third parties such as SoCalGas if you need natural gas service and the Riverside County Department of Environmental Health if you have a septic system. Permits will include construction permits, off-site construction permits for items like street, curb and gutter modifications, grading and demolition permits, utility permits to access all utility lines, and more.

Permitting can be a lengthy process depending on the complexity of your project design. The City of Riverside conducts Plan Check Review of all plans submitted for construction permits within 20 working days of your first submission; subsequent submissions for revisions are reviewed within 10 working days. Plans and technical specifications must be revised and resubmitted as many times as necessary until all requirements are verified to be met. Anticipate a minimum of 3-5 months for the permitting process.

Permit Information: **Permits | CEDD Plan**

Check Information: **Plan Check | CEDD**

Inspection Information: **Inspections | CEDD**

(Step 5) - Fees and Permit Issuance

At this stage, your project has been approved, all project drawings reviewed, and all needed permits granted by the various City departments. Prior to issuing the permits to begin construction, associated development fees will be required. Fees cover a variety of needs that may be associated with water or power connections, new meters for ongoing monitoring of use, new sewer connections, street or transportation improvements, and impact fees that provide emergency services, parks, and school facilities. Important to note is that some of the fees may be covered through funding assistance described earlier, and not all properties will pay the same fees or the same fee amounts. The fees will vary considerably depending on the location of the property, the age of the infrastructure serving the property, the scale of the proposed project, the demand the project will place on City services, and how your housing units will be managed.

(Step 6) - Construction

The construction phase of your project will be the most exciting but can also be challenging, given the many crews, difficulties, and unforeseen issues bound to arise. Your team will be instrumental in ensuring each step is done right and according to plan, and in limiting unexpected problems. The Building & Safety Division will conduct multiple inspections at key milestones throughout the construction process to confirm that approved plans are being followed and to help troubleshoot the many unforeseen issues that can crop up throughout the construction process. This will likely take 9-18 months, depending on complexity, funding, and other factors.

(Step 7) - Inspection and Occupancy

Once construction is finished, it is time to proceed to the final step: final inspections and occupancy permits. The inspections are intended to determine if any elements of the construction plans were missed or not built to standards, and if they need to be addressed. After all inspections are complete and the go-ahead is given, the City of Riverside will issue occupancy permits for residents to begin moving in once you and your team are ready. Move-in times vary between projects, but this should happen at least 2-4 weeks after construction. It is time to make your goal a reality!

IS SB 4 RIGHT FOR YOU? OR THE CITY APPLICATION PROCESS?

Now that you've had a chance to learn about SB 4 and many of the elements of building housing in Riverside, the question you might be asking yourself is, "Is SB 4 right for us?" To help answer that question, please review the following considerations.

Question	SB 4	Traditional Process
We want further control of who lives in our units.		✓
We require funding support and are open to requirements.	✓	
We are motivated by getting the housing built as soon as we possibly can.	✓	
We are willing to trade expediting our project for greater financial and operational control.		✓
We are confident in our financing, and we seek to build as many housing units as we can.	✓	
Our budget is tight, and every dollar saved is important		✓
We want our project to be more community-driven than our own purposes.		✓
We know what we want to build and seek our neighbors' blessing.	✓	
We seek some of the housing to be affiliated with institutional personnel or staff	✓	
Our property has unique challenges but we still seek to build housing.		✓

SB 4 VS CITY APPLICATION PROCESS

The most significant differences between the two processes, beyond the streamlined benefits and zoning advantages of SB 4, are related to occupancy requirements, operational control, and funding.

Funding initiatives often have an objective, which can translate to requirements for fund users that must be met to receive the funds over time. The requirements may mean helping a particular population. That population may, or may not, be who your organization seeks to assist. For some, this point is irrelevant, and using the SB 4 process and funding assistance is ideal. For others, the requirements may mean the organization will fund their development privately to avoid them and operate with greater independence. If your organization is unsure of whether to provide affordable housing options or use funding that stipulates occupant conditions, or to deliberately seek to offer market-rate housing for revenue purposes, the City Application Process may be a better fit.

Additional Resources

Click Here to See Rent Limits: **2025 State and HUD Income and Rent Limits.pdf**

See Median Income Tables for Riverside: **2025 State and HUD Income and Rent Limits.pdf**

Click here to learn more about CEQA: CEQA: **The California Environmental Quality Act - Office of Land Use and Climate Innovation**

CASE STUDIES

Below are some examples of California faith-based organizations that have shown leadership to address the housing crisis by building housing on their land. You'll see what housing model each faith-based organization chose, the population they are choosing to serve, and what partnerships were activated to bring the project to life.

CREST COTTAGES | RIVERSIDE, CA

PURPOSE: To provide young adults and struggling families (ages 16 to 24) with transitional housing and comprehensive support services by the Olive Crest staff as well as Crest Community Church staff.

NUMBER OF UNITS: 11 small, cottage-styles homes

SETTING: Suburban residential area, surrounded by single-family subdivisions

HOUSING TYPE(S): Transitional housing for youth and young adults.

FEATURES:

- Part of a 1.75-acre property.
- Interactive play spaces, shared park area, classrooms, counseling and other support services.
- Full-time manager lives on-site to oversee operations, ensure safety, and build relationships.
- Project is privately financed.

ADDITIONAL INFO:

- Crest Cottages Website
- 3431 Mt Vernon Ave, Riverside, CA 92507

CASE STUDIES

ST. MICHAEL'S APARTMENTS | RIVERSIDE, CA

PURPOSE: Serve as a model for addressing Riverside's homeless population by creating additional affordable housing, maximizing the use of church-owned land, and fulfilling both the City's public needs and the church's commitment to service.

NUMBER OF UNITS: 50 one- and two-bedroom apartments

SETTING: Suburban residential area, surrounded by single-family subdivisions

HOUSING TYPE(S): Permanent housing opportunities for people experiencing homelessness

FEATURES:

- 4-acre site, including church and other buildings
- On-site property management office
- Spaces for programming, designed in partnership with service providers to accommodate resident needs. Includes private case management offices with space for individual and group meetings.
- Site provides a variety of outdoor community spaces.
- Land for the building leased from St. Michael's Episcopal Church (on-site).
- Funded with No Place Like Home and Low-Income Housing Tax credit.

ADDITIONAL INFO:

- St. Michael's Apartments Website
- 4070 Jackson St, Riverside, CA 92503

CASE STUDIES

FRIENDSHIP SENIOR HOUSING | OAKLAND CA

PURPOSE: Affordable housing for neighborhood residents, notably seniors, at risk of displacement due to rising housing costs and gentrification.

NUMBER OF UNITS: 50 affordable housing units

SETTING: Dense urban, mixed-use area.

FEATURES:

- 0.5 acre site
- Former funeral home site redeveloped to include multi-story housing and community church.
- Site includes spaces for healthcare, job training, and community events.
- Located near transit services and park
- Funding provided by California Housing Community Development's Multifamily Housing, Accelerator, and No Place Like Home programs.

ADDITIONAL INFO:

- Friendship Senior Housing Website
- Adeline Street, Oakland, Ca. 94607

CASE STUDIES

NEW BEGINNING HOUSING | SAN MATEO, CA

PURPOSE: A small affordable multi-housing residential "village" located in the heart of North Central, a historically redlined district and the least resourced neighborhood in the City of San Mateo. Created by St. James AME Zion Church.

NUMBER OF UNITS: Five, 264-square-foot units reserved for young adults aging out of the foster care system.

SETTING: Urban, residential area with single-family homes.

HOUSING TYPE(S): Transitional housing for youth aging out of the foster care system.

FEATURES:

- 0.6-acre site, including church and new residences.
- Working with developer who specializes in small projects and with faith-based communities.
- St. James Community Development Corporation was created by the membership of St. James African Methodist Episcopal (AME) Zion Church, in an effort to provide sustainable and quality core services to the community of North Central San Mateo.
- Funding provided by Measure K, Local Initiatives Support Corporation/Silicone Valley Community Foundation Recoverable Grant, City of San Mateo - Permanent Local Housing Allocation, and private donations.

ADDITIONAL INFO:

- New Beginning Housing Website
- 831 Monte Diablo Ave, San Mateo, CA 94401

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- Mt. Rubidoux Seventh-Day Adventist Church,
- Church of God of Prophecy,
- Templo Calvario Community Development Corporation,
- California Baptist University,
- La Sierra University Church,
- Mt. Rubidoux Seventh Day Adventist Church,
- Human Migration Institute,
- Carillo Group,
- The LaunchPad Collective,
- All Saints Episcopal Church,
- Sahaba Initiative,
- Magnolia Presbyterian Church,
- Family Promise of Riverside,
- ANT Consulting,
- Riverside Fellowship Christian,
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