

# CITY OF NORCO

2014-2021 Housing Element  
Adopted November 6, 2013



Prepared for  
City of Norco  
by ESA





# City of Norco

## 2014-2021 Housing Element

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Adopted November 6, 2013

**Prepared for:**

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# Table of Contents

- 1. INTRODUCTION..... 1**
  - 1.1 Purpose of the Housing Element..... 1
  - 1.2 State Policy and Authority ..... 1
  - 1.3 Consistency with State Planning Law..... 2
  - 1.4 Consistency with the Norco General Plan ..... 3
  - 1.5 New State Legislation..... 4
  - 1.6 Public Participation..... 4
- 2. HOUSING PLAN ..... 7**
- 3. QUANTIFIED OBJECTIVES..... 25**
- 4. HOUSING NEEDS ..... 27**
  - 4.1 Population Characteristics..... 27
  - 4.2 Housing Needs Summary..... 27
  - 4.3 Community Profile ..... 28
  - 4.4 Housing Costs..... 37
  - 4.5 Households with Special Needs..... 41
  - 4.6 Housing Needs..... 49
  - 4.7 Opportunities for Energy Conservation..... 51
- 5. HOUSING CONSTRAINTS ANALYSIS..... 53**
  - 5.1 Governmental Constraints ..... 53
  - 5.2 Housing for Persons with Disabilities ..... 70
  - 5.3 Non-Governmental Constraints ..... 72
- 6. HOUSING RESOURCES ..... 77**
  - 6.1 Regional Housing Needs Allocation (RHNA)..... 77
  - 6.2 Zoning Appropriate to Accommodate Lower Income Housing ..... 77
  - 6.3 Availability of Sites for Housing ..... 79
  - 6.4 Financial Resources..... 97
- 7. PROGRESS REPORT ..... 103**
- 8. DEFINITIONS ..... 129**
- 9. APPENDIX A: AB 987 DATABASE..... 135**
- 10. APPENDIX B: PUBLIC PARTICIPATION..... 139**
- 11. APPENDIX C: DEFAULT DENSITY ANALYSIS ..... 143**



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# List of Tables

|  |    |
|--|----|
| Table 3-1: Quantified Objectives.....  | 25 |
| Table 4-1: Housing Assistance Needs of Income Groups by Tenure .....                 | 28 |
| Table 4-2: Population by Age .....   | 30 |
| Table 4-3: Race and Ethnicity .....  | 30 |
| Table 4-4: Household Types.....  | 32 |
| Table 4-5: Household Size by Tenure.....   | 32 |
| Table 4-6: Household and Family Income.....  | 33 |
| Table 4-7: Overpaying Housing Units by Tenure.....                                   | 34 |
| Table 4-8: Overpayment by Income Level.....  | 34 |
| Table 4-9: Housing Type .....  | 35 |
| Table 4-10: Age of Housing Stock.....  | 36 |
| Table 4-11: Housing Prices.....  | 38 |
| Table 4-12: Owner Occupied Housing Expenses .....                                    | 38 |
| Table 4-13: Riverside County Fair Market Rents.....                                  | 39 |
| Table 4-14: Housing Affordability by Tenure.....                                     | 39 |
| Table 4-15: Housing Affordability by Income Group for Riverside County.....          | 40 |
| Table 4-16: Housing Assistance Needs of Lower Income Renter and Owner Households ... | 42 |
| Table 4-17: Persons with Disabilities.....   | 43 |
| Table 4-18: Persons with Developmental Disabilities .....                            | 44 |
| Table 4-19: Large Households by Tenure .....   | 46 |
| Table 4-20: Female Headed Households .....   | 46 |
| Table 4-21: Affordable Senior Housing Units.....                                     | 49 |
| Table 4-23: RHNA 2014-2021.....  | 50 |
| Table 5-1: Residential Land Use Zones .....  | 54 |
| Table 5-2: Summary of Residential Zoning Regulations.....                            | 56 |
| Table 5-3: Residential Parking Requirements.....                                     | 58 |
| Table 5-4: Planning Division Fee Schedule .....                                      | 64 |
| Table 5-5: Development Impact Fees .....   | 66 |
| Table 5-6: Countywide Development Impact Fees.....                                   | 67 |
| Table 5-7: Development Fees for a Typical Unit.....                                  | 68 |



Table 5-8: Disposition of Conventional Home Purchase Loan Applications ..... 75

Table 6-1: Regional Housing Needs Allocation 2014-2021.....77

Table 6-2: Site 1 - Hamner Avenue and Fourth Street..... 85

Table 6-3: Site 2 - Hamner Avenue and Third Street..... 86

Table 6-4: Site 3 - Beacon Hill ..... 87

Table 6-5: Site 4 - Fifth Street and Horseless Carriage Drive..... 88

Table 6-6: Site 5 - Mountain Avenue .....91

Table 6-7: Residential Unit Capacity on HDO Zoned Sites ..... 96



# 1. Introduction

The Housing Element is an important tool for the City of Norco. It identifies the housing needs of the City in context of its western Riverside County and the southern California metropolitan location, as well as recommends ways to meet these housing needs while balancing other community objectives and available resources. Norco was incorporated to preserve an animal-keeping/small plot agricultural lifestyle. Hence, maintaining residential lots that will accommodate and encourage animal keeping and agriculture at a family scale is of the utmost importance to the City. The preservation of large residential lots allows Norco residents to enjoy small plot agriculture and animal-keeping.

The goal of preserving an animal-keeping/small plot agricultural lifestyle by its nature modifies the different varieties and types of housing units normally available to a city in an urban setting. The intent of the goal is to protect this unique lifestyle from development pressures and land use incompatibility issues that generally come with an increase in land use intensity on adjacent lots. It is not the intent of the Housing Element or the City General Plan to preclude any citizen an opportunity to live in the community. The goals and policies of the Housing Element are designed to work in conjunction with the Land Use Element to achieve an overall housing goal of providing housing opportunities for all citizens at all income levels.

It is important that City policies and requirements be established and maintained such that animal-keeping and agricultural land uses remain in perpetuity for all new residents to the City. It is the City's responsibility to protect and maintain these important values. The City has an overall goal of maintaining an animal-keeping/small-plot agricultural lifestyle, which is expressed in the City's General Plan Land Use Element and throughout each Element of the General Plan. The Housing Element balances the need to accommodate affordable housing with the City's overall goal of maintaining the already established animal-keeping/small-plot agricultural lifestyle.

## 1.1 Purpose of the Housing Element

The purpose of the Housing Element as part of the Norco General Plan is to ensure the City establishes policies, procedures and incentives in its land use planning and redevelopment activities that will result in the maintenance and expansion of the housing supply to adequately accommodate households currently living and expected to live in Norco. It institutes policies that will guide City decision-making, and establishes an action program to implement housing goals through 2021.

## 1.2 State Policy and Authority

In accordance with State Government Code Article 10.6 (65580), the legislature has declared that the attainment of decent housing and the provision of a suitable living environment to meet the needs of all economic segments of the population are of the highest priority. The legislature also recognizes that to meet this statewide goal, cooperation between government and the private sector is necessary, and that local and State governments have a responsibility to utilize the powers vested in them to facilitate the development and improvement of housing.



## 1.3 Consistency with State Planning Law

The Housing Element is one of the seven mandatory elements of the General Plan. State law requires inclusion of a Housing Element in the General Plan in recognition of the role that land use planning plays in the production of affordable housing. The Housing Element will guide city decision-making through an action program including policies, procedures, and incentives for maintaining and expanding the housing supply in the City of Norco for all income groups. The Housing Element considered the other required elements of the General Plan as well. Updates to the Housing Element and/or other General Plan elements shall continue to maintain internal consistency between all General Plan elements. Norco's General Plan currently consists of seven Elements:

1. Land Use
2. Circulation
3. Conservation
4. Seismic/Public Safety
5. Noise
6. Housing
7. Open Space

The California Legislature has declared that a decent home and suitable living environment for every resident is the primary housing goal for the State. Specifically, Section 65580 of the California Government Codes sets forth the Legislature's findings as follow:

- a. The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is a priority of the highest order.
- b. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- c. The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
- d. 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 housing needs of all economic segments of the community.
- e. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the General Plan and to cooperate with other local governments and the State in addressing regional housing needs.

Section 65581 of the California Government Code reflects the Legislative intent for mandating that each city and county prepare a Housing Element:

- a. To assure that counties and cities recognize their responsibilities in contributing to the attainment of the State housing goal.

- b. To assure that counties and cities will prepare and implement housing elements which, along with Federal and State programs, will move toward attainment of the State housing goals.
- c. To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the State housing goal, provided such a determination is compatible with the State housing goal and regional housing needs.
- d. To ensure that each local government cooperates with other local governments in order to address regional housing needs.

In order to achieve these ends, the California Government Code makes certain provisions of the Housing Element mandatory. These provisions include:

1. Identification and analysis of existing and projected housing needs, resources and constraints.
2. A statement of goals, policies, quantified objectives, and scheduled programs for preservation, improvement and development of housing.
3. Identification of adequate sites for housing.
4. Adequate provision for existing and projected needs of all economic segments of the community.

Specific requirements for data collection and analysis necessary to prepare the Housing Element are set forth in Government Code Section 65583 and are discussed later in this document. The Government Code also requires that each draft Housing Element be reviewed by the California Department of Housing and Community Development (HCD) and that the Department's findings be incorporated prior to adoption, or that specified findings be made in response to the Department's comments.

As a mandatory component of the General Plan, the Housing Element should be reviewed on an annual basis in order to monitor progress in implementation of the programs identified to meet the housing needs of the community. However, the Housing Element must be revised every five years as indicated in State statute.

## 1.4 Consistency with the Norco General Plan

The Housing Element is one of seven elements of the Norco General Plan. The goals, policies, standards and proposals within this element relate directly to, and are consistent with, all other elements. The City's Housing Element identifies programs and resources required for the preservation, improvement and development of housing to meet the existing and projected needs of its population. Through the regulation of the amount and variety of open space and recreation areas, acceptable noise levels in residential areas, and programs to provide for the safety of the residents, policies contained in General Plan elements directly affect the quality of life for all Norco citizens.

The Housing Element is affected by development policies contained in the Land Use Element, which establishes the location, type, intensity and distribution of land uses throughout the City, and defines the land use build-out potential. For example, the acreage designated for commercial and office uses creates employment opportunities for various income groups. The presence and



potential for jobs affects the current and future demand for housing at the various income levels in the City.

The Circulation Element of the General Plan also affects the implementation of the Housing Element. The Circulation Element establishes policies for a balanced circulation system in the City. The element also provides policies for essential infrastructure to all developed housing units along with mitigating the effects of growth in the City.

The Housing Element utilizes the most current data available including the 2010 Census and 2007-2011 American Community Survey. All figures represented in the Housing Element are consistent with existing and projected population, employment and housing figures presented by county, State, national and non-profit agencies.

The Housing Element has been reviewed for consistency with the City's other General Plan elements, and the policies and programs in this Element are consistent with the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, the Housing Element will be reviewed to ensure that internal consistency is maintained.

## 1.5 New State Legislation

The Housing Element addresses new State legislation, which mandates that the following reforms be included in the Housing Element update to facilitate and expedite the construction of affordable housing:

- AB 162: Requires the City, upon adoption of the Housing Element, to identify specific flood hazard zones in the Land Use Element and specific floodwater and groundwater recharge areas in the Conservation and Safety Elements.
- SB 244: Requires the City, upon the adoption of a Housing Element, to update the Land Use Element to include data and analysis, goals, and implementation measures regarding unincorporated island, fringe, or legacy communities and their infrastructure needs.
- SB 812: In addition to the existing special needs groups, the City must include an analysis of the housing needs for developmentally disabled persons.
- AB 1867: Under certain conditions, the City can now count multi-unit homeownership units that have been converted to affordable units toward their RHNA allocation.
- SB 375 Implications: For jurisdictions that do not submit their adopted 2014-2021 housing element update within 120 days of the October 2013 deadline, their housing element updates revert to a four-year cycle.

## 1.6 Public Participation

California Government Code requires that local governments make a diligent effort to achieve public participation from all economic segments of the community in the development of the housing element. In the preparation of the Housing Element Update, a number of organizations and agencies that provide housing, or housing related services, were contacted. Stakeholder groups that have been identified as influential to the development of housing and the provision of services in the community include, but are not limited to:

- Norco Senior Citizens Center
- Housing and Homeless Coalition for Riverside County



- Inland Regional Center
- Abode Communities
- Affirmed Housing Group
- California Housing Partnership Corporation
- Coachella Valley Housing Coalition
- US Veterans Affairs Department
- Fair Housing Council of Riverside
- Jamboree Housing Corporation
- National Community Renaissance (CORE)
- Neighborhood Housing Services of the Inland Empire, Inc
- Riverside County Economic Development Agency
- Riverside County Housing Authority
- Riverside County Office on Aging
- Safe Alternatives for Everyone

The City held one workshop meeting prior to the submittal of this Housing Element draft to HCD for review. This meeting took place at City Hall in Conference rooms A & B on July 31, 2013 and was intended to provide stakeholders, elected officials, and the public with general information regarding the Housing Element (i.e. contents, process and information on the RHNA). Meeting attendees asked about available funding mechanisms to assist in the development of affordable housing in light of the dissolution of redevelopment. They also expressed their concern about a broader discussion on participating in future attempts for Housing Element law reform to address uncertainties about how unique communities like Norco can appropriately address their future housing needs. Attendees also expressed that the Housing Development Overlay created as part of the 2008-2014 Housing Element update has provided the opportunity for innovative housing products that address the need for affordable housing while maintaining Norco's unique animal-keeping and equestrian community. This meeting was noticed on the City's website, at City Hall, and in other public places such as the Senior Center. Stakeholder groups were also identified and a flyer and letter invitation to the meetings was distributed several weeks before the first workshop. Informational materials for the workshop are presented in Appendix B.

On October 1, 2013, the State Department of Housing and Community Development issued confirmation that the Housing Element was found to be in compliance with State law. The City held another workshop with the Planning Commission on October 9, 2013 to review and approve the final draft.

On October 9, 2013, the Planning Commission recommended the Housing Element be presented to City Council and on November 6, 2013, the City Council unanimously approved the adoption of the 2-014-2021 Housing Element. These meetings were noticed and open for public comment on the final Housing Element draft. After adoption, the Final Housing Element was sent to the State Department of Housing and Community Development (HCD) for final State certification.



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## 2. Housing Plan

The Housing Plan includes goals, policies, and actions related to housing and are presented in this section. The policies are established to guide the development and preservation of a balanced inventory of housing to meet the needs of present and future residents of the City. While the City has a goal of preserving an animal-keeping/small-plot agricultural lifestyle, the City also strives to ensure that all residents have decent, safe, sanitary, and affordable housing regardless of income. This section includes goals that are intended to help accommodate and facilitate the development and maintenance of affordable housing. The specific goals, policies, and actions detailed in this section provide the framework for the City’s overall housing program. Specific policies included in this element are intended to provide a wide variety of programs and tools to implement the City’s General Plan goals. Actual programs will be implemented at the discretion of the City in order to meet established objectives.

**Goal 1: Promote and maintain the City’s small-plot agricultural and animal-keeping lifestyle while ensuring that all residents have decent, safe, sanitary, and affordable housing regardless of income.**

**Policy 1.1:**      **Animal-Keeping Policy:** Housing programs and subsequent projects and regulations will be evaluated on the basis of protecting and enhancing an animal-keeping and small-plot agricultural lifestyle.

**Policy 1.2:**      **Public Service Policy:** Ensure that the level of public services to residential areas of the City is based on anticipated population projections with the goal of protecting the environment.

Programs:

**Action 1.1**      **Agricultural and Animal Keeping Development Program.** To preserve the animal-keeping and small-plot agricultural character of the existing community, the City will use land use regulations to guide new growth into focused areas, allowing for the preservation of lower density neighborhoods. To maintain the unique character of the city, all new single-family subdivisions shall have a minimum lot size of 20,000 square feet. Similarly all new residential lots, shall have minimum lot depths of 200 feet to allow appropriate yard area for the keeping of large animals and small plot agriculture. With the adoption of a specific plan, primary animal keeping areas can be established on each individual lot in place of requiring the standard 200 foot lot depth, so as to still encourage the small-plot agricultural lifestyle.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing, 2014-2021.

*Possible Funding Source:* General Fund

*Objectives:*

- Ensure that detached residential units constructed during the planning period, permit residents to practice small plot agriculture and to maintain the semi-rural lifestyle, as identified in the Land Use Element.



- *Ensure that detached residential units constructed during the planning period are built to encourage a family based agricultural lifestyle that also helps to maintain animal-keeping in the community. This policy is established to promote housing that is consistent with the Land Use Element.*

**Action 1.2 Public Services Program.** To encourage the expansion of existing public services and to ensure that all residential development is adequately served, all new residential construction shall include the necessary infrastructure to provide services concurrent with City standards, including a lateral connection to the City's sewer system for each single lot that is developed with a home. Additionally, any residential units not currently hooked up to the sewer system shall be required to install a lateral sewer line connection to the system upon sale of the property in question where a sewer main exists near the property.

*Responsible Agency:* City of Norco Engineering Division

*Timeframe:* Ongoing 2014-2021.

*Possible Funding Source:* General Fund

*Objectives:*

- *Connection to all residential properties to the City sewer system, with the eventual elimination of all septic systems.*



**Goal 2: Remove or reduce constraints on the development of housing.**

- Policy 2.1:** Remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.
- Policy 2.2:** Ensure that water and sewer providers are aware of the City’s intentions for residential development throughout the City.
- Policy 2.3:** Provide developer incentives, such as a density bonus or flexibility in development standards, to facilitate the development of quality housing that is affordable to lower and moderate-income households.
- Policy 2.4:** Periodically review and revise the City’s development standards, if necessary, to facilitate quality housing that is affordable to all income levels.
- Policy 2.5:** When feasible, consider reducing, subsidizing, or deferring development fees and offering faster permitting time periods to facilitate the provision of affordable housing.
- Policy 2.6:** Support innovative public, private and non-profit partnership efforts for the development of affordable housing.

Programs:

**Action 2.1 Development Standard Review.** City staff will specifically review the development standards for the residential zones to identify standards that may constrain the development of affordable housing and housing for special groups such as disabled individuals. The City of Norco is flexible and is committed to working with developers to build affordable units, which may require modifications to constraining standards. The City will further review any standards identified in Chapter 5 of the Housing Element as a constraint and alter them as necessary to ensure that affordable housing can be developed. In the interim, staff will, on a case by case basis, identify ways that standards can be relaxed if it is determined that such requirements are in any way impeding the development of affordable housing or housing for disabled residents. The City will also continue to provide development standard modifications, streamlined permit processing for applications related to the creation of affordable housing, and will offer fee modifications, when feasible, for projects including affordable units that are required to apply for variations to the existing development standards. Incentives for extremely low income housing will be encouraged to prioritize the development of units for this income group.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Annually, 2014-2021.

*Potential Funding Source:* Departmental budget

*Objectives:*

- Review development standards on an annual basis to identify constraints and remove or offset constraints where possible.



**Action 2.2 Streamlined Permit Processing.** The City shall prioritize development processing time of applications for new construction or rehabilitation of housing for lower and moderate-income households and seniors. Applications for housing development that is appropriate to accommodate extremely low income households will be given priority over all other income groups.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* Departmental budget

*Objectives:*

- Provide information about permit streamlining at City Hall, on the City's website and in other public places to increase awareness.

**Action 2.3 Second Unit Development.** The City recognizes that second units provide a unique opportunity to create affordable units in residential areas particularly for elderly residents. Consequently, during the 2008-2014 planning period, Staff reviewed and updated the second unit ordinance to comply with State law and to ensure that no constraints exist to the development of second units in the City. The City will administer their updated second unit ordinance and will promote the ordinance online and at City Hall.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* Departmental budget

*Objectives:*

- Monitor the number of second units built on an annual basis.
- Provide information about second unit development at City Hall, on the City's website and in other public places to increase awareness.

**Action 2.4 Fee Subsidies for Extremely Low-Income Households.** If and when funding becomes available in the future, the City shall consider the establishment of a program to help subsidize a portion of the application processing fees for developments in which five percent of units are affordable to extremely low-income households. To be eligible for this fee subsidy, the units shall be affordable by affordability covenant (no less than 45 years for owner-occupied units and not less than 55 years for rental units). As the City had previously utilized redevelopment set-aside funds, there is not currently a permanent funding source for this program. For the 2014-2021 planning period the City will investigate new funding opportunities and administer funds as they become available. The City shall promote the benefits of such a program to the development community by posting information on its web page and creating a handout to be distributed with land development applications, once funding is available.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* Departmental budget, Additional funding sources needed.

*Objectives:*



- Provide information about fee subsidies for projects that include units affordable to ELI households at City Hall, on the City's website and in other public places, and by creating a handout to be distributed with land development applications.

**Action 2.5 Water and Sewer Providers.** In accordance with Government Code Section 65589.7 as revised in 2005, immediately following City Council adoption, the City must deliver a copy of the 2014-2021 Housing Element to all City Departments, other public agencies or private entities that provide water or sewer services to properties within the City of Norco.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* By October 2015.

*Potential Funding Source:* General Fund

*Objectives:*

- Ensure that water and sewer providers are aware of the City's intentions for residential development.

**Action 2.6 Flood Management.** In accordance with Government Code Section 65302, as part of the current General Plan update process the City reviewed and revised the Conservation and Safety Elements to consider flood risks as they relate to future land use decisions. The Conservation Element has been updated to identify rivers, creeks, streams, flood corridors, riparian habitats, and land that may accommodate floodwater for purposes of groundwater recharge and storm water management. Additionally, the Safety Element identifies information regarding flood hazards, including, but not limited to flood hazard zones, National Flood Insurance Program maps published by FEMA, information about flood hazards, designated floodway maps, dam failure inundation maps, areas subject to inundation in the event of the failure of levees or floodwalls, etc. as listed in Section 65302(g)(2) and establish a set of comprehensive goals, policies, and objectives for the protection of the community from the unreasonable risks of flooding. The City will continue to utilize information from the General Plan and consider flood risks in all future land use decisions.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing, 2014-2021.

*Potential Funding Source:* General Fund

*Objectives:*

- Ensure that flood risks are considered when making land use decisions.



**Goal 3: Preserve and improve the City’s existing housing stock.**

- Policy 3.1: Monitor and enforce building and property maintenance code standards in residential neighborhoods.
- Policy 3.2: Seek methods of preserving and enhancing existing neighborhoods within the City through capital improvement planning and development programs.
- Policy 3.3: Using all available funds, continue and/or create programs to maintain or improve the character and quality of existing housing and neighborhood environments.
- Policy 3.4: Encourage property owners to maintain and make improvements to their properties by taking advantage of programs offered by the City and County.
- Policy 3.4: Assist in the preservation of all units “at-risk” of converting from affordable housing to market rate.
- Policy 3.5: Encourage energy efficient design in existing and new residential units and promote sustainability upgrades in existing and proposed residential complexes.

Programs:

**Action 3.1 Code Enforcement Program.** As the housing stock continues to age, the enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances affecting property maintenance, building conditions, and other housing and neighborhood issues as identified by citizens and inter-department staff.

*Responsible Agency:* City of Norco Planning Division, and Building Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* Departmental budgets

*Objectives:*

- Continue to conduct inspections on a complaint basis.

**Action 3.2 Home Rehabilitation Program.** To assist with the preservation of older housing units, the former City Redevelopment Agency established the Home Rehabilitation Program. This program provided loans and one-time grants to qualified lower income homeowners to repair or improve their homes, including improvements to the exterior appearance of their home or to make exterior and interior repairs. Eligible repairs include: exterior painting, landscape improvements, repair of code violations and substandard conditions, roof repairs, plumbing repairs, electrical works repairs to heating, cooling, and ventilation systems, sewer hook-ups or septic work, and access modifications are eligible. To be eligible, participants had to own and occupy the residence to be rehabilitated; and additionally must qualify as very-low income. Funding was prioritized for elderly residents and disabled residents of any age.

Unfortunately, the elimination of the City’s Redevelopment Agency during the 2008-2014 planning period resulted in the loss of a direct funding source for this program.

Consequently, for the 2014-2021 planning period, the City will investigate new funding opportunities and administer funds as they become available. If and when a permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness.

*Responsible Agency:* City of Norco Planning Division, and Building Division

*Timeframe:* Ongoing 2014-2021. Investigate funding opportunities annually.

*Potential Funding Source:* General fund, Additional funding sources needed.

*Objectives:*

- Investigate new funding opportunities on an annual basis and administer funds as they become available.
- If, and when, a permanent funding source is identified, the City will provide information at City Hall, on the City's website and in other public places to increase awareness.

**Action 3.3 Monitor Affordable Units.** The City of Norco currently has three affordable rental housing complexes, with 166 deed restricted units that do not expire until after 2035. To determine how effective the City's housing programs have been in the development and maintenance of affordable housing, the City will monitor these affordable units to ensure that the rent payments charged are consistent with levels appropriate for the identified income category. The City has posted their AB 987 Affordable Housing Database on its website and will continue to track affordable housing units citywide through the annual certification process. In addition, as the City develops additional affordable units these properties will be added to the table and will be monitored annually to ensure they meet affordability requirements.

*Responsible Agency:* City of Norco and Planning Division

*Timeframe:* Ongoing 2014-2021. Update the AB 987 table on an annual basis.

*Potential Funding Source:* Departmental Budget

*Objectives:*

- Maintain a list of affordable units throughout the City including affordability information to ensure property owners are compliant with deed restrictions and to preserve affordable units.

**Action 3.4 Riverside County Partnership Program.** As a means of further leveraging housing assistance, the City will cooperate with the Riverside County Economic Development Agency (EDA) and Riverside County Housing Authority to promote resident awareness and application for County run housing assistance programs. These programs include:

- Home Repair Program,
- Senior Home Repair Program,
- Home Weatherization Program,
- First-time Home Buyer Down Payment Assistance Program, and
- Mortgage Credit Certificate Program.

The County offers a variety of housing assistance programs that can supplement future City housing programs as they become available. As the City has little control



over how the County's programs are administered the City will be responsible for providing program information on the City's website and at City Hall.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund

*Objectives:*

- Increase resident awareness about housing programs offered by the County by providing information at City Hall and on the City's website.

**Action 3.5 Capital Improvement Program.** Identify capital improvements citywide, including maintenance and improvement of streets and trails, to preserve and enhance the identity of each of the City's neighborhoods.

*Responsible Agency:* City of Norco Planning Division and Engineering Division

*Timeframe:* Ongoing, 2014-2021.

*Potential Funding Source:* Departmental budget

*Objectives:*

- Preserve the character of existing neighborhoods while ensuring adequate circulation and infrastructure are available.



**Goal 4: Provide adequate housing in the City for all economic segments of the community.**

- Policy 4.1:** Identify and monitor suitable sites to accommodate the City’s 2014-2021 RHNA allocation and encourage the construction of new affordable housing by advertising vacant and underdeveloped parcels to developers.
- Policy 4.2:** Encourage public/private sector partnerships and cooperation in developing and implementing solutions to affordable housing, and special housing needs.
- Policy 4.3:** Seek any federal, state, and local funding to help provide and subsidize low-cost housing.
- Policy 4.4:** Ensure that environmental, public infrastructure and traffic constraints are adequately addressed with regard to new residential development.
- Policy 4.5:** Support innovative public, private and non-profit partnership efforts for the development of affordable housing.
- Policy 4.6:** Provide developer incentives, such as a density bonus or flexibility in development standards, to facilitate the development of quality housing that is affordable to lower and moderate-income households.
- Policy 4.7:** Encourage residential infill within existing neighborhoods to better utilize existing services and utilities and to reduce infrastructure development costs.

Programs:

**Action 4.1 Housing Opportunity Sites.** The Norco Land Use Element and Zoning Code provide for a variety of residential land uses to accommodate the City’s 2014-2021 Regional Housing Needs Allocation (RHNA). As shown in Section 6, Housing Resources, of the Housing Element the City has rezoned sites applying the Housing Development Overlay (HDO) zone to approximately 100 acres of underutilized and vacant land. The HDO zone requires and encourages the development of high density residential uses and allows for a mixture of residential and non-residential development. The application of the overlay zone will allow residential development at 30 dwelling units per acre on 5 sites throughout the City and will allow for development up to 35 dwelling units per acre if a density bonus is utilized. A density bonus will be awarded to developments that provide equestrian facilities or parkland/open space beyond the requirements outlined in the City’s zoning code.

Of the 101.7 acres rezoned approximately 92 acres are vacant with no development. To encourage the development of residential projects with affordable units, the City will meet with land owners to facilitate redevelopment on vacant sites and severely underutilized sites within the HDO zone. To further encourage development, the City may offer land owners a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through CDBG funds and

other funding sources as they become available. The City will also prioritize funding for projects that incorporate units for extremely low income households.

The City has a formal monitoring program in place to ensure sufficient residential capacity to accommodate the identified regional need for lower-income households is maintained within the HDO zone. The program provides that where an approval of a development (residential, commercial or mixed-use) on an identified site results in a reduction of potential affordable units below the residential capacity assumed in Table 6-7, the City will identify and designate additional sites for rezoning to ensure that no net loss occurs. This means that if any one of the identified sites is not developed in accordance with the development requirements outlined for the HDO zone, an alternative site or sites must be identified and rezoned to maintain the overall affordable unit capacity.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing, 2014-2021. Monitor sites as development is proposed.

*Potential Funding Source:* Departmental budget

*Objectives:*

- Continue to provide appropriate land use designations and maintain an inventory of suitable sites for residential development. Make the vacant and underutilized residential sites inventory available on the City's website to non-profit and for-profit housing developers.

**Action 4.2 Lot Consolidation Program.** Parcels identified as part of the Housing Development Overlay zone range in size from approximately 0.5 acres to 5 acres and in some cases are narrow or shallow in size, which could be seen as an additional constraint to the development of housing. To encourage the development of residential and mixed-use projects, the City will establish a lot consolidation program is needed, which can offer incentives such as a reduction in development standards (i.e. lot size, parking, and open space requirements) to merge adjacent lots. The City, budget allowing, may also offer to subsidize a portion of development fees to encourage lot consolidation and to promote more intense residential and mixed use development on vacant and underutilized sites within the Gateway Specific Plan area. The City will promote the program at City Hall, on its website and will evaluate requests for funding on a case by case basis.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Funding Source:* General Fund

*Objectives:*

- Encourage lot consolidation of smaller parcels to accommodate projects including a minimum of 16 units at a density of at least 30 dwelling units per acre or higher.

**Action 4.3 Land Use Database.** Throughout the City of Norco there are a number of vacant parcels ranging in size that provide opportunities for the development of affordable and market rate housing. The former City of Norco Redevelopment Agency had established an Infill Housing Program to maintain a comprehensive land use database identifying parcels and/or structures suitable for residential development and/or redevelopment at costs below market rate. In many instances there sites were in addition to the sites identified in the Housing Resources section of the Housing Element. As the Redevelopment



Agency provided staff and funds to maintain this program, the City will continue to monitor funding opportunities to re-establish a similar program in the future.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021

*Potential Funding Source:* CDBG, General Fund

*Objectives:*

- Identify potential sites for infill development.
- Provide information on development opportunities to interested developers online, at City Hall and in other public places.

**Action 4.4 Density Bonus Program.** During the 2008-2014 planning period, the City of Norco revised their density bonus ordinance to be consistent with State law, which includes decreasing the number of affordable units a developer must provide to receive a density bonus and allowing up to three regulatory concessions. The revised ordinance is intended to facilitate the development of housing for low and very low-income households that is restricted for a period of no less than 45-55 years. The City will promote the use of the density bonus ordinance in conjunction with the Housing Development Overlay zone, mixed-use projects, senior housing, and within Specific Plans. Information on the ordinance will be provided at City Hall and online at the City's website to promote the application of ordinance for the development of affordable units.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing, 2014-2021.

*Potential Funding Source:* Departmental budget

*Objectives:*

- Provide information on development opportunities to interested developers online, at City Hall and in other public places.

**Action 4.5 First Time Homebuyer Program.** To provide additional assistance for low and moderate-income households the former Redevelopment Agency established the First Time Homebuyer Program. This down-payment assistance program was available to eligible moderate-income families or individuals seeking to purchase a home in Norco. The maximum amount of assistance offered was \$80,000 and assumed a loan term of 30 years and 3 percent interest.

Unfortunately, the elimination of the City's Redevelopment Agency during the 2008-2014 planning period resulted in the loss of a direct funding source for this program. Consequently, for the 2014-2021 planning period, the City will investigate new funding opportunities annually and administer funds as they become available. If, and when, a permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* CDBG, Additional funding sources needed.

*Objectives:*

- Investigate new funding opportunities on an annual basis and administer funds as they become available.
- If, and when, a permanent funding source is identified, the City will provide information at City Hall, on the City's website and in other public places to increase awareness.

**Action 4.6 Affordable Housing Financing Program.** The City of Norco recognizes that the availability of financing is crucial to the development of affordable housing. To assist with the provision of funding and financing, the City will facilitate discussions between developers and local banks to meet their obligations pursuant to the California Community Reinvestment Act (CCRA) providing favorable financing to developers involved in projects designed to provide lower and moderate-income housing opportunities. Similarly, the City will maintain a list of mortgage lenders participating in the California Housing Finance Agency (CHFA) program and refer the program to builders or corporations interested in developing housing in the City. Whenever feasible the City will offer funds, including HOME and CDBG funds, as well as any awarded grant funds, to assist developers with the construction of new single family and multi-family homes for sale or rent that are affordable to very low, low and moderate income households. The City shall promote use of the residential density bonus and other incentives through public outreach materials such as informational packets and web-based postings to assist private developers in constructing affordable housing units.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund, CDBG Funds

*Objectives:*

- Facilitate discussions between developers and local banks to meet their obligations pursuant to the California Community Reinvestment Act (CCRA) providing favorable financing to developers involved in projects designed to provide lower and moderate-income housing opportunities.



- *Maintain the list of mortgage lenders participating in the California Housing Finance Agency (CHFA) program and refer the program to builders or corporations interested in developing housing in the City.*

**Action 4.7 Developer Partnership Program.** The City shall encourage development of moderate and lower-income housing units by private, public and non-profit developers during the planning period. To achieve this, the City will explore funding opportunities, such as HOME funds, California Housing Finance Agency single-family and multi-family programs, HUD Section 208/811 loans, and HOPE II and III Homeownership programs to stimulate private developer and non-profit entity efforts in the development and financing of housing for lower and moderate-income households. The City will also continue to seek additional opportunities to work with Habitat for Humanity, and other private or public agencies, for the development of low income housing units, especially through the Infill Housing Program.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2008-2014

*Potential Funding Source:* CDBG, Departmental budget

*Objectives:*

- *Identify two homes to be assisted through Habitat for Humanity during the planning period.*
- *Hold periodic meetings with developers to discuss residential development opportunities in the City,*

**Action 4.8 Incentives for Large Multifamily Units.** It is crucial that affordable units constructed in the City are available for families, as well as other special needs groups; however, larger units are often more costly to develop. The City will prioritize incentives for developers to encourage the inclusion of units with three or more bedrooms to accommodate low-income large family households. Incentives may include, but are not limited to; (1) Regulatory concessions/waivers; (2) Fee waivers/financial assistance; (3) streamlined entitlement review/approvals; (4) Technical assistance for financing/funding of development projects. Individual projects will be evaluated to determine if they qualify for any incentives on a case by case basis by the Planning and Building Division. As funding to assist projects is limited, given the elimination of the Redevelopment Agency, the City will investigate other funding opportunities to work with developers to incentivize large units.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund, CDBG, HOME, additional funding sources needed.

*Objectives:*

- *Encourage private development of housing units with three or more units that can accommodate large households. Advertise on City Hall information about available development incentives, and any available funding sources.*



**Goal 5: Provide equal housing opportunities for all residents of the community.**

**Policy 5.1:** Promote equal housing opportunities that do not discriminate against any person due to age, race, sex, marital status, ethnic background, income, or any other arbitrary factors.

**Policy 5.2:** Cooperate with the Fair Housing Council in the enforcement of fair housing laws and in the review of violations of applicable Federal and State fair housing laws

**Policy 5.3:** Comply with the requirements of the Federal Fair Housing Act and the California Fair Employment and Housing Act to provide for reasonable accommodation in the zoning code and other land use regulations to provide housing for persons with disabilities.

Programs:

**Action 5.1 Fair Housing Program.** The Fair Housing Council of Riverside County, Inc., implements the policies and practices for fair housing in Norco and takes action on any circumstances that affect equal housing opportunities. The City refers all inquiries for these services to the Fair Housing Council and also maintains literature and informational brochures at City Hall that are available for public distribution. The City will also continue to refer inquires to the Fair Housing Council for the provision of fair housing assistance including landlord/tenant counseling, homebuyer assistance, and amelioration or removal of identified impediments. The City will provide informational materials on fair housing practices at a variety of public locations throughout the City.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund, CDBG Funds.

*Objectives:*

- Continue to assist households through the Fair Housing Foundation, and continue to refer fair housing complaints to the Fair Housing Foundation.

**Action 5.2 Reasonable Accommodation Program.** Pursuant to Government Code Section 65583, the City of Norco is obligated to remove potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities. The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. Reasonable accommodation provides a basis for residents with disabilities to request flexibility in the application of land use and zoning regulations or, in some instances, even a waiver of certain restrictions or requirements from the local government to ensure equal access to housing opportunities. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and case law interpreting the statutes. The City

of Norco encourages and promotes accessible housing for persons with disabilities. This includes the retrofitting of existing dwelling units and enforcement of the State accessibility standards for new residential construction.

The City is committed to assisting residents in need of reasonable accommodation and will continue investigating opportunities to offer financial assistance through the Home Rehabilitation Program, and will continue to direct eligible residents to apply for funds. Applicants can apply for grants or a rebate to complete improvement projects that remove constraints to their living facilities. In general, City Staff takes into consideration the provisions of the Americans with Disabilities Act (ADA) in the review and approval of housing projects and grants modifications and deviations from the Municipal Code to accommodate the needs of persons with disabilities. During the 2008-2014 planning period, the City established formal reasonable accommodations which are advertised on the City website, at City Hall and in other public places.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund

*Objectives:*

- Advertise the City's reasonable accommodation procedures as well as applicable funding sources to complete home modifications on the City's website and in other public places.

### Action 5.3

**Housing for Developmentally Disabled Persons Program.** The housing needs of persons with disabilities, including persons with developmental disabilities are typically not addressed by Title 24 Regulations. The housing needs of persons with disabilities, in addition to basic affordability, range from slightly modifying existing units to requiring a varying range of supportive housing facilities. To accommodate residents with developmental disabilities the City will seek State and Federal monies, as funding becomes available, in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. Norco will also provide regulatory incentives, such as expedited permit processing and fee waivers and deferrals, budget permitting, to projects targeted for persons with disabilities, including persons with developmental disabilities. To further facilitate the development of units to accommodate persons with developmental disabilities, the City shall reach out annually to developers of supportive housing to encourage development of projects targeted for special needs groups. Finally, as housing is developed or identified, Norco will work with the Inland Regional Center to implement an outreach program informing families within the City of housing and services available for persons with developmental disabilities. Information will be made available on the City's website.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund

*Objectives:*

- Offer specific regulatory incentives throughout the planning period, when funding is available, and apply for funding at least twice during the planning period to encourage development of unit specifically for persons with disabilities, will reach out annually to developers.
- Initiate a cooperative outreach program with the Regional Center by 2014.



**Goal 6: Encourage energy conservation activities in all residential development.**

- Policy 6.1: Provide an adequate supply of housing will ensure sufficient affordable housing for full range of income groups reducing long commutes in search of affordable housing.
- Policy 6.2: Adopt higher densities and promote infill and compact development patterns to encourage housing affordability, maximize existing land resources, reduce pressure to convert agricultural resources, and conserve habitat and environmentally sensitive areas.
- Policy 6.3: Promote renewable energy generation and water conservation and efficiency in new development of housing.
- Policy 6.4: Promote and support State and local programs for energy conservation and renewable energy system installation in existing homes.
- Policy 6.5: Encourage new residential development to include energy efficiency measures beyond the minimum standards of Title 24.
- Policy 6.6: Encourage the use of active and passive solar energy systems in residential developments and enforce energy standards required by the State Energy Building Regulations for residential development.

Programs:

**Action 6.1 Sustainable Land Use Planning.** The City of Norco recognizes that long term planning efforts should focus on sustainability and the reduction of greenhouse gases. To progress towards these goals the City understands that it must provide an adequate supply of housing that is sufficient for a range of income groups thereby reducing long commutes in search of affordable housing. This requires planning for sufficient housing supply in the right locations - close to jobs, services, and amenities - which will in turn reduce congestion and long commutes. To achieve this, the City will promote infill and compact development patterns, has adopted higher densities in the Housing Development Overlay zone and will conserve habitat and environmentally sensitive areas including residential lots that are appropriate for animal keeping and agricultural uses.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* Departmental Budget

*Objectives:*

- Identify and advertise development opportunities within the Housing Development Overlay zone at City Hall, on its website to encourage compact development in key growth areas.
- Promote use of the Multifamily Green Building Guidelines.
- Investigate opportunities to reduce fees and provide priority processing for residential development to promote development within specific growth opportunity areas.

**Action 6.2 Energy Efficient Design.** The City will review ordinances and recommend changes where necessary to encourage energy efficient housing design and practices that are consistent with state regulations. The City will periodically distribute literature or post information on their website regarding energy conservation, including solar power, energy efficient insulation, and subsidies available from utility companies, and encourage homeowners and landlords to incorporate these features into construction and remodeling projects. When possible the City will encourage energy conservation devices including, but not limited to lighting, water heater treatments, and solar energy systems for all residential projects. The Planning division will encourage maximum utilization of Federal, State, and local government programs, such as the County of Riverside Home Weatherization Program, that assist homeowners in providing energy conservation measures.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* Departmental Budget

*Objectives:*

- Promote opportunities for energy efficient design and related funding available at City Hall, on its website and will periodically review ordinances and recommend changes where necessary to encourage energy efficient housing design and practices that are consistent with state regulations

**Action 6.3 Energy Conservation Program.** During the planning period, the City will seek out and pursue, in conjunction with local partners, funding for and development of programs for new construction and rehabilitation to promote energy conservation efforts. The City will assist residents in conserving resources and lowering utility costs by partnering with the utilities, including Southern California Edison, to conduct energy audits, and other measures to identify and to eliminate unnecessary or wasteful resource consumption. The City will also actively coordinate with Southern California Edison to ensure that the public is informed of all available programs providing incentives for the installation of energy conserving measures, including the California Alternate Rates for Energy program and the Family Electric Rate Assistance program.

*Responsible Agency:* City of Norco Planning Division

*Timeframe:* Ongoing 2014-2021.

*Potential Funding Source:* General Fund

*Objectives:*

- Assist residents in conserving resources and lowering utility costs by working with the utilities and local partners to conduct energy audits other measures to identify and eliminate unnecessary or wasteful resource consumption.
- Reduce electricity and natural gas demands by promoting the use of renewable energy technologies in residential and mixed-use projects.
- Strongly promote solar energy generation, use of solar water heaters, and passive solar design in new housing and, especially, multi-family and farm-worker housing both prior to and during project review.



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### 3. Quantified Objectives

State Housing Law requires that each jurisdiction establish the maximum number of housing units that will be constructed, rehabilitated, and preserved over the planning period. The Quantified Objectives for the Housing Element reflect the planning period from January 2014 to October 2021.

It is important to note that while the Quantified Objectives of the RHNA are required to be part of the Housing Element and the City will strive to obtain these objectives, Norco cannot guarantee that these needs will be met given limited financial resources, land available for new construction and the increasing gap in affordability of housing resources and incomes. Satisfaction of the City’s regional housing needs will partially depend on the cooperation of private funding sources and resources of the federal, state, and county programs that are used to support the needs of the very low-, low- and moderate-income households. Additionally, outside economic forces heavily influence the housing market. State law recognizes that a locality may not be able to accommodate its regional fair share housing need.

The Quantified Objectives assume optimum conditions for the production of housing. However, environmental, physical, and market conditions influence the timing, type, and cost of housing production in a community. Also, given the primary goal of Norco is to provide a small-plot agriculture/animal-keeping lifestyle, new development must conform to maintain this lifestyle. Below is an estimate of quantified objectives for the number of housing units, broken down by income category, over the 2014-2021 timeframe.

**Table 3-1: Quantified Objectives**

|                                   | Extremely Low | Very Low(d) | Low        | Moderate   | Above Moderate | Total      |
|-----------------------------------|---------------|-------------|------------|------------|----------------|------------|
| Construction (a)                  | 102           | 103         | 136        | 151        | 326            | 818        |
| Rehabilitation (b)                | --            | --          | --         | --         | --             | 0          |
| Conservation/<br>Preservation (c) | --            | --          | --         | --         | --             | 0          |
| <b>Total</b>                      | <b>102</b>    | <b>103</b>  | <b>136</b> | <b>151</b> | <b>326</b>     | <b>818</b> |

Notes:

(a) Construction objectives represent the City’s 2014-2021 RHNA allocation and represent the City’s best effort to facilitate and encourage the development of a variety of housing types.

(b) As the former Redevelopment Agency provided funding for all rehabilitation programs, the City does not have permanent funding to support this objective.

(c) Since housing units in Norco do not have expiring affordability covenants in the upcoming planning period (refer to the Assisted Housing At-Risk of Conversion to Market Rate Housing Section), preserved housing unit objectives do not have to be quantified.

(d) In accordance with State law, the City has determined that approximately fifty percent of its very low-income units (102 units) are designated to accommodate the need of extremely low-income households.



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## 4. Housing Needs

### 4.1 Population Characteristics

Data sources used in this needs assessment include the United States Census (2000 and 2010 Censuses), American Community Survey (ACS) 3-Year Estimates, and various other sources. For demographic data, estimates are used to show changes in conditions since the 2010 U.S. Census. The ACS estimates are based on data collected over a 3-year time period. The estimates represent the average characteristics of population and housing between 2009 and 2011 and do not represent a single point in time.

Additional information has been drawn from the Comprehensive Housing Affordability Strategy (CHAS), which is drawn from Census 2010 data. CHAS data is based on special tabulations for the U.S. Department of Housing and Urban Development (HUD) from sample Census data. Thus, the number of households in each category often deviates slightly from the 100 percent count due to extrapolations to the total household level. Because of this, interpretations of CHAS data should focus on proportions and percentages, rather than on precise numbers.

Most data contained in tables is derived from Census data Summary File 1 (SF-1). Summary File 1 contains the 100-percent data, which is the information compiled from the questions asked of all people and about every housing unit.

### 4.2 Housing Needs Summary

Table 4-1 below summarizes the housing assistance needs of all households (categorized by income percentage of the Riverside County Median Family Income) in Norco by household tenure (renter/owner), household type, and “housing problems.” This count of households with “housing problems” includes those who: 1) occupy units with physical defects (lacking complete kitchen or bathroom); 2) live in overcrowded conditions (housing units with more than one person per room); 3) have a housing cost burden exceeding 30 percent of gross income; or 4) have a severe housing cost burden exceeding 50 percent of gross income.



**Table 4-1: Housing Assistance Needs of Income Groups by Tenure**

| Household Type                          | Total Renters | Total Owners | Total Households |
|---|---------------|--------------|------------------|
| <b>Extremely Low-Income (0-30% MFI)</b> | <b>250</b>    | <b>300</b>   | <b>550</b>       |
| Percent with any housing problems       | 62.0%         | 95.0%        | 80.0%            |
| Percent with cost burden >30%           | 6.0%          | 13.3%        | 10.0%            |
| Percent with cost burden >50%           | 54.0%         | 81.7%        | 69.1%            |
| <b>Very Low-Income (31-50% MFI)</b>     | <b>110</b>    | <b>315</b>   | <b>425</b>       |
| Percent with any housing problems       | 45.4%         | 65.1%        | 60.0%            |
| Percent with cost burden >30%           | 0.0%          | 3.2%         | 2.3%             |
| Percent with cost burden >50%           | 45.4%         | 58.7%        | 55.3%            |
| <b>Low-Income (51-80% MFI)</b>          | <b>155</b>    | <b>630</b>   | <b>785</b>       |
| Percent with any housing problems       | 100.0%        | 62.7%        | 70.1%            |
| Percent with cost burden >30%           | 87.1%         | 25.4%        | 37.6%            |
| Percent with cost burden >50%           | 9.7%          | 37.3%        | 31.8%            |
| <b>Moderate-Income (80-120% MFI)</b>    | <b>185</b>    | <b>460</b>   | <b>645</b>       |
| Percent with any housing problems       | 70.3%         | 65.2%        | 66.7%            |
| Percent with cost burden >30%           | 56.8%         | 42.4%        | 46.5%            |
| Percent with cost burden >50%           | 13.5%         | 22.8%        | 20.1%            |
| <b>Total Households</b>                 | <b>1,325</b>  | <b>5,765</b> | <b>7,090</b>     |
| Percent with any housing problems       | 37.0%         | 20.5%        | 23.6%            |

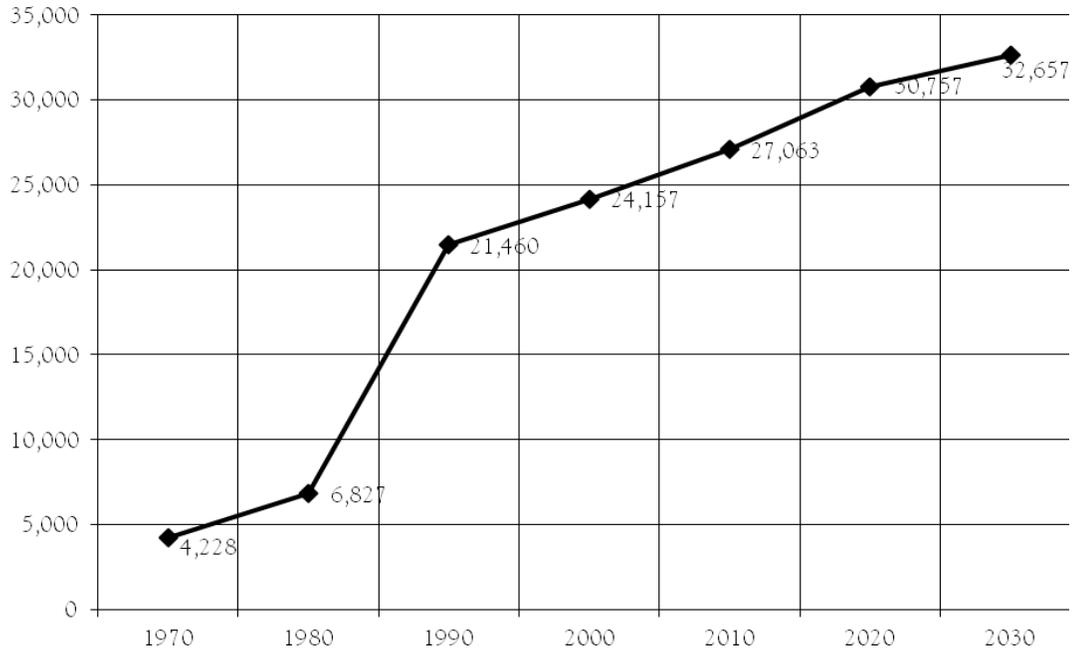
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook

According to the CHAS Databook, nearly 24 percent of all households in the City of Norco experienced some form of housing problem. The percentage of total households that experienced some type of housing problem was greater among renters than owners. This is because there are more single-family homes than multi-family units in the City. The statistics as identified in Table 4-1 indicate that housing cost burden is a contributing factor to housing problems.

### 4.3 Community Profile

According to the DOF 2008 Population and Housing Estimates, the population of Norco is 22,632 persons. Between 2000 and 2008, the City population increased by 3,302 residents; an increase of 14.5 percent. Norco represents 1.3 percent of the total population for Riverside County, which was estimated by the California Department of Finance to be 2,088,322 persons in January 2008.

Figure 4-1: Historical and Projected Population Growth



Source: U.S. Census Bureau, 2010 Census SF 1, Riverside County Center for Demographic Research

Unlike many cities in Riverside County, Norco has not seen significant population growth in the past 20 years. Reasons for this may include the limited amount of available land for new residential construction, as well as the historically above average median home prices. As Figure 4-1 shows, population totals have gradually increased with the largest population increase occurring between 1970 and 1980. After 1980, the population growth leveled off and has increased at a gradual pace of approximately 3,000 residents every ten years. Future projections for the City also indicate a continued steady increase in the population of around 275 residents annually.

In addition to the overall growth that has occurred in the City, the composition of the population also changed, which can affect the future housing needs of a community. The traditional assumption is that in many communities, young adults tend to prefer apartments, low- to moderate-cost condominiums, and smaller or more affordable single-family units, while adults provide the market for moderate- to high-end condominiums and single-family homes. The senior population (65 years and older) tends to generate demand for low- to moderate-cost apartments and condominiums, community residential settings, and mobile homes.

Riverside County as a whole can be characterized as having a young population (33.7 years old); with Norco having a higher median age (39.5 years old). In Norco, adults between the ages of 25 and 44 comprised 36.2 percent of the population. Although residents 65 years old and older make up approximately 8 percent of the total population, the large proportion of adults over 45 years of age is indicative of the aging baby boomer population that will likely change the demographic and economic dynamic of the City over the next 15 to 20 years. Table 4-2 presents the number of residents by age group in 2010.



Table 4-2: Population by Age

| Age Groups    | 2010             |             |
|---------------|------------------|-------------|
|               | Riverside County | Norco       |
|               | Percentage       | Percentage  |
| Under 5 years | 7.4%             | 4.5%        |
| 5-19 years    | 24.2%            | 18.8%       |
| 20-24 years   | 7.1%             | 7.2%        |
| 25-34 years   | 12.9%            | 13.1%       |
| 35-44 years   | 13.4%            | 15.9%       |
| 45-64 years   | 23.1%            | 30.7%       |
| 65-74 years   | 6.4%             | 6.4%        |
| 75 + years    | 5.4%             | 3.3%        |
| <b>Total</b>  | <b>100%</b>      | <b>100%</b> |
| Median Age    | 33.7             | 39.5        |

Source: U.S. Census Bureau, 2010 Census SF 1

### 4.3.1 Race and Ethnicity

From 2009-2011, most residents in Norco were either White or Hispanic; constituting 74.9 percent and 26.9 percent of the population, respectively. The population characteristics in Norco have remained relatively unchanged since the 2000 Census. Generally since 2000, the White population has continued to decline while the Hispanic population has continued to increase. Table 4-3 presents the racial composition of the City according to the 2000 Census as compared to the 2009-2011 American Community Survey.

Table 4-3: Race and Ethnicity

| Race and Ethnicities                       | 2000        | 2009-2011   |
|--|-------------|-------------|
| White                                      | 82.4%       | 74.9%       |
| African American                           | 6.2%        | 6.1%        |
| Asian                                      | 1.2%        | 3.2%        |
| American Indian and Alaskan Native         | 0.7%        | 1.2%        |
| Native Hawaiian and other Pacific Islander | 0.1%        | 0.1%        |
| Some Other Race                            | 6.3%        | 9.8%        |
| Two or More Races                          | 3.1%        | 4.7%        |
| <b>Total</b>                               | <b>100%</b> | <b>100%</b> |
| Hispanic or Latino <sup>1</sup>            | 22.9%       | 26.9%       |

Notes:

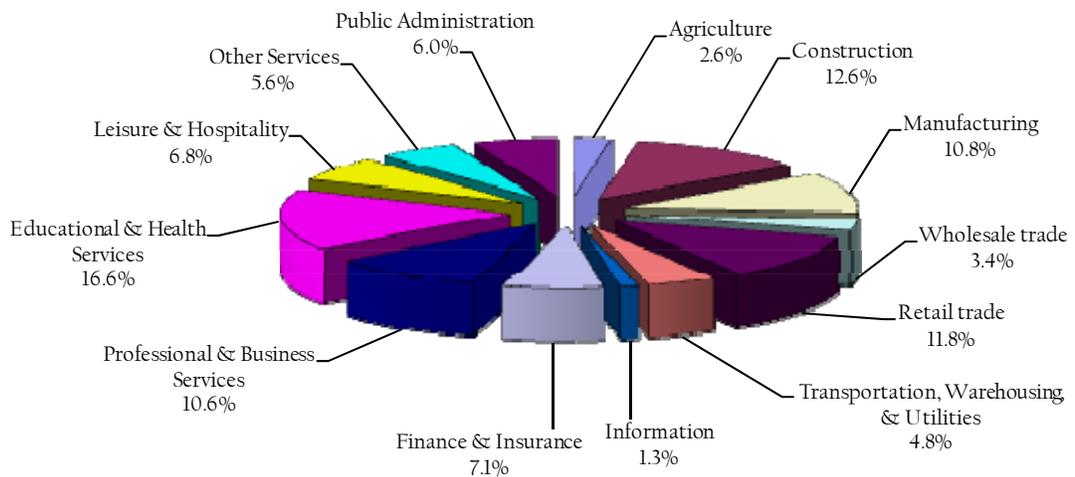
<sup>1</sup> Those reporting that they are of Hispanic origin may be of any race and are, therefore, included in one of the race categories.

Source: Census 2000 Summary File 3 (SF 3) – Sample Data; 2009-2011 American Community Survey 3-Year Estimates

### 4.3.2 Employment Characteristics

Norco residents are employed in diverse industries, with the largest percentage (16.6 percent) of the population employed in the educational and health services industry. Construction ranks second, with 12.6 percent. In Riverside County, the unemployment rate was estimated at 7.2 percent in 2009-2011. Norco's unemployment rate is lower than that of Riverside County, estimated at 9.5 percent by the 2009-2011 American Community Survey. Figure 4-2 shows the percentage of residents employed by sector according to the 2009-2011 American Community Survey.

Figure 4-2: Employment by Industry in Years 2009-2011



Source: 2009-2011 American Community Survey 3-Year Estimates

### 4.3.3 Household Characteristics

A household is defined by the Census as all persons occupying a housing unit. Families are a subset of households and include all persons living together who are related by blood, marriage, or adoption. Single households include persons living alone in housing units, but do not include persons in group quarters such as convalescent homes, dormitories, or rehabilitation facilities. Other households are unrelated people living together, such as roommates.

The 2009-2011 ACS estimated that Norco had 7,056 households. The distribution of households shows that the majority of households in Norco are comprised of families. Non-family households made up 18.2 percent of all households.



Table 4-4: Household Types

| Household Type           | Number       |
|--------------------------|--------------|
| <b>Families</b>          |              |
| Married couples          | 4,701        |
| Male-headed households   | 152          |
| Female-headed households | 836          |
| <b>Total</b>             | <b>5,689</b> |
| <b>Non-Families</b>      |              |
| Singles                  | 928          |
| Other                    | 436          |
| <b>Total</b>             | <b>1,367</b> |
| <b>Total Households</b>  | <b>7,506</b> |
| Average Household Size   | 3.34         |
| Average Family Size      | 3.71         |

Source: 2009-2011 American Community Survey 3-Year Estimates

Household composition and size are often two interrelated factors. Communities with a large proportion of families with children tend to have a larger average household size. Such communities have a greater need for larger units with adequate open space and recreational opportunities for children. Household size in Norco remains higher than that of Riverside County, with the 2009-2011 ACS reporting an average household size for the County at 3.21 persons per household.

#### 4.3.4 Tenure

Tenure in the housing industry refers to the occupancy of a housing unit based on whether the unit is owner-occupied or renter-occupied. Tenure preferences are typically related to household income, composition, and age of the householder. Residential mobility is often influenced by tenure with ownership housing typically experiencing a lower turnover rate than rental housing.

The 2009-2011 ACS indicated the City had a total of 7,520 housing units out of which 7,506 were occupied. Of these occupied units, 5,598 housing units were owner-occupied and 1,458 housing units were renter-occupied. Table 4-5 shows the tenure of the City's occupied housing stock. As shown in Table 4-5, the Norco housing stock is predominantly owner-occupied.

Table 4-5: Household Size by Tenure

| Tenure          | Estimate     | Percentage  |
|-----------------|--------------|-------------|
| Owner-occupied  | 5,598        | 79.3%       |
| Renter-occupied | 1,458        | 20.7%       |
| <b>Total</b>    | <b>7,056</b> | <b>100%</b> |

Source: 2009-2011 American Community Survey 3-Year Estimates



### 4.3.5 Household Income

The Census Bureau defines household and family incomes differently. Household income assumes two income earners combining their income, while family income specifically takes into account households with two or more persons combining their income that are related through blood, marriage, or adoption. Household income estimates for Norco by total households and families are found in Table 4-6. The 2009-2011 ACS 3-Year Estimates indicate that the City experiences higher household and family median incomes of \$79,279 and \$88,711 respectively, than the Riverside County medians of \$55,729 and \$62,381.

**Table 4-6: Household and Family Income**

| Income                           | Households   | % of Total Households         | Families     | % of Total Families |
|----------------------------------|--------------|-------------------------------|--------------|---------------------|
| \$0-\$14,999                     | 436          | 6.2%                          | 350          | 6.2%                |
| \$15,000-\$34,999                | 1,070        | 15.2%                         | 545          | 9.6%                |
| \$35,000-\$49,999                | 663          | 9.4%                          | 554          | 9.7                 |
| \$50,000-\$74,999                | 1,189        | 16.9%                         | 926          | 16.31               |
| \$75,000-\$99,999                | 1,121        | 15.9%                         | 962          | 16.9                |
| \$100,000-\$149,000              | 1,075        | 15.2%                         | 994          | 17.4                |
| \$150,000 +                      | 1,502        | 21.3%                         | 1,358        | 23.9                |
| <b>Total</b>                     | <b>7,056</b> | <b>100%</b>                   | <b>5,689</b> | <b>100%</b>         |
| Median Household Income=\$79,279 |              | Median Family Income=\$88,711 |              |                     |

Source: 2009-2011 American Community Survey 3-Year Estimates

Lower income households may require housing with rents or mortgage payments lower than market rates. Often, payment assistance is needed from local, state, or federal government agencies to assist these households in securing adequate housing. The City as the successor to the City of Norco Redevelopment Agency (RDA) assists residents through the following programs: Norco First-Time Homebuyer Program, Home Improvement Program, and Sewer Connection/Rebate Programs. The City will continue to utilize available programs administered through the County (Mortgage Credit Certificate Program) and in conjunction with non-profit organizations (such as Habitat for Humanity) to provide residents with affordable housing. The City can also utilize federal programs (Community Development Block Grant, HUD 202 Grant) and State Programs (Home Mortgage Purchase Program, Low-Income Housing Tax Credits) to further implement affordable housing in the City.

### 4.3.6 Overpaying Households

Overpayment refers to renters and homeowners who pay more than 30 percent of their gross incomes for housing and related expenses. A high cost of housing eventually causes households living on a fixed-income, such as the elderly or lower income families, to use a disproportionate percentage of their income for housing.

State housing policy recognizes that cooperative participation of the private and public sectors are necessary to expand housing opportunities to all economic segments of the



community. A primary State goal is the provision of decent housing and a suitable living environment for Californians of all economic levels.

Consistent with HUD’s “threshold of overpayment” definition, California’s housing administration has determined that, “affordable housing costs with respect to very low-, low-, and moderate-income households shall not exceed 30 percent of gross household income” (Health and Safety Code, Section 50052.9). That is, when households pay more than 30 percent of their incomes for rent or mortgage payments, they are left with insufficient funds for other necessities, such as food, health care, clothing, and utilities.

Exceeding 30 percent of income for rent or mortgage may cause a series of related financial problems, and can result in a deterioration of housing stock, because costs associated with maintenance must be sacrificed for more immediate expenses (e.g. food, clothing, medical care, and utilities). Overpayment can also encourage overcrowding as a means to meet expenses. This in turn can lead to a variety of problems, from accelerating the rate of deterioration, to children’s decreased performance in school, to code enforcement issues. HUD recognizes, however, that upper-income households are generally more able to secure housing within their budgets, and are more capable of paying a larger proportion of their income for housing. Therefore, housing overpayment estimates usually focus on lower income groups. Table 4-7 displays the total number of housing units overpaying for housing based on tenure. The majority of households overpaying (73.5 percent) were owner occupied units.

**Table 4-7: Overpaying Housing Units by Tenure**

| Tenure       | Total Overpaying |
|--------------|------------------|
| Renter       | 908              |
| Owner        | 2,523            |
| <b>Total</b> | <b>3,431</b>     |

Source: 2009-2011 American Community Survey 3-Year Estimates

According to the CHAS Databook, 1,225 lower income households overpaid for housing in 2006-2010. Out of this total, 435 extremely low-income households overpaid for housing. According to Table 4-8, 69 percent of owner-occupied households experienced more overpayment than renter households; the highest total occurring in low-income households.

**Table 4-8: Overpayment by Income Level**

| Tenure by Household | Extremely Low-Income | Very Low-Income | Low-Income | Total Overpaying |
|---------------------|----------------------|-----------------|------------|------------------|
| Renter              | 150                  | 50              | 150        | 350              |
| Owner               | 285                  | 195             | 395        | 875              |
| <b>Total</b>        | <b>435</b>           | <b>245</b>      | <b>545</b> | <b>1,225</b>     |

Source: HUD CHAS Databook



### 4.3.7 Housing Stock Characteristics

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics need to be identified in the City. The following is an analysis of household type, age of housing stock, and other household characteristics that may affect access to and demand for housing and housing programs. This section details the various household characteristics in Norco.

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

In 2000, the Census estimated that the City of Norco had 6,220 total housing units. Between 2000 and 2010, the total amount of housing units increased 1,145 units, or 23 percent. The majority of housing units in Norco are single family detached units. Out of the total number of units constructed between 2000 and 2010, the majority of units added to the housing stock were single family detached units.

**Table 4-9: Housing Type**

| Housing Type               | 2000         |                  | 2010         |                  |
|----------------------------|--------------|------------------|--------------|------------------|
|                            | No. of Units | Percent of Total | No. of Units | Percent of Total |
| <b>Single-Family</b>       |              |                  |              |                  |
| Detached                   | 5,849        | 94.0%            | 7,281        | 95%              |
| Attached                   | 136          | 2.2%             | 83           | 1.1%             |
| <b>Multi-Family</b>        |              |                  |              |                  |
| 2-4 Units                  | 9            | 0.1%             | 0            | 0%               |
| 5+ Units                   | 136          | 2.2%             | 268          | 3.5%             |
| Mobile Homes               | 90           | 1.5%             | 33           | 0.4%             |
| Other Unit Types           | 0            | 0.0%             | 0            | 0%               |
| <b>Total Housing Units</b> | <b>6,220</b> | <b>100%</b>      | <b>7,665</b> | <b>100%</b>      |
| Vacant Units               | 141          | 2.3%             | 560          | 7.3%             |

Source: Census 2000 Summary File 3 (SF 3) – Sample Data, 2007-2011 American Community Survey 5-Year Estimates

Note:

<sup>1</sup> This data not available in American Community Survey 3-Year Estimates 2009-2011 because the sample size was too small.

As shown in Table 4-9, multi-family housing with 5 or more units constituted 3.5 percent of total units according to the 2007-2011 American Community Survey. Single-family attached and other multi-unit housing (2-4 units) round out the City’s housing stock with 1.1 percent of total units in the City.

### 4.3.8 Vacancy Rate

Vacancy rates indicate how well the types of housing units that exist in the City meet the current market demand for housing. A low vacancy rate suggests that households may have difficulty finding a unit within their price range due to a limited supply of available housing. Low vacancy rates may also be related to overcrowding, as discussed

in later sections. In contrast, a high vacancy rate may indicate either the existence of a high number of units undesirable for occupancy, or an oversupply of housing units. In Norco vacancies can more likely be explained by the former over the latter as the City has not added a significant number of units in recent years while the population has continued to gradually increase.

According to the Southern California Association of Governments, a vacancy rate between two percent and three percent for ownership housing and five percent to six percent for rental housing is considered a “healthy” vacancy rate. These rate limits ensure the continued upkeep of rental properties while keeping housing costs down. As shown in Table 4-9, previously, there were approximately 560 housing units that were vacant in 2010, an overall vacancy rate of 7.3 percent. By comparison, the Los Angeles County vacancy rate was 6.4 percent. The owner-occupied vacancy rate reported by the Census Bureau in 2010 was 3.1 percent, while the rental vacancy rate was 2.8 percent, indicating a tight housing market for the City.

### 4.3.9 Condition of Housing Stock

Most of the City’s current housing stock was constructed between 1960 and 1980 with approximately 66 percent of all housing in the City constructed prior to 1980. Since 1980, housing construction has been relatively consistent with fewer than 1,000 homes built each decade.

**Table 4-10: Age of Housing Stock**

| Year Built     | Number of Units | Percent of Units |
|----------------|-----------------|------------------|
| Before 1940    | 312             | 4.1%             |
| 1940 – 1949    | 348             | 4.5%             |
| 1950 – 1959    | 983             | 12.8%            |
| 1960 – 1969    | 1,347           | 17.6%            |
| 1970 – 1979    | 2,271           | 29.6%            |
| 1980 – 1989    | 779             | 10.2%            |
| 1990 – 1999    | 505             | 6.6%             |
| 2000 – 2004    | 921             | 12.0%            |
| 2005- or later | 199             | 2.6%             |
| <b>Total</b>   | <b>7,665</b>    | <b>100.0%</b>    |

Source: 2007-2011 American Community Survey 5-Year Estimates

Age is one measure of housing stock conditions and a factor for determining the need for rehabilitation or replacement. Without proper maintenance, housing units deteriorate over time. Units that are older are likely to be in need of repairs (e.g. a new roof or plumbing). As a general rule of thumb, houses 40 years or older are considered aged and are more likely to generate major repairs. In addition, older homes may not be built to current housing standards for fire and earthquake safety. The units of general concern are those that were constructed in 1969 and before. The 2007-2011 ACS estimated Norco to have 2,990 units built prior to 1969, or roughly 40 percent of the total housing stock.

The lack of certain infrastructure and utilities often serves as an indicator of substandard conditions. According to the 2007-2011 ACS, eight units lacked complete plumbing

facilities and 34 units lacked complete kitchen facilities.

During the previous planning period, between 2006 and 2014, the City used redevelopment set-aside fund to assist approximately 298 households to repair or improve their homes. These households were assisted through the City's Deferred Loan Program, Housing Accessibility Program, Senior Home Repair Program, and Sewer Installation and Expansion Programs. Of these households, 99 were very low-income, 97 low-income, and 81 were moderate-income.

#### 4.3.10 Overcrowding

In response to higher housing prices, lower income households must often be satisfied with smaller, less adequate housing for their available income. This may result in overcrowding which places a strain on physical facilities and does not provide a healthy living environment.

Overcrowding is defined by the Census as a unit occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.50 persons per room are considered severely overcrowded. Overcrowding is often reflective of one of three conditions:

1. Either a family or household is living in too small a dwelling.
2. Familial households includes extended family members (i.e. grandparents or grown children and their families living with parents, termed doubling); or
3. A family is renting living space to non-family members.

In Norco, overcrowding affects 138 units, or 2 percent of all households in the City. According to the 2009-2011 ACS, approximately 117 were owner-occupied units and 21 were renter-occupied units were considered overcrowded and 46 owner-occupied units and 15 renter-occupied units were considered severely overcrowded. In comparison to Riverside County, overcrowding in Norco was less prevalent with 2 percent of the City's households classified as overcrowded as compared to the County's 7 percent. Typically, very low-income rental households experience the most overcrowding. This is because the cost of rent for a unit that provides adequate bedrooms to meet the needs of the household may exceed the occupant's ability to pay.

## 4.4 Housing Costs

This section discusses new home prices and resale costs of existing housing, as well as the average rental prices in the City. The information provided was obtained from reliable real estate industry data sources, the 2010 Census, 2007-2011 ACS 5-Year Estimates, the Riverside County Center for Demographic Research, and data provided by the City. This section discusses new home prices and resale costs of existing housing, as well as the average rental prices in the City.

### 4.4.1 Ownership Housing

Table 4-11 lists the value of existing housing units in the City in 2011. The 2007-2011 ACS estimates a median housing unit value of \$460,800 in Norco; \$176,700 above the County median of \$284,100 the same year. Table 4-11 also indicates that 41 percent of the houses



were valued at more than \$500,000. This is not atypical for Norco, considering housing values have been above the County average since the 1990 Census.

**Table 4-11: Housing Prices**

| Price Range           | Number of Units  | Percent of Total |
|-----------------------|------------------|------------------|
| Less than \$50,000    | 185              | 3.2%             |
| \$50,000 - \$99,999   | 50               | 0.9%             |
| \$100,000 - \$149,999 | 129              | 2.2%             |
| \$150,000 - \$199,999 | 119              | 2.0%             |
| \$200,000 - \$299,999 | 677              | 11.6%            |
| \$300,000 - \$499,999 | 2,247            | 38.3%            |
| \$500,000 or more     | 2,454            | 41.8%            |
| <b>Total</b>          | <b>5,861</b>     | <b>100.0%</b>    |
| <b>Median Value</b>   | <b>\$460,800</b> |                  |

Source: 2007-2011 American Community Survey 5-Year Estimates

As of May 2013, the median single-family home price in Orange and Los Angeles Counties was \$600,000 and \$423,000 respectively, as compared to Riverside County where the median home price was \$251,000.<sup>1</sup> In Norco, the median single family home price was well above the County average in 2013 with a median home price of \$350,000. This can be attributed to the rise in housing costs in adjacent Orange and Los Angeles counties, which is a result of Norco’s proximity to these counties, which has forced home prices to increase as well.

Table 4-12 shows the monthly house payment calculated for the average priced existing and new home. This information is useful in determining the affordability of home purchases. In calculating the payments, 10 percent down and a 30-year fixed rate mortgage were assumed. The prevailing mortgage rate of 4.36 percent was used in the calculation.

**Table 4-12: Owner Occupied Housing Expenses**

| Interest Rate                  | 4.36%        | 4.36%        | 4.36%        |
|--------------------------------|--------------|--------------|--------------|
| Purchase Price                 | \$460,800.00 | \$500,000.00 | \$594,000.00 |
| Down Payment                   | 20%          | 20%          | 20%          |
| Loan Amount                    | \$368,640    | \$400,000.00 | \$475,000.00 |
| Monthly Principal and Interest | \$2,365      | \$2,561      | \$3,030      |
| Required Monthly Income        | \$7,883.33   | \$8,536.70   | \$10,100     |
| Required Yearly Income         | \$94,600     | \$102,440    | \$121,200    |

Source: Interest.com and DataQuick 2013

The costs of affording a new or existing home require an annual income that exceeds a low-income households’ ability to pay as determined by HCD 2013 California Income Limits. Existing and new housing is only affordable to above moderate-income households in Norco based on housing expenses presented above. The Norco First-Time Homebuyers Program was designed to assist households that do not exceed 120 percent of the median area income for Riverside County in the purchase of a home. This program along with other programs administered were by the former City of Norco Redevelopment Agency and could be used to assist households in affording homes;

<sup>1</sup> DQ News, May 2013.



however, high home prices kept many applicants from using the First-Time Homebuyers Program, coupled with the loss of RDA funding.

#### 4.4.2 Renter Housing

According to the 2007-2011 American Community Survey, 17.5 percent of Norco households lived in rental housing. The median rent was \$1,544 in 2011, a 78 percent increase from the 2000 median rent of \$867. In 2000, rents that exceeded \$750/month comprised 85 percent of all rental units, and rents that exceeded \$1,000/month comprised 82 percent. During the last planning period, most multi-family developments completed catered to seniors and were subsidized through the City’s Redevelopment Agency and Federal programs (Section 202 and Section 811 Supportive Housing funds).

These apartment complexes, offering one and two bedroom units, are restricted to seniors (55 years or older) earning less than 50 to 60 percent of the Riverside County Median Family Income \$63,300. All rents must be based on the Fair Market Rents (FMR) established by the State and HUD. The FMRs are displayed in Table 4-13.

**Table 4-13: Riverside County Fair Market Rents**

| Studio | One-Bed | Two-Bed | Three-Bed | Four-Bed |
|--------|---------|---------|-----------|----------|
| \$886  | \$974   | \$1,149 | \$1,617   | \$1,886  |

Source: HUD User 2012

A survey of homes in Norco for rent on Realtor.com revealed that home rental prices vary by size of the home, number of bedrooms, and location. Predominantly, three and four bedroom home rents range from \$1,500 to \$2,900 per month. Because four bedroom apartments do not exist in the City, many large families would need to rent a home to avoid overcrowded conditions.

#### 4.4.3 Housing Affordability

HUD defines affordable housing costs as contract rents or mortgage payments, including taxes and insurance, but not utilities, that are equal to or less than 30 percent of the gross income of extremely low, very low, low, and moderate-income households. Households spending more than 30 percent of gross annual income on housing experience a housing cost burden. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities. Lower income households with a burdensome housing cost are more likely to become homeless. Homeowners with a housing cost burden have the option of selling the homes and becoming renters. Renters, on the other hand, are vulnerable and subject to constant changes in the housing market.

**Table 4-14: Housing Affordability by Tenure**

| Income Group              | Calculation of Affordable Housing Cost for Owner | Calculation of Affordable Housing Cost for Renters |
|---------------------------|--|--|
| Extremely Low (0-30% MFI) | 30% of 30% AMI                                   | 30% of 30% AMI                                     |
| Very Low (0-50% MFI)      | 30% of 50% AMI                                   | 30% of 50% AMI                                     |
| Lower (51-80% MFI)        | 30% of 70% AMI                                   | 30% of 60% AMI                                     |
| Moderate (81-120% MFI)    | 35% of 110% AMI                                  | 30% of 110% AMI                                    |

Source: California Health and Safety Code Section 50052.5



For purposes of determining housing affordability, the California Health and Safety Code Section 50052.5 provides the definitions of affordable housing cost based on the area median income (AMI), which is adjusted by family size and income level for each multi-family income (MFI) range as shown in Table 4-14. Using these affordability thresholds, current housing affordability can be estimated for the various income groups based on the Riverside County Median Family Income (MFI).

**Table 4-15: Housing Affordability by Income Group for Riverside County**

| Income Group                         | AMI adjusted by size |               | Affordable Payment |         | Housing Costs |                   | Maximum Affordable Price |         |
|--------------------------------------|----------------------|---------------|--------------------|---------|---------------|-------------------|--------------------------|---------|
|                                      |                      |               | Renter             | Owner   | Utilities     | Taxes & Insurance | Affordable Home Price    | Rental  |
| <b>Extremely Low (0-30% MFI)</b>     | <b>30% AMI</b>       |               |                    |         |               |                   |                          |         |
| Two Person (1 bedroom)               | \$13,293             |               | \$332              | \$332   | \$50          | \$80              | \$47,112                 | \$282   |
| Three Person (2 bedrooms)            | \$15,192             |               | \$380              | \$380   | \$75          | \$90              | \$50,017                 | \$305   |
| Four Person (3 bedrooms)             | \$17,091             |               | \$427              | \$427   | \$100         | \$95              | \$54,086                 | \$327   |
| Five Person (4 bedrooms)             | \$20,509             |               | \$513              | \$513   | \$125         | \$100             | \$66,999                 | \$388   |
| <b>Very Low (30-50% MFI)</b>         | <b>50% AMI</b>       |               |                    |         |               |                   |                          |         |
| One Person (Studio)                  | \$22,155             |               | \$554              | \$554   | \$50          | \$115             | \$90,550                 | \$504   |
| Two Person (1 bedroom)               | \$25,320             |               | \$633              | \$633   | \$50          | \$115             | \$108,975                | \$583   |
| Three Person (2 bedrooms)            | \$28,485             |               | \$712              | \$712   | \$100         | \$130             | \$112,264                | \$612   |
| Four Person (3 bedrooms)             | \$31,650             |               | \$791              | \$791   | \$125         | \$140             | \$122,538                | \$666   |
| Five Person (4 bedrooms)             | \$34,182             |               | \$855              | \$855   | \$175         | \$145             | \$124,471                | \$680   |
| <b>Lower (50-80% MFI)</b>            | <b>60%AMI</b>        | <b>70%AMI</b> |                    |         |               |                   |                          |         |
| One Person (Studio)                  | \$26,586             | \$31,017      | \$775              | \$775   | \$48          | \$150             | \$134,571                | \$728   |
| Two Person (1 bedroom)               | \$30,384             | \$35,448      | \$886              | \$886   | \$85          | \$165             | \$148,140                | \$801   |
| Three Person (2 bedrooms)            | \$34,182             | \$39,879      | \$997              | \$997   | \$125         | \$190             | \$158,799                | \$872   |
| Four Person (3 bedrooms)             | \$37,980             | \$44,310      | \$1,108            | \$1,108 | \$175         | \$210             | \$168,294                | \$933   |
| Five Person (4 bedrooms)             | \$41,018             | \$47,855      | \$1,196            | \$1,196 | \$200         | \$220             | \$180,779                | \$996   |
| <b>Moderate Income (81-120% MFI)</b> | <b>110% AMI</b>      |               |                    |         |               |                   |                          |         |
| One Person (Studio)                  | \$48,741             |               | \$1,219            | \$1,422 | \$135         | \$405             | \$205,285                | \$1,084 |
| Two Person (1 bedroom)               | \$55,704             |               | \$1,393            | \$1,625 | \$135         | \$405             | \$252,575                | \$1,258 |
| Three Person (2 bedrooms)            | \$62,667             |               | \$1,567            | \$1,828 | \$157         | \$475             | \$278,442                | \$1,410 |
| Four Person (3 bedrooms)             | \$69,630             |               | \$1,741            | \$2,031 | \$211         | \$571             | \$290,803                | \$1,530 |
| Five Person (4 bedrooms)             | \$75,200             |               | \$1,880            | \$2,193 | \$238         | \$628             | \$309,075                | \$1,642 |

Notes:

1. Property taxes and insurance based on averages for the region.
2. Calculation of affordable home sales prices based on a down payment of 20%, annual interest rates of 3.5%, and a 30-year mortgage term.
3. Based on 2012 Riverside County MFI \$63,300 and 2012 HCD State Income Limits
4. Monthly affordable rent based on payments of no more than 30% of household income.

Table 4-15 identifies maximum affordable rents and purchase prices by income category for a one person household, a small family, a four person family, and a large family. Comparing housing costs and maximum affordable prices for low-income households shows that many households are being priced out of the Riverside County rental and ownership market. Given the median home prices presented in Table 4-11, single-family home ownership is beyond the reach of all low-income and moderate-income households. For home rental, most moderate-income households may be able to afford a condominium.

Currently, the starting price for rental units in the City was around \$1,500 per month for a one bedroom unit. Rental housing in the City can generally be considered affordable for those families annually earning 81 percent of the Riverside County Median Family Income (\$63,300) and above.

## 4.5 Households with Special Needs

There are segments of the population that because of unique living conditions require focused attention in the Housing Element so as to make sure their needs are being met in the housing market. Typically, market-driven housing developments are focused towards the largest and most profitable segment of the population, so it is important that the Housing Element address the overall ratio to which these special groups have a need for units within the market and how they are being accommodated in the housing mix. Persons with disabilities (including those with developmental disabilities) have two areas of concern, the first being access in the housing unit, the second being the additional costs associated with providing physical improvements and the ongoing maintenance costs of this type of household. Another segment of the population with specific needs different from the general population are senior citizens because of their general need for smaller and more affordable units or those who own homes and need help with the upkeep. Housing for large families can be a concern for low-income families because of the high cost of providing suitable housing that is larger than the average unit size. The result can be overcrowded living conditions which can affect the overall quality of life, both for the household, and for the community.

Another segment of the population with special needs are those with females as heads of households and/or single-parent households because oftentimes there are child care needs conflicting with the need for income and a generally lower level of income that occurs in this segment of the population. Due to Norco's emphasis on a small plot agricultural lifestyle, there is a segment of the population that works as farm and ranch hands; a few of which who live on the property in addition to a main dwelling. The housing needs for this segment of the population tend to be smaller. The last two housing categories that need to be addressed are transitory or temporary in nature and include emergency shelters for those temporarily displaced because of disasters, and temporary shelter from the elements for the homeless.

### 4.5.1 Special Needs Group Summary

Table 4-16 below summarizes the housing assistance needs of lower income households (less than 80 percent of MFI) for special needs groups in Norco by household tenure (renter/owner), household type (elderly, small/large families), and "housing problems." This count of households with "housing problems" includes those who: 1) occupy units with physical defects (lacking complete kitchen or bathroom); 2) live in overcrowded conditions (housing units with more than one person per room); 3) have a housing cost



burden exceeding 30 percent of gross income; or 4) have a severe housing cost burden exceeding 50 percent of gross income.

**Table 4-16: Housing Assistance Needs of Lower Income Renter and Owner Households**

| Household by Type, Income, & Housing Problem | Renters   |                |                | Owners     |                |                |
|--|-----------|----------------|----------------|------------|----------------|----------------|
|  | Elderly   | Small Families | Large Families | Elderly    | Small Families | Large Families |
| <b>Extremely Low Income (0-30% MFI)</b>      | <b>15</b> | <b>45</b>      | <b>20</b>      | <b>50</b>  | <b>0</b>       | <b>30</b>      |
| % with any housing problems                  | 100%      | 100%           | 100%           | 100%       | 0%             | 100%           |
| % cost burden >30%                           | 0%        | 0%             | 0%             | 80%        | 0%             | 0%             |
| % cost burden >50%                           | 100%      | 100%           | 100%           | 20%        | 0%             | 100%           |
| <b>Very Low Income (31-50% MFI)</b>          | <b>0</b>  | <b>15</b>      | <b>25</b>      | <b>50</b>  | <b>50</b>      | <b>125</b>     |
| % with any housing problems                  | 0%        | 100%           | 100%           | 50%        | 70%            | 100%           |
| % cost burden >30%                           | 0%        | 0%             | 0%             | 0%         | 0%             | 0%             |
| % cost burden >50%                           | 0%        | 100%           | 100%           | 50%        | 70%            | 88%            |
| <b>Low Income (51-80% MFI)</b>               | <b>0</b>  | <b>95</b>      | <b>4</b>       | <b>85</b>  | <b>230</b>     | <b>90</b>      |
| % with any housing problems                  | 0%        | 100%           | 100%           | 64.7%      | 54.3%          | 77.8%          |
| % cost burden >30%                           | 0%        | 89.5%          | 0%             | 23.5%      | 15.2%          | 27.8%          |
| % cost burden >50%                           | 0%        | 10/            | 100%           | 41.2%      | 39.1%          | 44.4%          |
| <b>Total Households</b>                      | <b>15</b> | <b>170</b>     | <b>49</b>      | <b>185</b> | <b>280</b>     | <b>245</b>     |
| % with any housing problems                  | 100%      | 91.2%          | 100%           | 70.3%      | 57.1%          | 91.8%          |
| <b>Total Households (all income levels)</b>  | <b>60</b> | <b>590</b>     | <b>149</b>     | <b>815</b> | <b>2,770</b>   | <b>1,170</b>   |
| % with any housing problems                  | 58.3%     | 58.5%          | 53%            | 28.8%      | 44.4%          | 48.7%          |

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook

Table 4-16 displays that renters experience more housing problems than special needs groups who are homeowners. The highest percentage of lower income households experiencing housing problems were large family renter and owner households. One-hundred percent of lower income large family renter households experienced a housing problem. These percentages demonstrate that large family lower income households are at the greatest need for housing programs to assist them in rehabilitating their homes and providing rent that is affordable.

#### 4.5.2 Households with Disabilities

Access and affordability are the two major housing needs of persons with disabilities. Access is particularly important for the persons with physical disabilities. Persons with physical disabilities often require specially designed dwellings to permit access within the unit, as well as to and from the site. The California Administrative Code Title 24 sets forth access and adaptability requirements for persons with disabilities. These regulations apply to public buildings such as factory built housing and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that ramp-ways, larger door widths, and restroom modifications, be designed to enable access to the handicapped. Such standards, however, are not mandatory for new single-family residential construction.

Persons with disabilities, like the elderly, have special needs with regard to location. There is typically a desire to be located near public facilities, and especially near public transportation facilities that provide service to those who rely on them. The needs for residents with mobility limitations are currently being met by the Riverside Transit Agency through a dial-a-ride service with specialized transportation vehicles for those



who are not able to provide their own transportation or reach established boarding areas for the City bus routes.

**Table 4-17: Persons with Disabilities**

| Age                   | Estimate     |
|-----------------------|--------------|
| 18 to 64              | 946          |
| 65 and over           | 1,098        |
| <b>Total Estimate</b> | <b>2,044</b> |

Source: 2009-2011 American Community Survey 3-Year Estimates

Table 4-17 shows that 2,044 persons 18 years and older in the City of Norco have a disability. Out of the total disabled persons, 946 people between the ages of 18 and 64 had a disability and 1,098 people over age 65 had a disability.

There is no process in place that tracks how many housing units in the City are currently equipped to handle the needs of citizens with disabilities. The City, therefore, needs to have programs to ensure that all affected households have the means to be able to provide the necessary improvements on an as-needed basis. The City, as the successor to the Redevelopment Agency, offers assistance to qualifying low-income households to provide the necessary improvements that will make them accessible as needed.

### 4.5.3 Persons with Developmental Disabilities

Section 4512 of the California Welfare and Institutions Code defines a "Developmental disability" as a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

Many persons with developmental disabilities can live and work independently within a conventional housing environment. More individuals who are more severely disabled require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for persons with developmental disabilities is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Inland Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.



Table 4-18 provides information from the Inland Regional Center of on the number of individuals with developmental disabilities in the City of Norco. In 2013, there were approximately 168 individuals (0.6 percent of the total population) actively utilizing services at the Inland Regional Center for a developmental disability.

**Table 4-18: Persons with Developmental Disabilities**

| Zip Code Area | Age  |       |       |       |     | Estimate |
|---------------|------|-------|-------|-------|-----|----------|
|               | 0-14 | 15-22 | 23-54 | 55-65 | 65+ |          |
| 92860         | 54   | 31    | 71    | 7     | 5   | 168      |

Source: Inland Regional Center, 2013.

To assist in the provision of housing to needs of persons living with a developmental disability, the City will implement programs to coordinate housing activities and outreach with the Inland Regional Center. Norco will also encourage housing developers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

#### 4.5.4 Elderly

The special housing needs of the elderly are an important concern in Norco. This is especially the case since many retired persons are likely to be on fixed incomes and at greater risk of impaction, or housing overpayment if it is a low fixed-income household. In addition, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails, lower cupboards and counters to allow greater access and mobility. In terms of location, because of limited mobility, the elderly typically need access to public facilities (e.g. medical and shopping) and public transit facilities.

In many instances, the elderly may prefer to stay in their own dwellings rather than relocate to a retirement community, and may require assistance with home repairs and manual house/yard work. In general, every effort should be made to maintain their dignity, self-respect, and quality of life. Finding reliable means of transportation to medical appointments, senior centers, meal sites, and shopping remains a serious problem for seniors. Some seniors may lack private transportation due to physical or financial limitations. As stated previously, the Riverside Transit Agency provides a dial-a-ride shuttle service that can be used by the elderly for transportation as well as the City's dial-a-ride shuttle.

As reported in the 2009-2011 ACS, 2,870 City residents, or approximately 10 percent of the total population, was 65 years or older. In terms of tenure, 1,309 owner-occupied and 276 renter-occupied units were headed by occupants 65 years old or older. In 2009-2011, 35 percent of the elderly population was disabled. Despite the large number of seniors who have disabilities, 23 percent live alone, according to the Census. However, the vast majority of elderly own their home, estimated at 46 percent in 2009-2011.

During the previous planning period, three senior apartment complexes have been constructed: Heritage Park and Clark Terrace Phase I and II. Heritage Park is an 86 unit, age-restricted (55 years or older), 1- and 2-bedroom senior apartment complex with a 55

year affordability covenant. The second complex includes the Clark Terrace Phase I and II Senior Apartments, each offering 40 age-restricted units with 50 year affordability covenants. Affordability covenants ensure that units remain affordable to low- and moderate-income levels. The Clark Terrace senior apartment complex was assisted with funding from the Norco Redevelopment Agency and Department of Housing and Urban Development (HUD) Section 202 and 811 Supportive Housing Funds. The Heritage Park senior apartment complex was assisted through the Redevelopment Agency and tax exempt financing.

Norco actively offers programs that assist seniors. The senior housing program assists senior residents by constructing or participating in private construction of affordable senior housing rental units. Between 2006 and 2007 the Norco Redevelopment Agency participated in the purchase, remodel, and rental of 86 units to senior residents over age 55 of low or very low-income. The Emergency Grant assists low-income seniors with emergency repairs to their home. The assistance is in the form of a one-time \$5,000 grant. Between 2000 and 2004, 40 low-income senior residences have been assisted. It should be noted that in 2005, the Senior Home Repair Program became part of a new Home Improvement Program that offers a Home Improvement Grant for seniors up to \$10,000. Both the Senior Home Repair Program and the Home Improvement Grant were funded by the former Redevelopment Agency; consequently the City will investigate other revenue sources during the planning period to fund similar programs.

#### 4.5.5 Large Family Household Needs

The 2009-2011 American Community Survey reported 1,460 households in the City of Norco with five or more persons. Large family households require special consideration because they generally require larger dwellings with sufficient bedrooms to meet their housing needs, without overcrowding.

Difficulties in securing housing large enough to accommodate all members of a household are heightened for renters, because multi-family rental units are typically smaller than single-family units. Apartment complexes in the City offering three- and four-bedroom models do not currently exist. Large families in Norco, therefore, may satisfy their housing needs mostly through the rental and ownership of single-family units, for which there appears to be sufficient stock. However, as shown previously in the Housing Costs and Rents Section, the larger single-family rental stock is not affordable to the majority of lower income households.

Table 4-19 reveals tenure of housing units by number of persons in the unit. The table shows that there are more owner-occupied units than renter-occupied units housing large families. Owner-occupied units account for 86 percent of the large households in the City, representing about 23 percent of all owner-occupied housing. Fourteen percent of large households occupy rental units in the City. Since the overall number of rental units in Norco is low, as opposed to owner occupied units, the percentage of these units occupied by large households is relatively high.



Table 4-19: Large Households by Tenure

| Number of Persons in Unit | Owner Occupied | Renter Occupied | Total        |
|---------------------------|----------------|-----------------|--------------|
| Five                      | 763            | 59              | 822          |
| Six                       | 367            | 133             | 500          |
| Seven or More             | 131            | 7               | 138          |
| <b>Total</b>              | <b>1,261</b>   | <b>199</b>      | <b>1,460</b> |

Source: 2009-2011 American Community Survey 3-Year Estimates

#### 4.5.6 Female-Headed Households

Female-headed households are included as a special needs group because there often is a conflict between the economic needs of the home and the daycare needs of the family. Historically, females in this situation, without financial assistance, have fewer resources than households with two parents, restricting their ability to provide for both housing and daycare. According to the 2009-2011 American Community Survey, there were 657 female-headed households in the City, of which 119 had children under the age of 18 and were below the federally established poverty level. Federal poverty level is computed using factors such as family income and household size. The Federal poverty level differs from the Riverside County Median Family Income, which is determined by the State. With existing housing programs, female-headed households can be eligible to qualify for housing assistance based on income level.

Table 4-20: Female Headed Households

| Household Type                                  | Total Below Poverty Level | Percentage of Total Households <sup>1</sup> |
|---|---------------------------|---|
| Female Headed Households (no children under 18) | 12                        | 0.2%  |
| Female Headed Households with children under 18 | 119                       | 1.7%  |
| <b>Total</b>                                    | <b>131</b>                | <b>1.8%</b>                                 |

<sup>1</sup> Total households = 7,105 households

Source: 2007-2011 American Community Survey 5-year Estimates (data was not available for 2009-2011 ACS 3-Year Estimates)

#### 4.5.7 Farm and Ranch Hand Housing Needs

State housing law requires housing elements to address groups with special housing needs including migrant farmworkers. According to the 2009-2011 ACS, approximately 2.6 percent of the working population was classified as working in farming, forestry, and fishing occupations. The City does not have an additional breakdown of this number; however, given the character of the community, it is assumed that the majority of these jobs are related to animal maintenance professions. The City currently has several residential zoning classifications that include the term “agriculture” in the name, and are intended to preserve residential homes on large lots and allow for animal keeping and agricultural production at a single-family scale. However, residential lots in these zones are not typically large enough to support commercial agricultural practices. From looking at an aerial or zoning map of the City, it becomes apparent that Norco is a developed area with significant residential and commercial development and little vacant land, let alone land utilized for large scale agricultural practices. Although Norco is centered on a rural atmosphere promoting the keeping of farm animals, such as horses,

and “small-plot” agriculture such as family gardens, these are practiced at an individual level. Therefore, the City does not anticipate a need to provide farmworker housing and thus the need has been determined to be extremely low pursuant to the State Employee Housing Act (Section 17000 of the Health and Safety Code). The City’s A-1-20,000 residential zone does permit, by right, mobile homes and trailers to be occupied by persons employed in farming operations in the area. The establishment of these structures can be temporary or permanent and cannot require compensation for the use of the space. The City’s Zoning Code also allows for caretaker units to be constructed in specific residential zones which can provide units for any animal maintenance employees working in the area.

#### 4.5.8 Homeless Housing Needs

The U.S. Department of Housing and Urban Development defines chronic homelessness as an unaccompanied individual with a disabling condition who has been continually homeless for one year or more; or has experienced four or more episodes of homelessness within the past three years. Furthermore, SCAG defines homelessness as:

1. Persons who are living or staying in emergency shelters;
2. Persons who sleep outside, in a makeshift shelter, in cars, or transportation areas such as bus or train terminals;
3. Persons who are considered “at risk” (i.e., doubled up, in marginal circumstances, motel population with limited stay or general relief recipients whose payments have been canceled due to “no forwarding address”).

Enumerating the homeless population is difficult because of the transient nature of this population as well as the existence of hidden homeless or persons that move around in housing situations (e.g. doubling up with another household). However, according to the 2012 County of Riverside Homeless Assessment, there were an estimated 6,203 homeless persons on any given day in Riverside County. This assessment estimated 27 homeless persons in the City of Norco.

There are numerous factors that contribute to homelessness in the City of Norco and Riverside County. Difficulties in obtaining employment, insufficient education, mental illness, and substance abuse are a few of the more traditional factors. During the past 15-20 years, new factors, however, are emerging that significantly contribute to homelessness.

The trends that are largely responsible for the rise in homelessness are a growing shortage of affordable housing, and a simultaneous growth in the population of low-income renters, which has correlated with high demand and shrinking supply. Each of these factors could potentially exacerbate any of the traditional conditions, but may increasingly become stand-alone causes of homelessness. The large numbers of homeless people, the rising cost of housing, and the number of people living in poverty combine to create a serious potential for homelessness.

During the 2014-2021 planning period the Norco Zoning Code will be amended to address transitional and emergency housing. The Zoning Code will be amended to define transitional housing and emergency shelters as a residential use, permitted by right without a conditional use permit or other discretionary action, subject to the same development standards imposed on similar residential uses within that zone. The Zoning

Code will also be amended to permit emergency shelters, by right, in the M-1 (Heavy Commercial/Light Manufacturing) zoning district. There is currently a 23-acre, vacant site in the M-1 zone that could accommodate an emergency shelter. This vacant site is located in the center of the City, south of Fifth Street and west of Horseless Carriage Drive. This is an ideal location for an emergency shelter as the site is located in walking distance of City Hall, the Department of Social Services, the Department of Motor Vehicles and retail, restaurant and employment opportunities.

Although no homeless shelters exist in Norco, the City provides information on local and regional resources. The City has also historically provided financial reimbursement to the Corona/Norco Settlement House to serve Norco residents. The Corona-Norco Settlement House is a non-profit provider of assistance to individuals and families in crisis or with temporary financial needs in the Corona-Norco area.

Another means of assisting the homeless is through community outreach programs sponsored by non-profit organizations. King's Hall is a shelter for the homeless located at March Air Reserve Base approximately 20 miles from Norco. The shelter is run by the Path of Life Ministries and uses volunteers from around the County to maintain the shelter. King's Hall is a transitional housing program for homeless women with children, single men with children, complete families, and chronic homeless women.

#### **4.5.9 Assisted Housing At-Risk of Conversion to Market Rate Housing**

A review of the assisted housing inventory maintained by HUD and the City indicates that no affordable housing units are "at-risk" of converting from affordable to market-rate housing. This includes the three senior housing complexes (Clark Terrace Phase I, Clark Terrace Phase II and Heritage Park), and the 28 affordable housing units rehabilitated or assisted through the Norco Redevelopment Agency (RDA). The 166 senior housing units in the City have affordability covenant restrictions that ensure continued affordability. Both Clark Terrace complexes have a 40-year affordability covenant restriction, while the Heritage Park complex has a 55-year affordability covenant restriction. Ownership housing substantially rehabilitated or assisted through the First-Time Homebuyers Program and Infill Housing Program has an affordability covenant restriction of 30 years. The affordability covenant restrictions for RDA rehabilitated or assisted homes are not set to expire until 2024. A list displaying all covenant restricted housing units in the City is contained in Appendix A.

The City uses various funding sources, including Redevelopment Housing Set-Aside Funds, Community Development Block Grants, and Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities funds to preserve and increase the supply of affordable housing in the City. Financial assistance is provided to both non-profit and for-profit housing developers.



Table 4-21: Affordable Senior Housing Units

| Address                                  | Total Subsidized Units | Subsidized Units by Bedroom Size |           | Covenant Date | Restrictions Expiration Date |
|--|------------------------|----------------------------------|-----------|---------------|------------------------------|
|  |                        | 1 Bedroom                        | 2 Bedroom |               |                              |
| Heritage Park<br>2665 Clark St.          | 86                     | 64                               | 22        | 5/22/2007     | 5/22/2062                    |
| Clark Terrace<br>2660 Clark St.          | 40                     | 40                               | 0         | 12/20/1995    | 12/20/2035                   |
| Clark Terrace Phase II<br>2680 Clark St. | 40                     | 40                               | 0         | 7/26/2001     | 7/26/2041                    |

As Table 4-21 displays, all senior housing has affordability covenant restrictions that will not expire in the upcoming planning period. Therefore, no further analysis of costs and programs for preserving such units is necessary.

## 4.6 Housing Needs

The following is an analysis of current City housing conditions that presents the housing needs and concerns relative to various segments of the population. Several factors will influence the degree of demand, or "need," for new housing in Norco in coming years. The four major needs categories considered in this element include:

- Housing needs resulting from population growth, both in the City and the surrounding region;
- Housing needs resulting from the overcrowding of units;
- Housing needs that result when households pay more than they can afford for housing; and
- Housing needs of "special needs groups" such as elderly, large families, female-headed households, households with persons with disabilities, including persons with developmental disabilities, farmworkers, and the homeless.

In terms of specific housing needs, assistance for first time homebuyers will become critical for the low and moderate-income population in achieving home ownership. Lower income groups will need the most assistance in meeting the increasingly higher cost burdens associated with owning a home. However, although new homes are for the most part above the financial attainment of lower income households, there are homeownership opportunities for above moderate-income households with the City's existing stock of older resale homes. In terms of rental households, there appears to be a need for additional rental resources with three bedrooms at rates affordable to lower income households.

#### 4.6.1 Regional Housing Needs Assessment

California’s Housing Element law requires that each city and county develop local housing programs designed to meet its “fair share” of existing and future housing needs for all income groups. This effort is coordinated by the jurisdiction’s Council of Governments (the City of Norco is in the Western Riverside Council of Governments) when preparing the Housing Element. This “fair share” allocation seeks to ensure that each jurisdiction accepts responsibility for the housing needs of not only its resident population, but for all households who might reasonably be expected to reside within the jurisdiction, particularly lower income households. This assumes the availability of a variety and choice of housing accommodations appropriate to their needs, as well as certain mobility among households within the regional market.

#### 4.6.2 Overview of the RHNA Process

The RHNA process begins with the State Department of Finance’s projection of statewide housing demand for a five year period, which is then apportioned by the State Department of Housing and Community Development (HCD) among each of the State’s official regions. Please note the current planning period was extended by State law, and encompasses eight years (2014-2021). The regions are represented by an agency typically termed a Council of Government (COG). In the six county southern California regions, which include Norco, the agency responsible for assigning these fair share targets to each jurisdiction is the Southern California Association of Governments (SCAG).

The new construction need must be allocated to four household income categories used in federal and State programs: Very Low; Low; Moderate; and Above Moderate Income, defined as households earning up to 50 percent, 80 percent, 120 percent, and more than 120 percent of the Riverside County median income, respectively. The allocations are further adjusted to avoid an over-concentration of lower income households in any one jurisdiction. The 2014-2021 Regional Housing Needs Allocation for the City of Norco is:

**Table 4-23: RHNA 2014-2021**

| Income Group          | Number of Units | Percentage  |
|-----------------------|-----------------|-------------|
| Extremely Low         | 103             | 13%         |
| Very Low <sup>1</sup> | 102             | 12%         |
| Low                   | 136             | 17%         |
| Moderate              | 151             | 18%         |
| Above Moderate        | 326             | 40%         |
| <b>Total</b>          | <b>818</b>      | <b>100%</b> |

Source: Regional Housing Needs Assessment, SCAG October 2012

Notes:

<sup>1</sup>Extremely Low-Income households are assumed to be 50 percent of the Very Low-Income housing need= 103 units

According to Housing Element Law Section 65583, local agencies shall calculate the subset of very low-income households that qualify as extremely low-income households (30 percent or less of the Riverside County median income) by presuming that 50 percent of the very low-income households qualify as extremely low-income households.<sup>2</sup> The 2014-2021 RHNA projected 205 very low-income households in the upcoming planning period. Therefore, it can be assumed 50 percent of the very low-income households may be extremely low-income households. As a result, 103 extremely low-income households are projected in Norco in the planning period. This Housing Element will describe policies and programs that the City can utilize towards implementing this housing needs allocation.

## 4.7 Opportunities for Energy Conservation

In 1974 the California State Legislature created the California Energy Commission to deal with the issue of energy conservation. The Commission adopted conservation standards for new buildings in 1977 and was directed by the Legislature to periodically improve the standards to account for state-of-the-art energy-efficient building design. Since 1977 the Commission has adopted revised energy standards for new residential buildings which have been placed in Title 24 of the California Administrative Code. The new standards apply to all new residential buildings (and additions to residential buildings) except hotels, motels, and buildings with four or more habitable stores and hotels. The regulations specify energy-saving design for walls, ceilings, and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards, and the use of non-depleting energy sources such as solar energy or wind power. Compliance with the energy standards is achieved by satisfying certain conservation requirements and an energy budget. In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

The primary uses of energy in urban areas are for transportation, lighting, water, heating and space heating and cooling. The high cost of energy demands that efforts be taken to reduce or minimize the overall level of urban consumption. In relation to new residential development, and especially affordable housing, construction of energy-efficient buildings does add to the original production costs of ownership and rental housing. Over time, however, the housing with energy conservation features should reduce occupancy costs as the consumption of fuel and electricity is decreased. Opportunities for additional energy conservation practices include the implementation of “mitigation measures” contained in environmental impact reports prepared on residential projects in the City of Norco. Mitigation measures to reduce energy consumption may be proposed in the appropriate section of environmental impact reports, prepared by or for the City of Norco. These mitigation measures may be adopted as conditions of project approval.

Some additional opportunities for energy conservation that the City may consider include various passive design techniques. Among the range of techniques that could be used for purposes of reducing energy consumption are the following:

- Locating the structure on the northern portion of the sunniest area on the site.
- Designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure of extreme weather conditions.

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<sup>2</sup> California Government Code 65583



- Locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry room, power core, and garages along the north face of the building to serve as a buffer between heated spaces of the colder north face.
- Making the main entrance a small, enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from the prevailing winds; or using a windbreak to reduce the wind velocity against the entrance.
- Locating window openings to the south and keeping east, west, and north windows small, recessed, and double-glazed.

These and any other potential state-of-the-art opportunities could be evaluated within the context of environmental impact reports and/or site plan review. Feasible site planning and/or building design energy conservation opportunities then could be incorporated into the project design. An evaluation of the potential for energy conservation will be incorporated into the permit and processing procedures of the City.

The City will also explore potential goals and policies to promote a menu of developer incentives which could be applied to projects that promote infill, higher density, and compact development patterns in the right locations. Other regulations could focus on use of energy efficient materials and equipment, reuse of building materials, and implementation of water management designs and drought tolerant landscaping. While “green” building materials, appliances, and fixtures may increase the costs of housing construction, the long-term benefits (in terms of affordability and environmental concerns) outweigh the initial development costs. The program may therefore include incentives to help developers or property owners mitigate the initial cost impacts. Furthermore, the State passed the Global Warming Solutions Act of 2006 (AB 32), which requires all local jurisdictions to reduce their carbon dioxide emissions to 1990 levels by 2020. The program’s final policies will define how they contribute to the mandated reduction in carbon dioxide emissions.

The City’s goal is to achieve maximum use of conservation measures and alternative, renewable energy sources in new and existing residences. By encouraging and assisting residents to utilize energy more efficiently, historical rates of consumption can be reduced, thereby mitigating the rising cost of supplying energy and need for new, costly energy supplies. Potentially, the social and economic hardships associated with any future rate increases and/ or shortages of conventional energy sources will be minimized.

## 5. Housing Constraints Analysis

This section of the Housing Element examines the constraints that could hinder the City’s achievement of its objectives and the resources that are available to assist in the provision of housing. State law requires that Housing Elements analyze potential and actual governmental and non-governmental constraints to the production, maintenance, and improvement of housing for persons of all income levels and disabilities. The constraints analysis must also demonstrate local efforts to remove governmental constraints that hinder achievement of housing goals.

### 5.1 Governmental Constraints

Local policies and regulations can affect the availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors can affect the maintenance, development, and improvement of housing.

State, Federal and Regional regulations, which the City has no control over, also affect the availability of land for housing and the cost of producing housing. Regulations related to environmental protection, building codes, and other topics have significant, often adverse impacts on housing cost and availability. While constraints exist at other levels of government, this section emphasizes policies and regulations that are under the control of the City.

| Key Policies and Regulations Affecting Housing Costs |  |
|--|--|
| City of Norco Controlled                             | Non-City Controlled                          |
| Zoning /Development Standards                        | MSHCP Requirements and Fees                  |
| Density / Open Space                                 | TUMF Fees                                    |
| Site Improvements                                    | Environmental Impact Analysis                |
| Impact Fees and Exactions                            | Building Codes                               |
| Permit Processing Time                               | Availability of Capital for New Construction |
| Parking  | School Impact Fees                           |

It is important to note that the City of Norco’s intent is to find a balance between implementing community standards and quality for new residential development, and maintaining a development review process and appropriate regulations that do not unreasonably constrain new residential construction.

#### 5.1.1 Land Use Controls

##### General Plans

Under State law, every city and county in California must prepare and adopt a General Plan. It serves as the blueprint for future development. The General Plan is the foundation of all land use controls in a jurisdiction and establishes policy guidelines for all development within the City.

The Norco General Plan goals and policies guide residential development that is consistent with the animal-keeping lifestyle the City was founded on. The Land Use



Element has the most direct influence on residential development by specifying the amount, location, type, and density of residential development. The Zoning Code reinforces the objectives of the Land Use Element by regulating development densities, housing types, and development standards in specific residential zones.

The Norco General Plan includes two residential land use designations: Residential Agricultural (RA) and Residential Low (RL). The City’s Land Use Element also includes a Hillside Areas designation (HS). The HS designation serves as a “temporary” designation that will allow development when a specific plan is approved. Once the specific plan is approved, it replaces the HS land use designation. The Specific Plan land use designation is applied to projects with standards that may deviate from the typical zones.

### Zoning Code

The Zoning Code (Title 18 of the City’s Municipal Code) includes limits on unit density, building height, preservation of animal-keeping areas and lot coverage, as well as minimum requirements for on-site parking. Differences in development standards can affect the relative affordability of dwellings. Approximately 60 percent of the City is zoned for agricultural/residential uses that accommodate animal-keeping. A majority of the residential area is zoned A-1-20, which requires a minimum lot size of 20,000 square feet to accommodate animal-keeping and small-plot agriculture. The A-1 zones are intended to provide animal-keeping and small-plot agriculture residential areas. Table 5-1 identifies all zones that offer opportunities for residential uses within the City of Norco.

**Table 5-1: Residential Land Use Zones**

| Zoning District                  |  | Approximate Total Acreage |
|----------------------------------|--|---------------------------|
| A-E                              | Agricultural Estate  | 164                       |
| A-1                              | Agricultural Low Density   | 4,084                     |
| A-1-5                            | Min. lot size = 5 acres  |                           |
| A-1-2                            | Min. lot size = 2 acres  |                           |
| A-1-20                           | Min. lot size = 20,000 s.f.  |                           |
| R-1                              | Residential Single-Family  | 160                       |
| R-1-10                           | Min. lot size = 10,000 s.f.  |                           |
| R-1-15                           | Min. lot size = 15,000 s.f.  |                           |
| R-1-20                           | Min. lot size = 20,000 s.f.  |                           |
| R-3                              | Residential Multiple-Family  | 0                         |
| R-3-6                            | Max. 6 du/ac   |                           |
| R-3-8                            | Max. 8 du/ac   |                           |
| HS                               | Hillside (Agricultural/low density)  | 327                       |
| HDO                              | Housing Development Overlay (20-30 du/ac)  | 102                       |
| SP                               | Norco Hills SP (residential component)<br>Norco Ridge Ranch SP<br>Gateway SP (residential component) | 730                       |
| <b>Total Residential Acreage</b> |  | <b>5,567</b>              |

The City also provides opportunities for residential development in the PD (Planned Development) Overlay zone. However, residential developments within the PD Overlay zone are still limited to the



densities allowed in the underlying zoning designation. The form and type of residential development within this overlay zone is also required to be compatible with existing or potential development of surrounding neighborhoods. The PD Overlay zone would not be functional for providing affordable housing in an A-1 zone because of the density restriction, but there is no such restriction on a PD Overlay zone in a commercial zone, which could include a residential component.

Table 5-2 provides a summary for each zone that allow residential uses, along with development standards for each, including setbacks, lot coverage, and maximum building height. The table does not include standards for the SP zone since standards for each Specific Plan will be unique and specific to each project.



**Table 5-2: Summary of Residential Zoning Regulations**

| Development Standard    | A-E Zone                                      | A-1 Zones  | A-2 Zones                                     | R-1 Zones  | R-3 Zones  | HS Zone                                       |
|-------------------------|---|--|---|--|--|---|
| Residential Uses        | 1 Single-family Detached                      | 1 Single-family Detached                                       | 1 Single-family Detached                      | 1 Single-family Detached   | Low-density multiple-family  | 1 Single-family Detached                      |
| Min. Dwelling Size      |   |  |   |  |  |   |
| 2 or fewer bedrooms     | 1,200 s.f.                                    | 1,100 s.f.   | 1,100 s.f.                                    | 1,100 s.f.   | 750 s.f. for any dwelling  | 1,100 s.f.                                    |
| More than 2 bedrooms    | 1,500 s.f.                                    | 1,300 s.f.   | 1,300 s.f.                                    | 1,300 s.f.   |  | 1,300 s.f.                                    |
| Min. Lot Area           | 40,000 s.f.                                   | A-1-10: 10 acres<br>A-1-20: 20,000 s.f.<br>A-1-40: 40,000 s.f. | 5 acres                                       | R-1-10: 10,000 s.f.<br>R-1-15: 15,000 s.f.<br>R-1-20: 20,000 s.f.                              | 30,000 s.f.  | 20,000 s.f.                                   |
| Min. Dimensions         |   |  |   |  |  |   |
| Width                   | 80 ft.  | 80 ft.   | 240 ft  | 80 ft.   | 100 ft.  | None  |
| Depth                   | 150 ft.                                       | 200 ft.  | 320 ft  | 100 ft.  | 100 ft.  |   |
| <b>Min. Setbacks</b>    |   |  |   |  |  |   |
| Front Yard              | 25 ft. from ROW                               | 25 ft. from ROW  | 25 ft. from ROW                               | 25 ft. from ROW  | 25 ft. from ROW  | 25 ft. from ROW                               |
| Side Yard (interior)    | 20 ft. aggregate, with 5 ft. min. on one side | 20 ft. aggregate, with 5 ft. min. on one side*                 | 20 ft. aggregate, with 5 ft. min. on one side | Lots < 10,000 s.f.: 5 ft.<br>Lots > 10,000 s.f.: 20 ft. aggregate, with 5 ft. min. on one side | A distance equal to 1/2 of a dimension measured from the highest point of a grade along the perimeter of the building to the uppermost portion of the building | 20 ft. aggregate, with 5 ft. min. on one side |
| Side Yard (street side) | 20% of lot width up to 15 ft.                 | 20% of lot width up to 15 ft.                                  | 20 ft.  | 20% of lot width up to 15 ft.  | 10 ft.   | 20% of lot width up to 15 ft.                 |



| Development Standard                  | A-E Zone                           | A-1 Zones  | A-2 Zones             | R-1 Zones                        | R-3 Zones  | HS Zone                   |
|---------------------------------------|------------------------------------|--|-----------------------|----------------------------------|--|---------------------------|
| Rear Yard                             | 30 ft.                             | 60 ft. before Ord. 753<br>100 ft. after Ord. 753 | 30 ft.                | 15 ft.                           | A distance equal to 1/2 of a dimension measured from the highest point of a grade along the perimeter of the building to the uppermost portion of the building | 30 ft.                    |
| Max. Bldg Height Accessory structures | 35 ft. or 2 ½ stories<br>2 stories | 35 ft. or 2 ½ stories<br>2 stories               | 35 ft. or 2 ½ stories | 35 ft. or 2 ½ stories<br>1 story | 35 ft. or 2 ½ stories,<br>whichever is less  | 35 ft. for all structures |
| Max. Lot Coverage                     | 40%                                | 40% of the pad area                              | 40%                   | 50%                              | 35%  | 15%                       |

Notes:

ROW – Right-of-Way

\* Any residences built after the adoption of Ordinance 785 shall require a minimum 15 ft. setback on one side and a minimum 5 ft. setback on the opposite side.



Mixed-Use Overlay Zone

The City of Norco recognizes the importance of providing a variety of housing opportunities and the benefits to locating affordable housing near services and employment center. Consequently, during the previous planning period, the City established development standards to allow for implementation of their Housing Development Overlay (HDO) zone. The HDO zone applies to specific properties within the City as shown on the official City of Norco Zoning Map and requires a HDO Site Plan to guide development on each site. The HDO zone is intended to facilitate the development of affordable housing within a mixed-use context while taking into account the community's small plot agricultural/animal-keeping/equestrian lifestyle. The HDO zone allows for densities up to 30 dwelling units per acre, or 35 dwelling units per acre if equestrian facilities are provided, which is appropriate to facilitate the development of affordable housing consistent with the requirements of State Government Code Article 10.6 (65580) and is appropriate to accommodate the City's 2014-2021 RHNA allocation. Any development proposed on an HDO zoned property is subject to approval of an HDO Site Plan at which time the development will be reviewed by the various City departments for completeness and compatibility with the surrounding uses.

Parking Requirements

City parking standards for residential developments are tailored to the vehicle ownership patterns associated with different residential uses. However, some jurisdictions can impose excessive parking requirements, which can limit the overall production of housing. Parking is very expensive to provide and can consume valuable space that could have been otherwise used for additional housing or amenities such as common open space or private open space. Jurisdictions can implement greater parking requirements to avoid parking spillovers in adjacent neighborhoods. This is a common issue related to denser, multi-family residential uses that are adjacent to single-family areas.

The Zoning Code requires parking based on the number of dwellings on the property. Parking standards for residential uses in Norco are shown in Table 5-3. For single-family developments, the Zoning Code requires two enclosed parking spaces in a private garage. Multi-family developments require two roofed parking spaces for each dwelling unit. Senior housing requires parking to be provided at a ratio of not less than 0.75 parking spaces per dwelling unit with not less than 10 percent of the total number of required parking spaces being designed and designated as handicapped spaces.

**Table 5-3: Residential Parking Requirements**

| Residential Type            | Required Parking                              |
|-----------------------------|---|
| Single-family Residential   | 2 enclosed parking spaces in a private garage |
| Multiple-family Residential | 2 covered spaces for each unit                |

Open Space Requirements

To improve the living environment of residential neighborhoods, communities typically require housing to have a certain amount of open space, such as yards, common space, and landscaping. For single-family homes, open space is reflected in setbacks, yard sizes, and lot coverage requirements. With the City of Norco, most open space is preserved with the standards for single-family, as identified in Table 5-2, Summary of Residential Zoning Regulations. The R-3 Zone has development standards that ensure open space will be provided.



In addition to the development standards identified in Table 5-2, the A-1 Zone also requires a Primary Animal Keeping Area (PAKA). This requirement ensures that enough open space is provided to maintain animal-keeping as the City's focus. For a pad area less than 20,000 square feet, the PAKA shall be a minimum of 2,728 square feet. For a pad area greater than 20,000 square feet, the PAKA shall be a minimum of 3,304 square feet. Non-animal related structures are not allowed in the PAKA.

#### Density Bonus

Historically, the City has not had a codified density bonus, however the City is required to grant a density bonus to an applicant that proposes a residential development which meets the requirements of the State density bonus. To comply with State law the City adopted Ordinance 965 in November 2013 to establish a formal procedure for awarding a density bonus for qualifying affordable projects. The ordinance established by the City is now consistent with State law and is intended to facilitate the development of housing for low and very low-income households that is restricted for a period of no less than 45-55 years. The City will promote the use of the density bonus ordinance in conjunction within the HDO zone, mixed-use projects, senior housing, and within Specific Plans. Information on the ordinance will be provided at City Hall and online at the City's website to promote the application of ordinance for the development of affordable units.

#### Second Dwelling Unit Requirements

In response to state mandated requirements and local needs, the City of Norco allows the development of second dwelling units. Traditionally intended for elderly or other members of owner-occupant families, the example of compact, infill development can be strategy for meeting the growing rental housing demands.

A second unit is a self-contained living unit with cooking, eating, sleeping, and full sanitation facilities, either attached to or detached from the primary residential unit on a single lot. Second units offer several benefits. They offer affordable rental housing for seniors, college students, and single persons that typically rent for less than apartment of comparable size. In addition, the primary homeowner receives supplemental income, which can help many modest income and elderly homeowners remain in or afford their homes.

While the City previously required a conditional use permit to construct a second unit, the City amended the Zoning Code in December 2013 via Ordinance 969 to permit second unit approval through a discretionary process, removing a potential constraint. The Zoning Code currently allows for second units to be constructed in any residential zone, subject to the following conditions:

- The lot upon which the second unit is to be established complies with the minimum lot requirements of the land use in which it is located
- Second units are allowed so long as one of the units (primary or second) is owner occupied and a covenant of restriction is recorded prior to issuance of a building permit
- Second units shall comply with all development requirements including, but not limited to, setbacks, height limitations, and total maximum lot coverage
- Second units shall be attached along a common residential wall and not separated by a breezeway or garden wall, or contained within the walls of the primary dwelling
- The second unit shall be architecturally compatible with the primary dwelling



### Multi-family Housing

Low-density multi-family housing is permitted by right in the R-3 residential zone. The R-3 zone allows residential densities up to 6 dwelling units per acre or 8 dwelling units per acre.

During the previous planning period, the City also established development standards to allow for implementation of their Housing Development Overlay (HDO) zone. The HDO zone applies to specific properties within the City as shown on the official City of Norco Zoning Map and requires a HDO Site Plan to guide development on each site. The HDO zone is intended to facilitate the development of affordable housing within a mixed-use context while taking into account the community's small plot agricultural/animal-keeping/equestrian lifestyle. The HDO zone allows for densities up to 30 dwelling units per acre, or 35 dwelling units per acre if equestrian facilities are provided, which is appropriate to facilitate the development of affordable housing consistent with the requirements of State Government Code Article 10.6 (65580) and is appropriate to accommodate the City's 2014-2021 RHNA allocation. Any development proposed on an HDO zoned property is subject to approval of an HDO Site Plan at which time the development will be reviewed by the various City departments for completeness and compatibility with the surrounding uses.

### Factory-built Housing and Mobile Homes

The Norco Zoning Code defines factory-built housing and mobile homes differently. Factory-built housing is defined as a residential building, dwelling unit, or an individual dwelling room or combination of rooms thereof or building component, assembly, or system manufactured in such a manner that all concealed parts or processes of manufacture cannot be inspected before installation at the building site. Factory-built housing is permitted on all residential zoned properties. Conversely, mobile homes are defined as a structure transportable in one or more sections, designed and equipped to contain no more than one dwelling unit to be used with or without a foundation system. Mobile homes are permitted in all zones that permit residential uses. However, mobile home park developments are conditionally permitted in the R-3 zone. In addition, the temporary use of a mobile home is permitted in any residential zone provided a Conditional Use Permit is granted and the mobile home is for the exclusive use of two family members (62 years old or older) of the owner occupant of the main use dwelling on the same property. The Conditional Use Permit shall be granted for a maximum one year period and may be extended on a year to year basis.

### Senior Citizen Housing

Housing for senior citizens (age 55 years or older) is conditionally permitted within any zone of the City as deemed appropriate by the Planning Commission. Senior citizen housing developments constructed should generally meet the development standards as required within the zone and be compatible with existing and planned development in the area in which it is located. In order to ensure the proper maintenance of senior citizen housing developments, covenants, conditions and restrictions (CC&R) are required prior to construction. The CC&Rs enforce age limitations, relocation when household survivor is not a senior citizen, maximum occupancy limitations, and long term project maintenance and repair. CC&Rs must be approved by the City Council.

### Transitional and Supportive Housing

Transitional and supportive housing provides longer-term housing (typically six months to two years), often coupled with supportive services, to individuals and families who are transitioning



to permanent housing. In a supportive housing development, housing is coupled with supportive services such as job training and counseling programs. Consistent with State law, the City amended the Zoning Code in December 2013 via Ordinance 969 to treat transitional and supportive housing as a proposed residential use and subject only to those restrictions that apply to other residential uses of the same type in the same zone. For example, if transitional housing is a multifamily use proposed in a multifamily zone, then zoning should treat the transitional housing the same as other multifamily uses proposed in the zone.

### Emergency Shelters

Emergency shelters provide short-term shelter for homeless persons. Emergency shelters must address statutory requirements pursuant to State law, requiring, among other things, the identification of at least one zone where emergency shelters are permitted without a CUP or other discretionary action.

To facilitate the development of emergency shelters, in December 2013, the City amended the Zoning Code via Ordinance 969 to permit emergency shelters by right in the Heavy Commercial/Light Manufacturing (M-1) zone. The majority of land zoned M-1 is located near Hamner Avenue, the Gateway Specific Plan, and Lake Norconian. There is currently a 23-acre, vacant site in the M-1 zone that could accommodate an emergency shelter if one is proposed. This site is located in the center of the City, south of Fifth Street and west of Horseless Carriage Drive. This is an ideal location for an emergency shelter, as the site is located in walking distance of City Hall, the Department of Social Services, the Department of Motor Vehicles and retail, restaurant and employment opportunities. The development standards for emergency shelters will be consistent with State law and be clearly specified in the Zoning Code. These development standards include:

- The maximum number of beds/persons permitted to be served nightly
- Off-street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone
- The size/location of exterior and interior onsite waiting and client intake areas
- The provision of onsite management
- The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart
- The length of stay
- Lighting
- Security during hours that the emergency shelter is in operation

### Farmworker Housing

As indicated in Section 4.5.6 “Farm and Ranch Hand Housing Needs,” approximately 2 percent of Norco residents held “Agriculture, Forestry, Fishing and Hunting, and Mining” occupations. These persons are most likely employed as farm hands or in plant nurseries, landscaping, or gardening companies. Large scale agricultural operations such as dairies have diminished in the City with agriculture operations being practiced more at the individual level in the form of raising livestock, primarily horses. The City currently allows for the construction of caretaker dwellings which can be used as a residence for full time farm hands. Caretaker dwellings may either be attached or detached dwellings secondary to the main dwelling unit and require a private garage to accommodate a minimum one parking space for each dwelling. Caretaker dwelling units are conditionally permitted in the A-E and A-1 zones.



### Multiple Species Habitat Conservation Program (MSHCP)

In 2003, the Riverside County Board of Supervisors adopted the Riverside County Multiple Species Habitat Conservation Program (MSHCP), which is a criteria-driven Habitat Conservation Plan intended to create a network of permanent open space. The intent is to conserve a variety of natural communities that would ensure survival of numerous species of plants and animals. The City of Norco is within the MSHCP boundaries, with approximately 1,600 acres within the MSHCP Criteria Area plus additional land within the MSHCP Plan Area, thus additional constraints on the provision of affordable housing for land within the MSHCP Reserve area will likely occur. The MSHCP is a governmental constraint that is beyond the City's control, as it is a multi-jurisdictional program. The MSHCP may also create additional constraints due to the MSHCP fees, which are applied per dwelling unit. Specific fee amounts are listed under "Additional Development Fees."

The MSHCP will reduce the land area available for a variety of uses, including residential development, for land that is within the MSHCP Criteria Areas. Land within the MSHCP Criteria Areas is also subject to two processes known as the Habitat Evaluation and Acquisition Negotiation Strategy (HANS) and Joint Project Review (JPR). Any development proposals for lands within the MSHCP Reserve area are subject to specialized review procedures which may create additional constraints to development of affordable housing.

## **5.1.2 Codes and Enforcements**

Building and safety codes regulate new construction, alteration, and reconstruction of buildings, and are intended to protect occupants from unnecessary risk of fire, structural collapse, unsanitary conditions, and injury or loss of life. While building and safety codes are adopted for the purposes of preserving public health and safety, and ensuring the construction of safe and decent housing, they have the potential to increase the cost of housing construction and/or maintenance. The City of Norco's building codes are based on regulations necessary to protect the public health, safety and welfare of its residents. The City has adopted into its Codes and Ordinances the 2010 California Building Code based on the 2009 International Building Code as published by the International Code Council, which establish construction standards for all residential buildings.

## **5.1.3 On- and Off- Site Improvements**

Site improvements and property dedications are important components of new development and contribute to the creation of decent and affordable housing. Development in Norco requires site improvements that vary by size and location. These may include, but are not limited to, reservation of sites for parks, recreation facilities, fire stations, libraries or other public uses, grading, landscaping, irrigation, lighting, drainage, and vehicle, equestrian and pedestrian access including curb cuts and street improvements. Site improvements are required to ensure that there is adequate infrastructure and access to a site. Site improvements also make the project more compatible with surrounding neighborhoods.

Site improvements, particularly infrastructure, such as upgrades to major and local streets; curbs, gutters, and sidewalks; water and sewer lines; storm drains; and street lighting can be viewed as a constraint to the development of affordable housing. In most



cases, these improvements are dedicated to the City, which is then responsible for their maintenance. The cost of these facilities is borne by developers, is added to the cost of new housing units, and eventually is passed on to the homebuyer or property owner. Norco is a unique jurisdiction in Riverside County, in that it is almost entirely built out and already has existing upgraded infrastructure and roadways throughout the City. To reduce the impact of potential infrastructure upgrades on the development of affordable units, sites identified in the Sites Inventory to accommodate very low- and low-income housing are located along existing major roadways that will not require further upgrades if a project is proposed. If affordable housing is proposed in a less dense area, the City will work with affordable housing developers to offset the cost of any necessary improvements using any available funding source including CDBG or HOME funds.

#### 5.1.4 Fees and Exactions

Planning and permitting fees are charged on an at-cost basis to cover staff services and administrative expenses for processing development applications. Development impact fees are required to provide essential services and infrastructure to serve new residents. Impact fees are governed by State law to demonstrate a nexus between development and potential impacts. State law also requires the proportionality test to ensure the pro-rata share of costs to provide services and infrastructure by individual developments is reasonable.

The City recognizes that planning/permitting and development fees add to the cost of residential development. To mitigate the impact of planning/permitting and impact fees on the cost of residential development, the City uses CDBG funds, as well as other funding sources to gap-finance affordable housing development. . The City's Planning Division Fees are shown in Table 5-4. Development Impact Fees, which are collected through the Building Division, are outlined in Table 5-5.



Table 5-4: Planning Division Fee Schedule  
Effective June 2013

| PLANNING DIVISION   | FEE   |
|---|---|
| ABC Letter of Necessity   | \$148.00  |
| Additional Animal Units per Section 18.35.06 or 18.13.08 ( Fee + Public Noticing Fee + Animal Control Costs)  | \$72.00   |
| Architectural & Photometric Review  | \$327.00  |
| Developer Appeal to Planning Commission   | \$1,007.00                                      |
| Resident Appeal to Planning Commission*   | \$94.00   |
| Developer Appeal to City Council  | \$810.00  |
| Resident Appeal to City Council*  | \$315.00  |
| * Appeal fee will be refunded if the decision is reversed on appeal   |   |
| Categorical Exemption   | \$80.00   |
| Commercial Vehicle Exemption Permit   | \$65.00   |
| Continuance (Fee plus postage and publishing costs)   | \$875.00  |
| Conditional Use Permit - Residential Accessory Building   | 1% building valuation*<br>+ Public Noticing Fee |
| *-Planning Division fees paid at time of building permit fee based on current valuation rates (i.e. if building valuation for an accessory building is \$37.72 per square foot) the Planning Division fee would calculate as shown below. Public Noticing Fee paid at time of Planning application. |   |
|   | =FEE  |
| Size of Building  | Valuation                                       |
| 600 sq. ft.   | \$22,632.00                                     |
| 1,000 sq. ft.   | \$37,720.00                                     |
| 2,000 sq. ft.   | \$75,440.00                                     |
| Conditional Use Permit – Self Audit – Sale of Alcohol   | \$132.00  |
| Conditional Use Permit – Self Audit – All Others  | \$65.00   |
| Conditional Use Permit - Miniaturized Pigs in R-1-10 Zone   | \$366.00  |
| Conditional Use Permit - Miniaturized Pigs in R-1-10 Zone (Renewal)   | \$64.00   |
| Conditional Use Permit – Minor, plus animal-control costs (Resident) (except Additional Animal Units, refer to that fee)  | \$1,272.00                                      |
| Conditional Use Permit – Minor, plus animal-control costs (Developer)   | \$2,864.00                                      |
| Conditional Use Permit – Major  | \$6,061.00                                      |
| Conditional Use Permit Modification - Minor   | \$2,523.00                                      |
| Conditional Use Permit Modification – Major   | \$2,580.00                                      |
| Conditional Use Permit – Annual Inspection  | \$49.00   |
| C.C. & R. Review  | \$2,359.00                                      |
| Development Phasing Plan  | \$936.00  |
| Entertainment Permit  | \$1,890.00                                      |
| Fence/Wall Review (Subdivision)   | \$383.00  |
| Filming 1-4 Days (exclusive of all Public Safety, Public Works and Legal Expenses, charged at fully burdened hourly rate)   | \$350.00  |
| Filming 4 plus Days (exclusive of all Public Safety, Public Works and Legal Expenses, charged at fully burdened hourly rate)  | \$538.00  |
| General Plan Amendment  | \$4,970.00                                      |
| Initial Environmental Assessment  | \$909.00  |
| Informal Review by Planning Commission (with pre-application)   | \$784.00  |
| Informal Review by Planning Commission (no pre-application)   | \$784.00  |
| Landscape Plan Checks Review - Three Reviews & one field review   | \$446.00  |
| Additional Landscape Plan Check Review  | \$110.00  |
| Landscape Plan Checks Review - On Site Only   | \$132.00  |
| Large Family Day Care   | \$1,244.00                                      |
| Major Environmental Assessment (up to 110 hours)  | \$14,161.00                                     |
| Major Environmental Assessment (beyond 110 hours)   | Cost of Service                                 |
| Charge fully burdened hourly rate & out of pocket costs against deposit   |   |
| Mitigated Negative Declaration (up to 5 hours)  | \$499.00  |
| Mitigated Negative Declaration (beyond 5 hours)   | Cost of Service                                 |
| Charge fully burdened hourly rate & out of pocket costs against deposit   |   |
| Mitigation Plan One Time Monitoring (up to 5 hours)   | \$499.00  |
| Mitigation Plan One Time Monitoring (beyond 5 hours)  | Cost of Service                                 |
| Charge fully burdened hourly rate & out of pocket costs against deposit   |   |
| Model Home Complex Review   | \$1,699.00                                      |
| Planning Information Letter   | \$120.00  |
| Pre-Application Review, First Review  |   |
| Pre-Application Subsequent Reviews  | \$1,484.00                                      |
| Public Notice Fee   | \$453.00  |
| Relocation Permit   | \$1,451.00                                      |
| Reproduction (up to 11" x 17") - Black/White  | \$0.25  |
| Reproduction (up to 11" x 17") - Color  | \$0.50  |
| Reproduction (larger than 11" x 17") - Black/White or Color   | \$10.00   |
| Sign Review - Monument & Pole Signs   | \$388.00  |
| Sign Review - Wall Signs  | \$183.00  |
| Sign Review - Temporary Special Event Signs   | \$26.00   |
| Sign Review, Freeway-Oriented   | \$1,812.00                                      |
| Sign Program Review   | \$854.00  |
| Similar Use Finding - Planning Commission   | \$876.00  |



| PLANNING DIVISION  |                         | FEE                    |
|--|-------------------------|------------------------|
| Site Plan Review - Minor   |                         | \$2,415.00             |
| Site Plan Review - Major   |                         | \$5,585.00             |
| Site Plan Review Modification  |                         | \$2,740.00             |
| Site Plan Review - Residential Accessory Building  |                         | 1% building valuation* |
| <b>*-Planning Division fees paid at time of building permit fee based on current valuation rates (i.e. if building valuation for</b>                                     |                         |                        |
|  | <b>Size of Building</b> | <b>Valuation</b>       |
|  |                         | <b>=FEE</b>            |
|  | 600 sq. ft.             | \$22,632.00            |
|  | 1,000 sq. ft.           | \$37,720.00            |
|  | 2,000 sq. ft.           | \$75,440.00            |
| Special Events - All Others  |                         | \$92.00                |
| Special Events - Sidewalk Sales  |                         | \$31.00                |
| Special Events - Non Profit Organizations  |                         |                        |
| Event on Private Property  |                         |                        |
| Requires Closure of Public Right-Of-Way at the End of Dead-End Public Trails, Sidewalks or Streets   |                         | \$73.00                |
| Requires the Closure of Public Right-Of-Way on or Through Public Trails, Sidewalks or Streets that Require a Traffic Plan/Detours  |                         | \$284.00               |
| Special Events - All Others  |                         |                        |
| Event on Private Property  |                         | \$89.00                |
| Requires Closure of Public Right-Of-Way at the End of Dead-End Public Trails, Sidewalks or Streets   |                         | \$163.00               |
| Requires the Closure of Public Right-Of-Way on or Through Public Trails, Sidewalks or Streets that Require a Traffic Plan/Detours  |                         | \$373.00               |
| <b>Note: All Special Event applications would also include the cost of any street closure, traffic control, On-site patrol, additional fire protection standby, etc.</b> |                         |                        |
| Specific Plan Preparation (up to 136 hours)  |                         | \$19,095.00            |
| Specific Plan Preparation (beyond 136 hours)   |                         | Cost of Service        |
| Charge fully burdened staff rate and consultant costs against deposit  |                         |                        |
| Specific Plan Amendment (up to 136 hours)  |                         | \$12,622.00            |
| Specific Plan Amendment (beyond 136 hours)   |                         | Cost of Service        |
| Charge fully burdened staff rate and consultant costs against deposit  |                         |                        |
| Specific Plan Annexation - Delete Fee  |                         |                        |
| Swap Meet/Open Air Market-Temporary Permit   |                         | \$40.00/per day        |
| Swap Meet/Open Air Market-Permanent Permit   |                         | \$2,628.00             |
| Swap Meet Processing Fee/State Fee   |                         | \$27.00/\$1.00         |
| Tentative Parcel Map - Single Family Residential (three plan checks included)  |                         | \$5,941.00             |
| Tentative Parcel Map - Commercial (three plan checks included)   |                         | \$5,706.00             |
| *(fee plus \$200.00/lot)   |                         |                        |
| Tentative Parcel Map (additional plan checks per sheet)  |                         | \$334.00               |
| Tentative Parcel Map Modification  |                         | \$2,815.00             |
| Tentative Parcel Map Extension of Time (Planning Commission and City Council)  |                         | \$761.00               |
| Tentative Tract Map (first three plan checks are included)   |                         | \$11,516.00            |
| * (fee plus \$170/lot over 5)  |                         |                        |
| Tentative Tract Map (additional plan check fees per sheet)   |                         | \$334.00               |
| Tentative Tract Map Modification   |                         | \$2,815.00             |
| Variance - Minor and Minor Modifications   |                         | \$2,327.00             |
| Variance - Major and Major Modifications   |                         | \$3,051.00             |
| Zone Change  |                         | \$3,259.00             |
| Zoning and General Plan Map Copies (11" X 17" folded)  |                         | \$5.00                 |
| Zoning and General Plan Map Copies (wall map)  |                         | \$10.00                |

In comparison to surrounding jurisdictions the City of Norco's planning fees are lower than those implemented by City of Corona, City of Temecula, and the County of Riverside. While the City's fees have increased slightly since the 2008-2014 planning period, the increases were minor and are not considered a constraint to the development of new housing.



**Table 5-5: Development Impact Fees**

Effective 2013

| Description  | Single Family  | Multi-Family   |
|--|--|--|
| Building Permit<br>(based on total valuation of project) | \$102.72/s.f. of SFD R-3 VA<br>\$96.83/s.f. of SFD R-3 VB                                      | \$93.92/s.f.<br>\$89.32/s.f.   |
| Fireplace  | \$1,000.00 each  | \$1,000.00 each  |
| Garage<br>(based on valuation)                           | \$39.63/s.f. of U VA<br>\$37.72/s.f. of U VB   | \$39.63/s.f.<br>\$37.72/s.f.   |
| Fire Sprinkler System                                    | \$3.50/s.f. of total built area  | \$3.50/s.f. of total built area  |
| Air Conditioner  | \$4.25/s.f. of SFD   | \$4.25/s.f. of unit  |
| Plan Check   | 65% of the Building Permit Fee   | 65% of the Building Permit Fee   |
| Electrical Permit  | \$15.00 + first 20 receptacles are \$0.75 each, all others are \$0.45, all fixtures are \$3.00 | \$15.00 + first 20 receptacles are \$0.75 each, all others are \$0.45, all fixtures are \$3.00 |
| Plumbing Permit  | \$15.00 + \$6.00 for each fixture  | \$15.00 + \$6.00 for each fixture  |
| Mechanical Permit  | \$15.00 + minimal fee based on size of units installed   | \$15.00 + minimal fee based on size of units installed   |
| Sewer Permit   | \$50.00  | \$50.00  |
| Storm Drain Fee  | \$0.02/s.f. roof area  | \$0.02/s.f. roof area  |
| <b>Development Impact Fees</b>                           |  |  |
| Parks  | \$11,742.00  | \$6,192.00   |
| Fire   | \$1,036.00   | \$1,683.00   |
| General  | \$515.00   | \$515.00   |
| Trails   | \$729.00   | Not applicable   |
| Water  | \$2,400.00 (1" meter only)   | \$2,400.00 (1" meter only)   |
| Streets  | \$2,084.00   | \$1,373.00   |
| Storm Drain  | \$1,560.00   | \$162.00   |
| Animal Control   | \$146.00   | \$146.00   |
| Public Library   | \$471.00   | \$248.00   |
| Public Meeting   | \$1,312.00   | \$691.00   |
| Aquatics Center  | \$251.00   | \$132.00   |
| Water Meter Only   | \$610.00 (1" meter only)   | \$610.00 (1" meter only)   |
| Sewer Capacity Fee                                       | \$2,120.00   | \$1,060.00   |
| Sewer Connection   | \$255.00   | \$255.00   |
| SMIF   | (valuation amount in dollars) x 0.0001 - Fee   | (valuation amount in dollars) x 0.0001 - Fee   |
| School Fees  | \$4.22/s.f. (as of 12/16/09)   | \$4.22/s.f. (as of 12/16/09)   |
| Microfilm/imaging  | \$0.50/page (8-1/2" x 11" and smaller)<br>\$2.00/page (8-1/2" x 14" and over)                  | \$0.50/page (8-1/2" x 11" and smaller)<br>\$2.00/page (8-1/2" x 14" and over)                  |

### Countywide Development Fees

In addition to the fees shown above, Table 5-6 provides additional development impact fees that are not controlled by the City, but may apply to development. These fees include:

- Riverside County Multiple Species Habitat Conservation Program (MSHCP), which is a criteria-driven Habitat Conservation Plan intended to create a network of permanent open space;
- Transportation Uniform Mitigation Fee (TUMF) fees, intended to fund the mitigation of cumulative regional transportation impacts resulting from future development;



- Stevens Kangaroo Rat Mitigation Fees, to replace and preserve habitat for the species that may be affected by new development;
- School Impact Fees, which are determined by district to maintain healthy schools throughout the County; and
- Area Wide Drainage Fees, which were established to maintain and upgrade the City's drainage system as new development occurs.

**Table 5-6: Countywide Development Impact Fees**

| Fee Type  | Fee Amount   |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
|---|--|-------------------------|-------------------------|---------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|--|---|---|--|
| Western Riverside County Multiple Species Habitat Conservation Program (MSHCP) Fees | Less than 8.1 dwelling units per acre = \$1,938.00 per dwelling unit<br>Between 8.1 and 14.0 dwelling units per acre = \$1,241.00 per dwelling unit<br>Greater than 14.0 dwelling units per acre = \$1,008.00 per dwelling unit  |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Transportation Uniform Mitigation Fee (TUMF)  | Single-Family Residential = \$9,812.00 per single-family residential unit<br>Multifamily Residential = \$6,890.00 per multifamily residential unit   |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Kangaroo Rat Mitigation Fee   | < 0.5 ac. = \$250 / lot<br>> 0.5 ac. = \$500 / acre  |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| School Impact Fees  | \$4.22 per square foot for each single-family and multiple-family dwelling   |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Area Wide Drainage Fee  | <table border="0"> <tr> <td style="text-align: center;"><u>Lots &lt; 1 acre</u></td> <td style="text-align: center;"><u>Lots &gt; 1 acre</u></td> </tr> <tr> <td>Murrieta Valley = \$4,139.00 per acre</td> <td>Murrieta Valley = \$4,139.00 per lot</td> </tr> <tr> <td>Temecula Valley = \$2,291.00 per acre</td> <td>Temecula Valley = \$2,291.00 per lot</td> </tr> <tr> <td>Santa Gertrudis Valley = \$1,179.00 per acre</td> <td>Santa Gertrudis Valley = \$1,179.00 per lot</td> </tr> <tr> <td>Warm Springs Valley = \$677.00 per acre</td> <td>Warm Springs Valley = \$677.00 per lot</td> </tr> </table> | <u>Lots &lt; 1 acre</u> | <u>Lots &gt; 1 acre</u> | Murrieta Valley = \$4,139.00 per acre | Murrieta Valley = \$4,139.00 per lot | Temecula Valley = \$2,291.00 per acre | Temecula Valley = \$2,291.00 per lot | Santa Gertrudis Valley = \$1,179.00 per acre | Santa Gertrudis Valley = \$1,179.00 per lot | Warm Springs Valley = \$677.00 per acre | Warm Springs Valley = \$677.00 per lot |
|   | <u>Lots &lt; 1 acre</u>  | <u>Lots &gt; 1 acre</u> |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Murrieta Valley = \$4,139.00 per acre   | Murrieta Valley = \$4,139.00 per lot   |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Temecula Valley = \$2,291.00 per acre   | Temecula Valley = \$2,291.00 per lot   |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Santa Gertrudis Valley = \$1,179.00 per acre  | Santa Gertrudis Valley = \$1,179.00 per lot  |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |
| Warm Springs Valley = \$677.00 per acre   | Warm Springs Valley = \$677.00 per lot   |                         |                         |                                       |                                      |                                       |                                      |  |   |   |  |

Many of the fees identified in Table 5-6 were not established by the City of Norco, but rather, for example, by the Riverside County Board of Supervisors or the school district. The City does not have the authority to waive or modify these fees; however, these fees are often examined and/or waived for affordable housing developments. For example, TUMF fees are not applied to affordable housing complexes and kangaroo rat fees are reduced for multi-family developments. These fees should not be viewed as a constraint, because they are required for all new development and are often not applied to affordable development. In addition, as mentioned previously, the City, when feasible, makes every attempt to reduce development costs for affordable housing projects by assisting with infrastructure improvements and purchasing land.

As the City of Norco has historically been developed with single family homes catering to the ranch lifestyle of the residents, the development impact fees assessed reflect a single family unit. More recently the City has begun to re-evaluate their fees as new multi-family projects are proposed within the City. While not all of the City-controlled development fees have been adjusted to reflect multiple units Table 5-7 presents an estimate of the development fees for a single family as compared to a multi-family unit constructed in the City.

**Table 5-7: Development Fees for a Typical Unit**

| Development Fees  | Single Family    | Multi-Family     |
|---|------------------|------------------|
| Estimated City DIF per unit   | \$18,035         | \$11,235         |
| Estimated Building Permit fee per unit                                | \$3,213          | \$2,635          |
| Estimated non-City DIF fees per unit                                  | \$23,141         | \$18,121         |
| Estimated Infrastructure Fees per unit                                | \$6,945          | \$4,232          |
| <b>Total Estimated Fees</b>   | <b>\$51,334</b>  | <b>\$36,223</b>  |
| Estimated Construction Cost per unit                                  | \$198,000        | \$150,000        |
| <b>Total Estimated cost of Development</b>                            | <b>\$249,334</b> | <b>\$186,223</b> |
| Estimated proportion of fee cost to overall development cost per unit | 21%              | 20%              |

As shown in Table 5-7, the overall estimated development fees are lower for multifamily units as compared to single family homes; however the proportion of fees in relation to the development cost is comparable between single and multi-family units. Generally the development impact fees charged by the City have not significantly increased from the fees reported in the 2008-2014 Housing Element. Generally, the City’s development fees are comparable to other local jurisdictions, such as the City of Corona and the County of Riverside, and are not considered to be a major constraint to the development of affordable or market rate housing. The City of Corona, for example, estimates development fees for both a multifamily and a single family unit to be approximately 23% of the total cost to develop a unit. The City recognizes that planning/permitting and development fees add to the cost of residential development. To mitigate the impact of planning/permitting and impact fees on the cost of residential development, when funds are available the City can use redevelopment housing set-aside funds, HOME and CDBG funds, as well as other funding sources to gap-finance affordable housing development. The City has also historically purchased land for the creation of affordable housing, when funds are available, to offset costs.

### 5.1.5 Processing and Permit Procedures

Development entitlement processing fees levied by cities for reviewing development applications may vary significantly, although by State law, such fees must reflect the actual costs incurred by the city in carrying out this function. The time allotted for processing each entitlement may also vary for each city and can significantly affect the carrying costs of the developer (e.g. land purchase option payments, legal fees, interest on pre-development loans, etc.).

Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor to the cost of housing. Holding costs associated with delays in processing have been estimated to add between 1.1 percent and 1.8 percent to the cost of a dwelling unit for each month of delay. Processing times vary with the complexity of the project. Approval for single-family homes and other minor tenant improvements can usually be processed within two weeks after submittal to the City.

Multi-family development projects that exceed the density of the zone are subject to review and approval by both the Planning Commission and City Council. Both the



Planning Commission and City Council, will determine if the nature of the proposed project will not pose a detriment to nearby properties and uses. The minimum processing time, as well as the public hearing, can pose a constraint to the development of multi-family projects. As discussed earlier, a delay in the review process increases holding costs of the land which is then reflected in the housing cost. In addition, development standards and design guidelines that must be implemented to comply with the conditions of approval could increase the overall cost of constructing the project, which is then reflected in the housing cost.

Projects in the PD overlay zones or other projects requiring Conditional Use Permits, Zoning Amendments, or other discretionary actions necessitate a higher level of review, resulting in a longer processing timeline; usually 60 to 90 days. The City of Norco's development approval process is designed to accommodate, not hinder, appropriate development. As supported by reasonable processing times, and the relative facility of permit procedure, the City's processing and permit procedures are not meant to constrain the development of housing.

The Planning Division is the lead agency in processing residential development applications that involve more than one unit and coordinates the processing of these applications with other City departments and agencies. The time required to process a development entitlement application can have significant cost implications for affordable housing. Changes in zoning designations or standards may be typical of entitlement requests accompanying proposals for affordable housing. In Norco, zone change requests can be accommodated in as few as 90 days if no environmental impact report (EIR) is required. The table below provides more detailed information for the processing time of various requests.

| <u>Application/Request</u>      | <u>Processing Time</u> |
|---------------------------------|------------------------|
| Conditional Use Permit          | 10-12 weeks            |
| Site Plan Review                | 10-12 weeks            |
| Parcel Map/Subdivisions         | 12-16 weeks            |
| Tentative Tract Map             | 16-20 weeks            |
| Variance                        | 6-8 weeks              |
| Zoning Amendment or Zone Change | 12-16 weeks            |
| General Plan Amendment          | 12-16-weeks            |
| Environmental Documentation     | Approximately 1 year   |
| Initial Study                   | 30 days                |

Conditional use permits typically can be approved in approximately 10 weeks provided an EIR is not required. Subdivision parcel maps require 12 to 16 weeks for approval because they require Planning Commission and City Council review. Conditional Use Permits and Variances may be approved or denied at the discretion of the Planning Commission, and decisions of the Planning Commission are final unless appealed to the City Council. All other application must be reviewed by the Planning Commission and City Council.



## Permit Types

### Conditional Use Permits

The purpose of a conditional use permit is to review the location, site development, and/or conduct of certain land uses. A Conditional Use Permit may be granted at the discretion of the Planning Commission, and is not the automatic right of any applicant.

### Site Plan Review

The purpose of a Site Plan Review is to provide for the development of property in accordance with the general purposes of the City's Codes, as well as determine compliance with the property development standards stated in the City's Zoning Code. It is further intended to provide for the review of those developmental qualities which are not subject to precise statement; all as a part of the City's desire to maintain its unique rural environment and atmosphere.

### Variances

The purpose of the variance is to provide a discretionary permit process that allows for deviations from applicable standards of the Zoning Code, provided very specific findings can be made pursuant to State law. The variance procedure does not unduly burden housing development, as the City's discretion in granting variances is tied to the limitations established by State law.

## 5.2 Housing for Persons with Disabilities

State law requires localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove governmental constraints, and include programs to accommodate housing designed for people with disabilities. The City has no special zoning or land use restrictions that regulate the siting of housing for persons with disabilities. There are also no additional requirements, standards or regulations that present constraints to the development of housing for disabled individuals.

In accordance with State law, Norco permits state-licensed residential care facilities serving six or fewer persons in all of its residential zoning districts by right. State-licensed residential care facilities serving seven or more persons and convalescent centers are conditionally permitted in the A-1 and R-1 zones. The City does not have a definition or provide regulations for congregate care facilities.

Inclusion of an overly restrictive definition of a "family" in the zoning code may have the potential of discriminating against group homes or other housing for persons with disabilities on the basis of familial status. The Norco Municipal Code defines "family" as "an individual or two (2) or more persons related by blood or marriage, or a group of individuals who are not related by blood, marriage, or adoption, living together as single housekeeping unit in a dwelling unit."

The City has adopted the 2010 California Building Code, which is based on the 2009 International Building Code. Standards within the Code include provisions to ensure accessibility for persons with disabilities. These standards are consistent with the Americans with Disabilities Act (ADA). No local amendments exist that would constrain accessibility or increase the cost of housing for persons with disabilities have been adopted.



## Americans with Disabilities Act

Building codes require that new residential construction and rehabilitation construction comply with the Federal Americans with Disabilities Act (ADA). ADA provisions include requirements for a minimum percentage of units in new development to be fully accessible to the physically disabled. Unlike the Uniform Building Code, enforcement of ADA requirements is not at the discretion of the City, but is mandated under Federal law. Compliance with building codes and ADA increases the cost of housing production, and can potentially delay the rehabilitation of older properties required to be brought up to current standards. However, these regulations provide minimum standards that must be complied with in order to ensure the development of safe and accessible housing.

## Reasonable Accommodation

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

State law allows for a statutorily based four-part analysis to be used in evaluating requests for reasonable accommodation related to land use and zoning matters and can be incorporated into reasonable accommodation procedures. This analysis gives great weight to furthering the housing needs of people with disabilities and also considers the impact or effect of providing the requested accommodation on the City and its overall zoning scheme. Developers and providers of housing for people with disabilities must be ready to address each element of the following four-part analysis:

- The housing that is the subject of the request for reasonable accommodation is for people with disabilities as defined in federal or State fair housing laws
- The reasonable accommodation requested is necessary to make specific housing available to people with disabilities who are protected under fair housing laws
- The requested accommodation will not impose an undue financial or administrative burden on the local government
- The requested accommodation will not result in a fundamental alteration in the local zoning code

To create a process for making requests for reasonable accommodation to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities the City has adopted a reasonable accommodation procedure and provides notice to the public of the availability of an accommodation process at all counters where applications are made for a permit, license or other authorization for siting, funding, development or use of housing and on the City’s website. Throughout the planning period, the City will also ensure that information on reasonable accommodation is available on the City’s website, at City Hall and in other public locations.

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## 5.3 Non-Governmental Constraints

The production and availability of housing may be constrained both by government regulations and by non-governmental factors, such as the costs of construction and interest rates on home mortgages.

### 5.3.1 Environmental Constraints

Environmental factors can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing construction. Environmental constraints to residential development typically relate to the presences of sensitive biological resource habitat or geological hazards.

Natural resources within Norco include areas identified in the MSHCP and the hillside areas along the east side of the City, which are one of the primary undisturbed habitat areas. The Santa Ana River is also a natural resource that is primarily preserved in open space. The MSHCP identifies habitat corridors which will be preserved through the MSHCP to provide wildlife habitable areas. Preservation is ensured by requiring that requests for sites within MSHCP Criteria Areas go through additional discretionary processes called HANS and JPR to protect certain species and habitat. The HANS process is used by the County of Riverside to implement portions of the MSHCP by identifying and delineating conservation areas on specific properties. All completed HANS cases are sent to the Western Riverside County Regional Conservation Authority (RCA) for review. The RCA reviews the County's HANS determinations to ensure compliance with MSHCP Criteria and other MSHCP requirements.

The Alquist-Priolo Earthquake Fault Zoning Act of 1972 is used in California to prevent the construction of buildings used for human occupancy on the surface trace of active faults. The Act prohibits new construction of homes within these zones unless a comprehensive geologic investigation shows that the fault does not pose a hazard to the proposed structure. The City of Norco is not located within an Alquist-Priolo Special Study Zone that would affect housing production. The entire City is within Zone II and the nearest faults – the Chino and Elsinore faults – have a relatively low level of seismic activity. There are no known “active” or “potentially active” faults present in the City of Norco.

In most cases, the City would be protected from extensive, serious flooding by the Santa Ana River because there is a slope gradient along the south bank of the river. However, the City's Safety Element indicates that flood hazards exist along the North and South Norco Channels. Although the channels have nominal drainage capacities that are adequate for moderate sized storms, both are inadequate in the event of a 100-year storm. Hence, a 100-year storm would affect the City in areas along the North and South Norco Channels. Flood hazards related to inundation do not affect the City, as it is not in a pathway of any major dams or reservoirs.

### 5.3.2 Infrastructure Constraints

The lack of necessary infrastructure or public services can constrain residential development in a community by increasing costs and reducing the amount of land



suitable for housing. A brief summary of the principal infrastructure systems serving the City follows:

### Water

The City of Norco produces 40 percent of its water from five deep wells, four within the Temescal Basin and one lying north of the Santa Ana River within the Chino Basin. Water is also purchased from the Arlington Desalter, Chino Desalter Authority, and Western Municipal Water District.

Water monthly basic service charge is based on meter size. Additionally, there is a quantity water rate of \$1.29 per unit, or the current prevailing rate, per one hundred cubic feet (HCF) or 748 gallons per unit of water volume. The billed water amounts include both the monthly meter charges and water consumption charges combined. An additional pass through electricity pumping surcharge may be applicable, based on location, at varying rates and adjusted annually.

### Sewer

The sewer collection system is maintained and operated by the City of Norco. Residential sewer service is a flat 30-day monthly rate of \$35, subject to change, per household. Homeowners are required to connect to the sewer upon failure of the septic system, or upon sale of the property. The following programs are:

- **CRA Sewer Loan Program:** This program assists households that do not exceed 100 percent of the median income for Riverside County.
- **City Sewer Loan Program:** This program assists households whose income exceeds the 100 percent limit of the CRA-funded program, but do not exceed 120 percent of the County median income.
- **CRA Home Improvement Grant/Loan Program:** This program assists households that do not exceed 120 percent of the County median income with a grant or loan to connect to the City sewer system.

## 5.3.3 Market Constraints

Recognizing that increasing development costs are precluding many families from owning homes, the City of Norco is a jurisdiction that is served by the Riverside County Housing Authority. The City has its own First Time Homebuyers Program that is intended to assist low- to moderate-income households to purchase their first home. However, high home prices in the City have made it difficult for applicants to purchase a home that would allow them a payment that falls within affordability guidelines.

### Development Costs

The cost of construction is dependent primarily on the cost of labor and materials. The relative importance of each is a function of the complexity of the construction job and the desired quality of the finished product. As a result, builders are under constant pressure to complete a job for as low a price as possible while still providing a quality product. This pressure has led (and is still leading) to an emphasis on labor-saving materials and construction techniques.



The price paid for material and labor at any one time will reflect short-term considerations of supply and demand. Over the previous five years, construction costs rose approximately 16 percent per year. Future costs are difficult to predict given the cyclical fluctuations in demand and supply that in large part are created by fluctuations in the state and national economies. Such policies unilaterally impact construction in a region and therefore do not deter housing construction in any specific community.

For the average home, the cost of labor is generally two to three times the cost of materials and therefore represents a very important component of the total cost of construction. Most residential construction in Riverside County is performed with nonunion contractors; as a result, labor costs are responsive to changes in the residential market. The relative ease by which a skilled tradesperson can get a contractor's license further moderates the pressures that force labor costs to rise. Construction costs in Norco are about the same as in other parts of Southern California. For standard housing construction, costs may average \$100 to \$120 per square foot for single-family residences depending on the level of amenities provided, and \$150 per square foot for a standard two- to three-story multi-family residential structure, excluding parking.

A reduction in amenities and quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sale prices. Economy building techniques may reduce costs to \$75 to \$95 per square foot for such economy building techniques. In addition, prefabricated, factory-built housing may provide for lower priced housing by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As the number of units is increased, construction costs over the entire development are generally reduced based on economies of scale. This reduction in costs is of particular benefit when density bonuses are used for the provision of affordable housing.

### Availability of Financing

The availability of financing affects a person's ability to purchase or improve a home and the cost of borrowing money for residential development is incorporated directly into the sales price or rent. Interest rates are determined by national policies and economic conditions and there is very little a local government can do to affect these rates. Some local jurisdictions, such as the City of Norco, offer assistance to residents to make home buying more affordable. Norco has housing programs that are funded by the Redevelopment Agency, such as the First-time Homebuyer Program and Infill Housing Program. However, due to the very high cost of single-family housing the agency has made one (1) loan in the past nine years.

Under the Home Mortgage Disclosure Act (HMDA), lending institutions must disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or through government assistance. HMDA data can be used to evaluate lender compliance with anti-discrimination laws and other consumer protection laws. The anti-discrimination laws include the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA). These laws prohibit discrimination in home mortgage lending, among other things, on several bases such as race, national origin, sex, and, age.

Table 5-8 presents the disposition of home purchase loan applications in 2011 by income of the applicants from HMDA data. The data is for the Riverside-San Bernardino-



Ontario Metropolitan Statistical Area (MSA) and for the purchase of single-family, duplexes, triplexes, and manufactured homes. Over 60% of the loan applications were received from moderate and above moderate-income households (earning 80-120% of the Median Family Income [MFI] and greater than 120% of Median Family Income, respectively). Low-income households (50 to 80% of MFI) and very low income households (less than 50% MFI) accounted for approximately 27% and 13%, respectively (please note that there is a slight margin of error in the percentage calculations because the sum of the total applications for each income category does not equal the actual total count). The overall loan origination rate was 67% and this rate decreased as income decreased. These rates can be expected to continue as banks continue to maintain tightened lending standards in response to the Recession of 2008.

**Table 5-8: Disposition of Conventional Home Purchase Loan Applications**  
Riverside-San Bernardino-Ontario MSA

| Applicant Income              | Total Applications        | Percent Originated <sup>1</sup> | Percent Denied | Percent Other <sup>2</sup> |
|-------------------------------|---------------------------|---------------------------------|----------------|----------------------------|
| Very Low Income (<50% MFI)    | 4,926                     | 55%                             | 15%            | 30%                        |
| Low Income (50-79% MFI)       | 9,659                     | 67%                             | 13%            | 30%                        |
| Moderate Income (80-120% MFI) | 10,781                    | 70%                             | 12%            | 18%                        |
| Upper Income (>120% MFI)      | 10,354                    | 70%                             | 12%            | 18%                        |
| <b>All</b>                    | <b>36,060<sup>3</sup></b> | <b>67%</b>                      | <b>13%</b>     | <b>20%</b>                 |

Source: Home Mortgage Disclosure Act (HMDA), 2011

Notes:

1. "Originated" refers to loans approved by the lender and accepted by the applicant
2. "Other" includes applications approved but not accepted, files closed for incompleteness, and applications withdrawn.
3. The total applications for each income category do not sum to equal the total due to unavailability of income data for some applicants.

Another constraint that affects the ability of a household to purchase a home is the cost of the house itself and the costs that are associated with the purchase. In 2012, the median sales price of a home in Norco was reported to be \$355,000, with the average listing price at \$552,000, according to Trulia.com, an online real estate source. While this price is moderate to low for the southern California region, it often exceeds what is considered affordable to the homebuyer. Other factors in home purchasing can constrain a buyer's ability to qualify for a buyer's loan such as high escrow costs, mortgage processing, title acquisition, realtor fees, etc. Factors such as homeowner associations, increased tax bills due to special assessment districts, and Mello-Roos districts also affect a potential homebuyer's ability to qualify for a loan.



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## 6. Housing Resources

This section summarizes the land, financial, and administrative resources available for the development and preservation of housing in Norco. The analysis includes an evaluation of the availability of land resources for future housing development; the City's ability to satisfy its share of the region's future housing needs, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City's housing programs and policies.

### 6.1 Regional Housing Needs Allocation (RHNA)

Norco's Regional Housing Needs Allocation (RHNA) for the 2014-2021 planning period has been determined by SCAG to be 818 housing units, including 205 units for very low-income households, 136 units for low-income households, 151 units for moderate-income households, and 326 units for above moderate-income households. Of the total number of units allocated for very low income households, approximately 50 percent, or 102 units are assumed to accommodate the need of extremely low income residents.

Table 6-1: Regional Housing Needs Allocation 2014-2021

| Income Group   | Number of Units | Percentage  |
|----------------|-----------------|-------------|
| Very Low       | 205             | 25%         |
| Low            | 136             | 17%         |
| Moderate       | 151             | 18%         |
| Above Moderate | 326             | 40%         |
| <b>Total</b>   | <b>818</b>      | <b>100%</b> |

Source: Regional Housing Needs Assessment, SCAG July 2012.

As the City of Norco is almost entirely built out, construction of housing will require a new approach to accommodate future growth. The existing residential zones require large minimum lot sizes and low maximum densities which makes it challenging to accommodate the fair share housing allocation. Infill development is likely to be the best strategy to meet the City's 2014-2021 RHNA allocation. In selecting infill sites, it is important to select vacant or underutilized sites where mixed use development with a residential component can be accommodated. The following sections will present potential sites to accommodate the remaining housing need.

### 6.2 Zoning Appropriate to Accommodate Lower Income Housing

Density is a critical factor in the development of affordable housing. In theory, maintaining low densities typically increases the cost of construction per unit, while higher density development lowers the per-unit land cost and facilitates construction in an economy of scale. In addition to



potential for density bonus provisions, more intense residential development is achieved through a number of mechanisms, including clustering of residential development, and zero lot line development, subject to City development standards. Clustering of housing can produce higher densities on a portion of land while creating space for amenities, and retaining the overall density assignment of the entire property. This method is effective when portions of the property not utilized for residential development can be developed with compatible uses, such as open space/recreation, parks, schools, public facilities, and support commercial. The City's Housing Development Overlay provides the best opportunity for the development of affordable housing.

The State Housing and Community Development Department has deemed affordability as correlated with density. Consequently, HCD has established “default densities” that by definition are considered sufficient to provide market-based incentives for the development of housing for lower-income households. For jurisdictions with a population greater than 25,000, that are located within a Metropolitan Statistical Area (MSA) with a population of more than 2 million the default density is 30 dwelling units per acre. These jurisdictions are known as metropolitan jurisdictions. In contrast, for jurisdictions with a population of less than 25,000, that are located within a Metropolitan Statistical Area (MSA) with a population of more than 2 million, the default density is 20 dwelling units per acre. These jurisdictions are considered to be suburban jurisdictions.

According to the 2010 Census, the City of Norco has a population of 27,063 residents, and is also located within the Riverside MSA, which has a total population of more than 2 million residents. However, additional information obtained from the California Department of Corrections and Rehabilitation and the 2010 Census websites reveals that the 2010 Census population count for the City includes approximately 4,905 individuals that were institutionalized in the Norco California Rehabilitation Center (CRC) in Fiscal Year 2009-2010 (see Appendix C). While HCD does not take the institutionalized population of a jurisdiction into account when distributing the RHNA, HCD has confirmed that it is included when assigning default densities. Consequently, in a June 20, 2013 memo addressing the Default Density Standard Option based on the 2010 Census, HCD identified the City of Norco as a metropolitan jurisdiction, which requires a default density of at least 30 dwelling units per acre.

While HCD has identified Norco's default density as 30 dwelling units per acre for the 2014-2021 planning period, the City contends that the metropolitan default density is not appropriate given the number and percentage of institutionalized individuals housed in the CRC. As the Housing Element is intended to plan for existing and future housing needs in Norco, and taking into account that individuals at the CRC are only temporarily housed there until returning to their permanent homes, it may be inappropriate and unnecessary for the City to take into account this transient population group when assessing long range zoning and land use regulations. To be consistent with the 2010 Census, the FY 2009-2010 population count was obtained for the Norco CRC which shows 4,905 prisoners were incarcerated at that time, which amounts to roughly 18 percent of the City's total population. If the institutionalized population group were to be removed from the City's overall population count, the City's adjusted population is estimated to be approximately 22,158 residents. This would change the City's classification from a metropolitan to a suburban jurisdiction which requires a default density of 20 dwelling units per acre.

In addition to the analysis presented above, the Norco CRC has been identified by the State as a facility that will close by December 2016 due to State budget cuts (see Appendix C). The closure of this facility would officially change the City's classification from metropolitan to suburban within the 5<sup>th</sup> RHNA planning period based on the change in population. As Norco is a



predominantly built out community known for its equestrian lifestyle it is not expected that growth would otherwise occur resulting in the need for significant additional development.

Despite the information presented above, HCD has maintained that the City must adhere to the default density assigned to them in the June 20, 2013 memo. Consequently, the City has amended the Housing Development Overlay to allow at least 20 dwelling units per acre and up to 30 dwelling units per acre. A density bonus allowing up to 35 units per acre is permitted if a project includes equestrian facilities. The City feels this zoning designation is appropriate to accommodate a variety of housing opportunities while meeting the State mandated default density.

## 6.3 Availability of Sites for Housing

State law requires that a community provide an adequate number of sites to allow for, and facilitate production of the City's regional share of housing. To determine whether the City has sufficient land to accommodate its share of regional housing needs for all income groups, the City must identify "adequate sites." Under State law (California Government Code section 65583 c.l.), adequate sites are those with appropriate zoning and development standards, with services, and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels.

As it was determined in the 2008-2014 Housing Element that Norco did not have a sufficient amount of residentially-zoned, undeveloped land to accommodate their RHNA allocation, the City identified five sites in the Housing Resources Section to accommodate future housing through mixed use development. The five sites identified for potential mixed use projects are located at:

- Hamner Avenue and Fourth Street (Site 1)
- Hamner Avenue and Third Street (Site 2)
- Beacon Hill (Site 3)
- Southwest corner of Fifth Street and Horseless Carriage Drive (Site 4)
- Mountain Avenue (Site 5)

During the previous planning period all five sites were rezoned to Housing Development Overlay which allows residential development at 30 dwelling units per acre. As the sites were rezoned, but were not developed during the 2008-2014 planning period, they remain viable sites to accommodate the City's 2014-2021 RHNA allocation.

### 6.3.1 Potential Mixed Use Sites

Sites 1 through 5 contain parcels that were previously zoned Commercial General (C-G), Heavy Commercial/Light Manufacturing (M-1), Specific Plan (SP), and Agricultural Low-Density Residential (A-1-20) and are appropriate to accommodate mixed use and residential projects. To allow for mixed use and high density residential development, the City adopted a General Plan amendment and Zoning Code amendment in 2012 to establish the Housing Development Overlay (HDO) zone. The HDO zone was then applied to the identified properties, permitting mixed use development and requiring the



development of residential uses. All parcels approved as a HDO zone, were required to meet the requirements for residential development before non-residential uses, as permitted in the underlying zoning, are allowed.

The HDO zone requires residential development allows for the development of residential uses at 30 dwelling units per acre. Specific development and design standards will be created for each site by a HDO Site Plan, subject to the same review process as a Site Plan per Chapter 18.40 (Site Plan Review) of the Norco Municipal Code. To further encourage the development of housing that is affordable to lower income households the City offers a density bonus, allowing up to 35 dwelling units per acre if a proposed HDO Site Plan includes equestrian facilities and/or parkland above the City's open space requirements. The following maps identify sites within the City that can potentially accommodate mixed use development with a residential component.

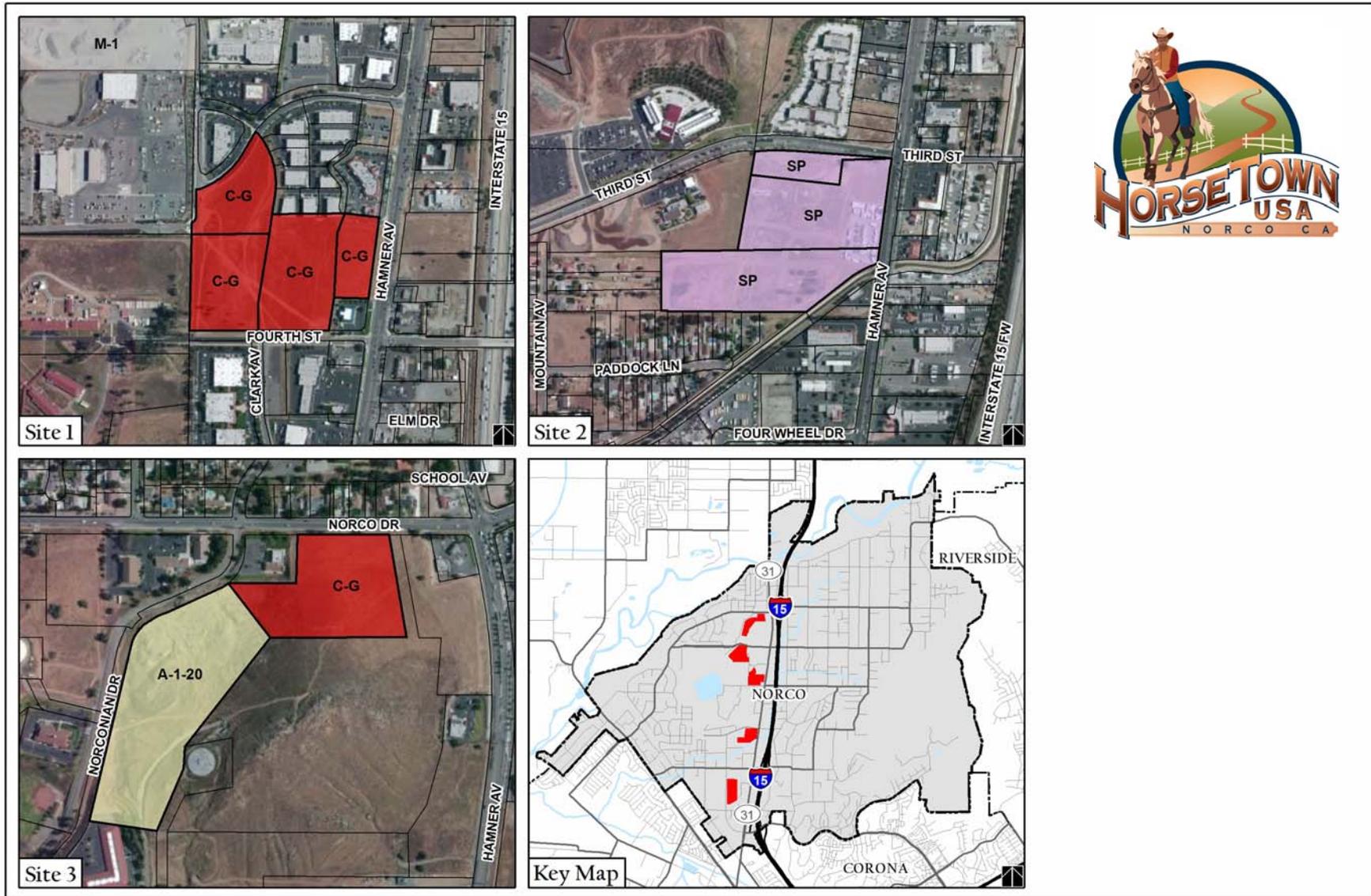
### 6.3.2 Vacant and Underutilized Sites

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate the jurisdiction's share of the region's projected growth. According to Norco's General Plan Land Use Element, "the City of Norco is approaching buildout, and very little land area remains in the sphere of influence where the City could annex large undeveloped areas."<sup>3</sup> Sites 1 through 5 in the Sites Inventory are predominantly vacant, and have been rezoned to accommodate and encourage development at densities appropriate for lower income housing. Historically, a density of 20 and 30 dwelling units per acre have not been necessary to achieve affordability in multi-unit projects in Norco.

To calculate the number of potential residential units, a potential unit capacity of fifty percent has been applied to all five sites. This reflects that half the site would realistically be developed for residential uses and the other half developed for commercial or mixed uses. Each site rezoned HDO will accommodate residential densities of 30 dwelling units per acre, which is consistent with the HCD default density to accommodate lower income housing in a metropolitan jurisdiction. To further facilitate the development of higher density residential development at least 15 acres of HDO zoned land will be dedicated to exclusively residential uses. This provision was put in place to address the requirements AB 2348 as they applied to the City's remaining, lower income RHNA from the 2008-2014 planning period. The City will continue to enforce this requirement through the HDO site plan review process.

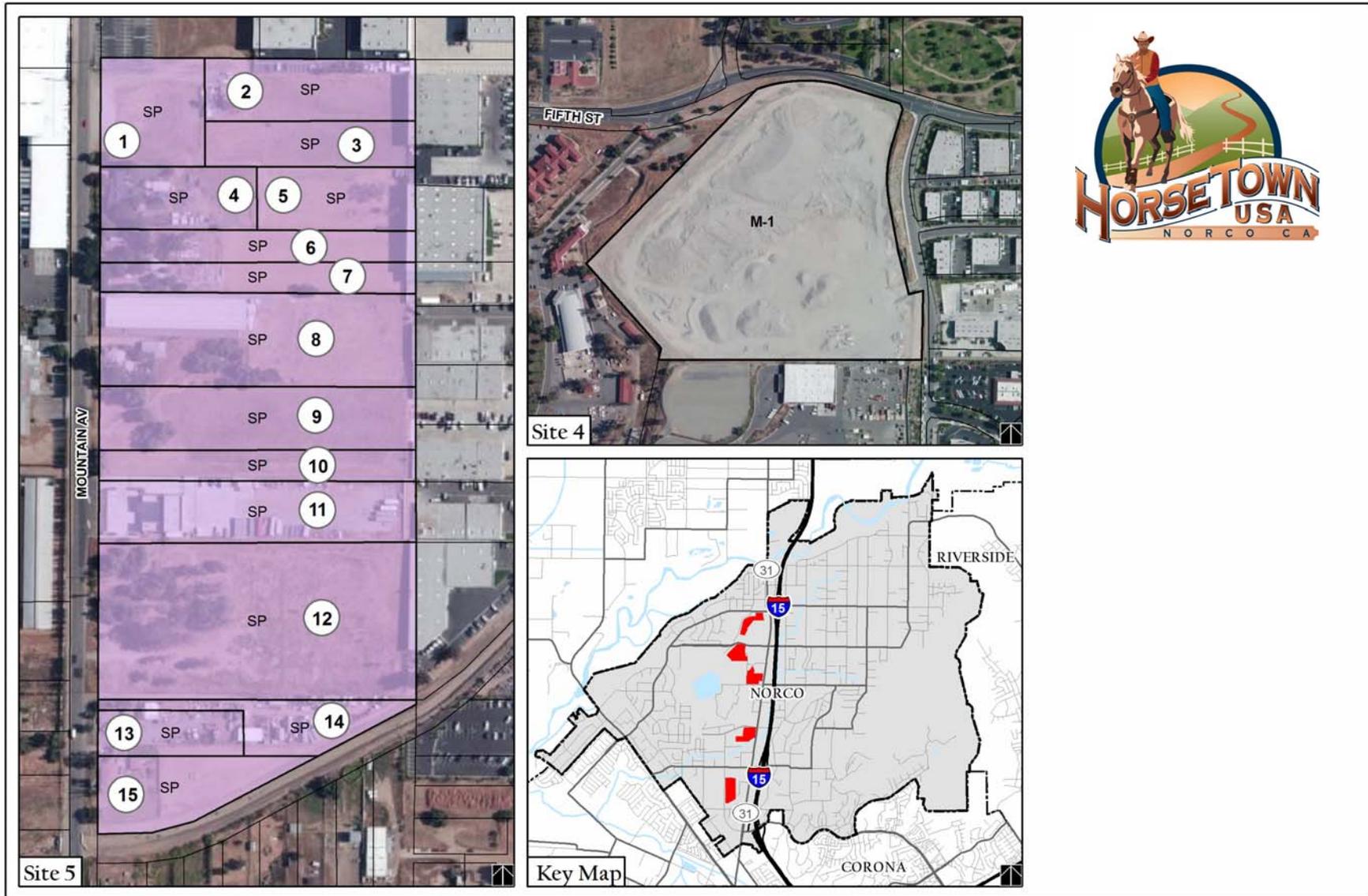
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<sup>3</sup> Norco's General Plan Land Use Element, 2001





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**Site 1: Hamner Avenue and Fourth Street**

Located in the center of the City, west of Interstate-15, Site 1 is comprised of four vacant parcels totaling 18.6 acres. The site is generally located north of Fourth Street, west of Hamner Avenue, with Town and Country Drive to the north and no formal boundary on the west. There are single family homes located to the east across the Interstate, and a mix of commercial, office and business park uses surrounding the entire site. The site was previously zoned General Commercial and was rezoned in 2012 to the new Housing Development Overlay (HDO) zone. In November 2007, a developer purchased the site from Caltrans; however, to date no formal proposals have been presented to develop the site.

In 2012, the HDO zone was applied to the site allowing and encouraging the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a minimum density of 20 dwelling units per acre approximately 186 units can be accommodated on site. As this site was included in the 2008-2014 Housing Resources section but not developed during the previous planning period, the City have included the site as viable to accommodate their 2014-2021 RHNA allocation. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City's 2014-2021 RHNA allocation of 492 units. Site 1 is entirely vacant and located in the center of the City along a prominent arterial roadway. This site is ideal for the development of affordable housing based on its proximity to City Hall, the DMV, a US Post Office, the Department of Social Services, and a number of retail businesses.

To encourage and facilitate the development of affordable housing on Site 1, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. Table 6-2 provides detailed information on the parcels that are identified as part of Site 1.

**Table 6-2: Site 1 - Hamner Avenue and Fourth Street**

| APN          | General Plan/Zoning | Acres       | Proposed Density | Potential Unit Capacity* | Status |
|--------------|---------------------|-------------|------------------|--------------------------|--------|
| 129-230-033  | HDO                 | 5.4         | 20 du/ac         | 54                       | Vacant |
| 129-230-034  | HDO                 | 4.4         | 20 du/ac         | 44                       | Vacant |
| 129-230-036  | HDO                 | 6.4         | 20 du/ac         | 64                       | Vacant |
| 129-230-037  | HDO                 | 2.4         | 20 du/ac         | 24                       | Vacant |
| <b>Total</b> |                     | <b>18.6</b> |                  | <b>186</b>               |        |

Note: Development capacity for the site is assumed to be 50% residential.



## Site 2: Hamner Avenue and Third Street

Located in the center of the City, along Hamner Avenue and 3<sup>rd</sup> Street, Site 2 is an 18.4 acre site with great potential for mixed use development. The site is loosely bordered by Third Street to the north, Hamner Avenue to the east, a flood control channel to the south, with no formal boundary on the west. The site was previously zoned Specific Plan with underlying Commercial General zoning, but was rezoned in 2012 to the new Housing Development Overlay (HDO) zone. The Norco Auto Mall Specific Plan was also amended to apply the HDO zone to the three identified parcels.

In 2012 the Housing Development Overlay zone was applied to the site to facilitate and encourage the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at proposed density of 20 dwelling units per acre approximately 184 units can be accommodated on site. As this site was included in the 2008-2014 Housing Resources section but not developed during the previous planning period, the City have included the site as viable to accommodate their 2014-2021 RHNA allocation. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City’s 2014-2021 RHNA allocation of 482 units. Site 2 is currently vacant and located within the Norco Auto Mall Specific Plan. This site is ideal for the development of affordable housing as it is located in walking distance to the Riverside Community College – Norco campus, employment opportunities at the auto dealerships as well as restaurants and other retail businesses.

To encourage and facilitate the development of affordable housing on Site 2, the City has the ability to offer potential developers a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. Table 6-3 provides detailed information on the parcels that are identified as part of Site 2.

**Table 6-3: Site 2 - Hamner Avenue and Third Street**

| APN          | General Plan/Zoning | Acres       | Proposed Density | Potential Unit Capacity* | Status |
|--------------|---------------------|-------------|------------------|--------------------------|--------|
| 126-050-002  | Specific Plan -HDO  | 7.9         | 20 du/ac         | 79                       | Vacant |
| 126-050-004  | Specific Plan -HDO  | 8.2         | 20 du/ac         | 82                       | Vacant |
| 129-380-010  | Specific Plan - HDO | 2.3         | 20 du/ac         | 24                       | Vacant |
| <b>Total</b> |                     | <b>18.4</b> |                  | <b>184</b>               |        |

Note: Development capacity for the site is assumed to be 50% residential.



**Site 3: Beacon Hill**

Site 3 consists of two vacant, contiguous parcels totaling approximately 19.4 acres. Located in the northern portion of the City near Interstate-15, Site 3 is a sloped site not visible from the Hamner Avenue commercial corridor. The site is bordered by Norconian Drive on the west, Norco Drive on the north with no formal existing boundaries on the east or south. The two parcels are both irregularly shaped and surrounded primarily by single family homes and several established religious institutions. The northern most parcel fronting Norco Drive was previously zoned Commercial General while the southwestern parcel fronting Norconian Drive is zoned Agricultural Low Density (20,000 sq ft minimum lot size).

In 2012, the Housing Development Overlay zone was applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a maximum density of 20 dwelling units per acre approximately 194 units can be accommodated on site. As this site was included in the 2008-2014 Housing Resources section but not developed during the previous planning period, the City have included the site as viable to accommodate their 2014-2021 RHNA allocation. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City's 2014-2021 RHNA allocation of 482 units. This site is ideal for the development of affordable housing as it is located near several community parks, Highland Elementary School and along Hamner Avenue and Interstate-15 providing crucial access to jobs and services in the City and the region.

To encourage and facilitate the development of affordable housing on Site 3, the City has the ability to offer the new land owners a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. Table 6.4 provides detailed information on the parcels that are identified as part of Site 3.

**Table 6-4: Site 3 - Beacon Hill**

| APN          | General Plan             | Zoning                     | Acres       | Proposed Density | Potential Unit Capacity* | Status |
|--------------|--------------------------|----------------------------|-------------|------------------|--------------------------|--------|
| 130-240-021  | Community Commercial     | Commercial General         | 7.2         | 20 du/ac         | 72                       | Vacant |
| 130-240-023  | Residential Agricultural | Agricultural – Low Density | 12.2        | 20 du/ac         | 122                      | Vacant |
| <b>Total</b> |                          |                            | <b>19.4</b> |                  | <b>194</b>               |        |

Note: Development capacity for the site is assumed to be 50% residential.



**Site 4: Fifth Street and Horseless Carriage Drive**

Site 4 is a vacant, single parcel totaling 22.9 acres, situated in the center of the City west of Interstate-15 and east of Lake Norconian. Located on the southwest corner of Fifth Street and Horseless Carriage Drive the site was previously zoned Heavy Commercial/Light Manufacturing (M-1) and is adjacent to the Naval Surface Warfare Center. The City in recent years identified the site as a transition area from industrial to commercial uses and has, in light of the need for housing, identified the site as ideal for mixed use development.

In 2012 the Housing Development Overlay zone was applied to the site to facilitate and encourage the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a maximum density of 20 dwelling units per acre approximately 229 units can be accommodated on site. As this site was included in the 2008-2014 Housing Resources section but not developed during the previous planning period, the City have included the site as viable to accommodate their 2014-2021 RHNA allocation. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City’s 2014-2021RHNA allocation of 482 units. This site is ideal for the development of affordable housing as there are a number of services and businesses in walking distance including the Department of Social Services, City Hall, the DMV, a US Post Office, as well as a number of retail businesses.

To encourage and facilitate the development of affordable housing on Site 4, the City has the ability to offer the new land owners a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. Table 6-5 provides detailed information on the parcels that are identified as part of Site 4.

**Table 6-5: Site 4 - Fifth Street and Horseless Carriage Drive**

| APN          | General Plan | Zoning                        | Acres       | Proposed Density | Potential Unit Capacity* | Status |
|--------------|--------------|-------------------------------|-------------|------------------|--------------------------|--------|
| 129-200-011  | Industrial   | Commercial Transition Overlay | 22.9        | 20 du/ac         | 229                      | Vacant |
| <b>Total</b> |              |                               | <b>22.9</b> |                  | <b>229</b>               |        |

Note: Development capacity for the site is assumed to be 50% residential.



## Site 5: Mountain Avenue

The final site identified in the sites inventory includes fifteen vacant and underutilized parcels in the Gateway Specific Plan area along Mountain Avenue between Second and First Streets. The parcels identified as Site 5 are primarily owned by the Norco Egg Ranch whose distribution facilities are predominantly located northwest of the site. When the Egg Ranch was originally developed, the area was dominated by agricultural uses. However, through the years, the City has experienced significant growth, and the site is now surrounded by residential and commercial uses. Consequently, the Norco Egg Ranch has indicated to City Staff that they will be relocating their facilities to a less urban area, outside of the City. The property owners have also initiated talks with the City regarding the redevelopment of the site with mixed uses. A mix of uses would be most compatible with the existing residential uses on the west and north and will also help transition existing uses into the business parks located along Hamner to the east. All identified parcels were previously zoned for industrial development within the Gateway Specific Plan, but were rezoned Housing Development Overlay in 2012.

The total acreage of the site is approximately 22.4 acres with at least 12.0 acres of vacant, undeveloped land and 10.4 acres of underutilized land. The actual amount of vacant land is even greater as the majority of the parcels contain older, ranch style, single family ranch-style homes on small portions of the lot with significant areas of open, undeveloped land. In 2012 the Housing Development Overlay zone was applied to the site facilitating the development of a mix of residential and commercial uses. Assuming that fifty percent of the site will be developed as residential units at a maximum density of 20 dwelling units per acre approximately 224 units can be accommodated on site. As this site was included in the 2008-2014 Housing Resources section but not developed during the previous planning period, the City have included the site as viable to accommodate their 2014-2021 RHNA allocation. It is likely that given the proposed density that this site is appropriate to accommodate a portion of the City's 2014-2021 RHNA allocation of 482 units.

As Site 5 is the only site in the inventory that includes underutilized properties, information has been provided about existing structures on the eight developed parcels. A visual survey was performed and photos with written descriptions of the current conditions by parcel are provided in the following pages. This site offers great potential for redevelopment as many of the parcels contain older or abandoned single family homes which can be combined through the City's lot consolidation program, to accommodate a larger development. Site 5 is also ideal for lower income housing, in that it is situated close to major roadways with transit options and several large commercial centers offering goods, services and employment opportunities.

To encourage and facilitate the development of affordable housing on Site 5, the City has the ability to offer land owners a menu of incentives including: development fee modifications, fast track processing, density bonus incentives, reductions in development standards, and funding for off-site improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives will be provided through available CDBG and HOME funds. The City will also prioritize funding for projects that incorporate units for extremely low income households. Table 6-6 provides detailed information on the parcels that are identified as part of Site 5. The aerial image below and the following parcel descriptions provide an overview of the uses on the entire site.

Site 5: Aerial Map of Vacant and Underutilized Sites

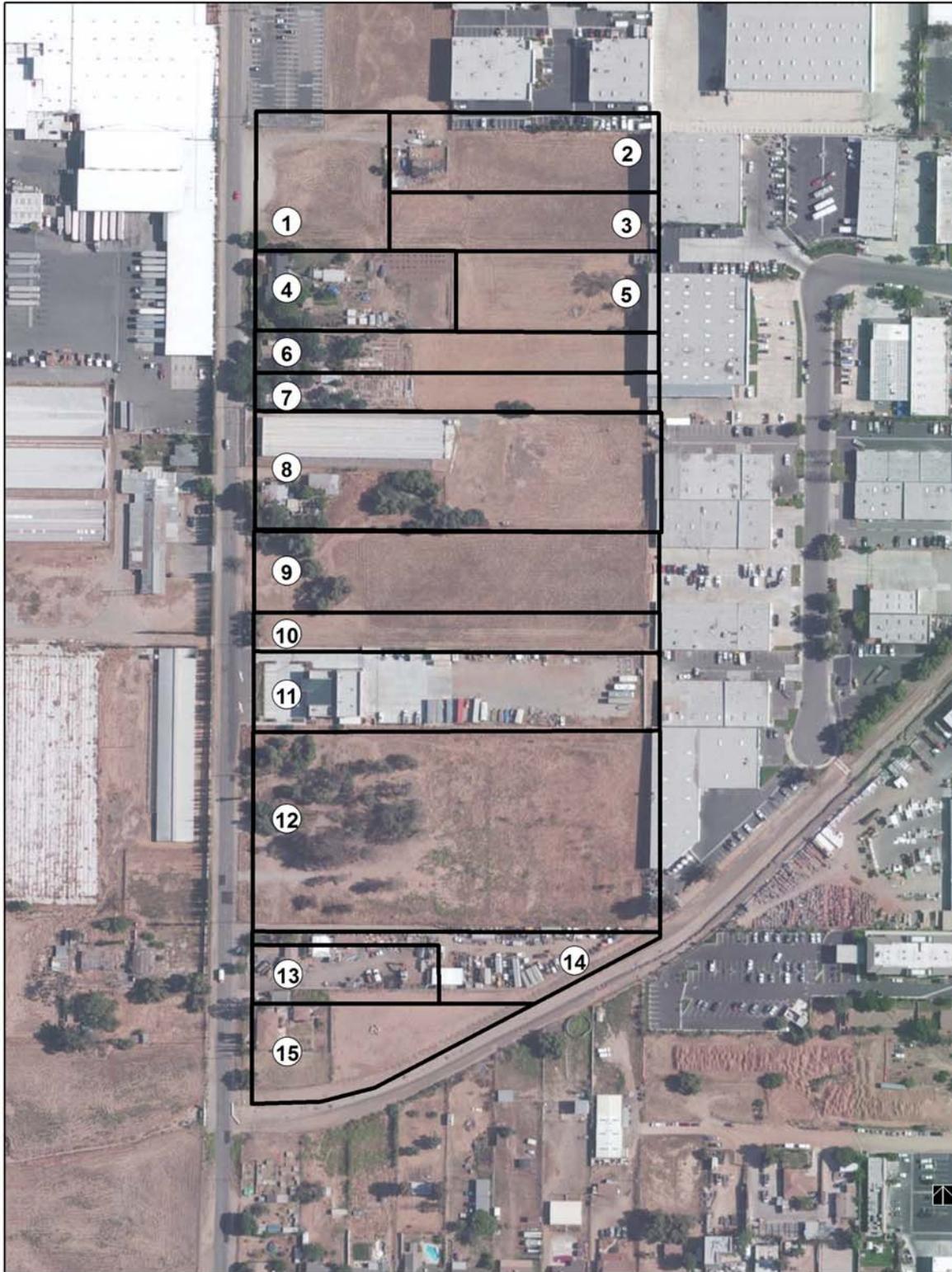




Table 6-6: Site 5 - Mountain Avenue

| Parcel ID No. | APN         | General Plan/Zoning         | Acres | Proposed Density | Potential Unit Capacity* | Status   |
|---------------|-------------|-----------------------------|-------|------------------|--------------------------|--|
| 1             | 126-210-003 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Vacant   |
| 2             | 126-210-004 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Vacant   |
| 3             | 126-210-005 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Vacant   |
| 4             | 126-210-006 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Underutilized/Marginal (Single family ranch)                         |
| 5             | 126-210-007 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Vacant   |
| 6             | 126-210-008 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Underutilized/Marginal (Single family ranch)                         |
| 7             | 126-210-009 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Underutilized/Marginal (Single family ranch)                         |
| 8             | 126-210-010 | Gateway Specific Plan - HDO | 3.0   | 20 du/ac         | 30                       | Underutilized/Marginal (Single family ranch; agricultural warehouse) |
| 9             | 126-240-001 | Gateway Specific Plan - HDO | 2.0   | 20 du/ac         | 20                       | Vacant   |
| 10            | 126-240-002 | Gateway Specific Plan - HDO | 1.0   | 20 du/ac         | 10                       | Vacant   |
| 11            | 126-240-003 | Gateway Specific Plan - HDO | 2.0   | 20 du/ac         | 20                       | Underutilized (Contractor office, storage yard)                      |
| 12            | 126-240-004 | Gateway Specific Plan - HDO | 5.0   | 20 du/ac         | 50                       | Vacant   |
| 13            | 126-240-006 | Gateway Specific Plan - HDO | 0.6   | 20 du/ac         | 6                        | Underutilized/Marginal (Single family ranch)                         |
| 14            | 126-240-005 | Gateway Specific Plan - HDO | 0.6   | 20 du/ac         | 6                        | Underutilized/Marginal (Storage yard)                                |
| 15            | 126-240-007 | Gateway Specific Plan - HDO | 1.2   | 20 du/ac         | 12                       | Underutilized/Marginal (Single family ranch)                         |
|               | Total       |                             | 22.4  |                  | 224                      |  |

\*Note: Development capacity for the site is assumed to be 50% residential.

Parcel No. 4 (APN 126-210-006)

Heading south along the east side of Mountain Avenue, Parcel No. 4 is approximately 1 acre in size with one vacant, non-conforming, residential structure situated at the front of the parcel, fronting Mountain Avenue. The rear half of the parcel is vacant with no existing structures. This property is considered underutilized and ready for redevelopment within the planning period.



Parcel No. 6 and 7 (APN 126-210-008 and 126-210-009)

Located centrally along the east side of Mountain Avenue, Parcels 6 and 7 total approximately 2 acres with two, non-conforming, single family homes on-site. The homes front Mountain Avenue with significant, undeveloped area in the rear of each parcel. The homes are older, in need of renovations, and possibly uninhabited. This property is considered to be underutilized and ready for redevelopment within the planning period.



Parcel No. 8 (APN 126-210-010)

Also located on the eastern side of Mountain Avenue, Parcel No. 8 totals approximately 3 acres and is primarily undeveloped with one vacant Norco Egg Ranch structure and a non-conforming, single-family home situated at the front of the site near Mountain Avenue. At least half of the parcel is vacant and undeveloped, while the developed portions are unused. As the Norco Egg Ranch is proposing to relocate to a new jurisdiction, this parcel is a key opportunity site for high density residential and mixed use development. This property is considered to be underutilized and ready for redevelopment within the planning period.



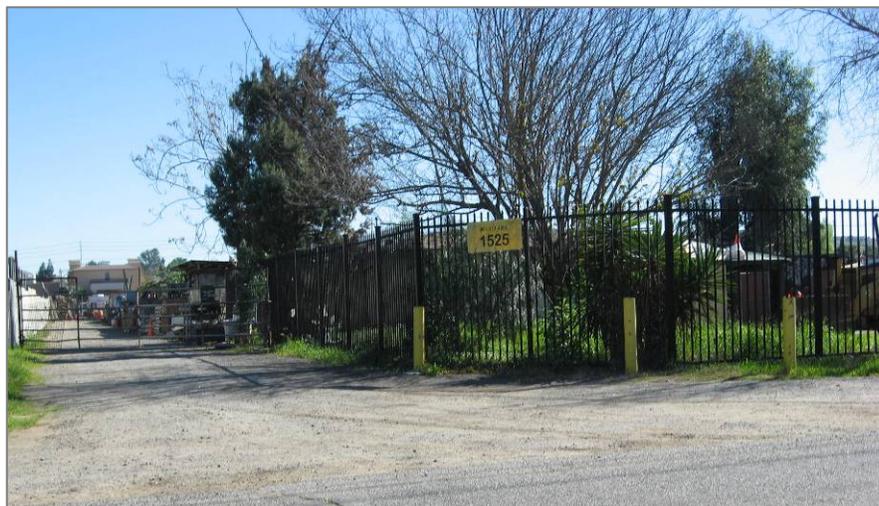
Parcel No. 11 (APN 126-240-003)

Parcel No. 11 is located in the southern half of Site 5 and totals approximately 2 acres. At the front of the parcel is a newly developed office building with a storage yard located in the rear. The storage yard located on the back half of the parcel is not paved and is not an approved use. It is likely, when this parcel is redeveloped into mixed use that the office building would remain and would be considered the primary non-residential use on the site. The remainder of the site would then be utilized for residential development.



Parcel No. 13 and 14 (APN 126-240-006 and 126-240-005)

At the southern end of Site 5 are Parcels 13 and 14, totaling 1.2 acres, and housing a mix of non-conforming uses. Located on Parcel 21 which is situated along Mountain Avenue is a non-conforming residential structure. Parcel 13 is situated east of, or behind, Parcel 14 and currently houses an informal, non-conforming junk/storage yard. Both uses are incompatible with the surrounding neighborhood. The parcels would be better utilized as a site for high density residential and mixed use development. Both parcels are considered to be underutilized and ready for redevelopment within the planning period.



Parcel No. 15 (APN 126-240-007)

Located at the southeastern end of Site 5 is Parcel 15, the final underutilized parcel included as an opportunity site. This parcel is approximately 1.2 acres in size with two, non-conforming, residential structures situated near Mountain Avenue. There is a significant amount of vacant land at the back of the parcel. Pending redevelopment, these single family homes could be relocated and the property could be redeveloped with mixed use and high density residential uses. This property is considered to be underutilized and ready for redevelopment within the planning period.



### 6.3.3 Comparison of Sites Inventory and RHNA (Summary)

As outlined in the previous section, the City was assigned a RHNA allocation of 818 units for the 2014-2021 planning period. To accommodate the City's 2014-2021 RHNA, the sites inventory includes 5 sites that are zoned Housing Development Overlay which allows for densities of 30 dwelling units per acre. Table 6-7 provides detailed site information showing how the housing opportunity sites can accommodate the City's remaining RHNA allocation.

**Table 6-7: Residential Unit Capacity on HDO Zoned Sites**

| Site   | Acres        | Proposed Density | Potential Unit Capacity |
|--|--------------|------------------|-------------------------|
| 1: Hamner Avenue and Fourth Street           | 18.6         | 20 du/ac         | 186                     |
| 2: Hamner Avenue and Third Street            | 18.4         | 20 du/ac         | 184                     |
| 3: Beacon Hill                               | 19.4         | 20 du/ac         | 194                     |
| 4: Fifth Street and Horseless Carriage Drive | 22.9         | 20 du/ac         | 229                     |
| 5: Gateway Specific Plan                     | 22.4         | 20 du/ac         | 224                     |
| <b>Total Units Accommodated</b>              | <b>101.7</b> |                  | <b>1,017</b>            |

As shown in Table 6-7, the five identified sites are more than able to accommodate the City's remaining RHNA allocation of 818 units. The five sites combined are able to accommodate 1,017 units at a conservative minimum density of 20 units per acre, which is permitted and encouraged through the application of the Housing Development Overlay zone. The Housing Plan also includes a specific program ensuring that sites are available exclusively for residential uses.

In addition to the sites that been identified to accommodate housing, the City has implemented housing programs to address housing needs in the City. The City offers rehabilitation funds to qualified residents to repair their homes along with deferred loans to assist persons with disabilities to make repairs to their homes. Also, the City's Infill Housing Program, managed by the City Housing Division, acquires vacant land and constructs housing to be sold to qualifying low-income families. The City has also made many efforts to address housing needs given the City's lack of unavailable land to construct new housing.

### 6.3.4 Environmental Constraints

Potential environmental constraints to future development of sites identified include the Multiple Species Habitat Conservation Plan (MSHCP) and seismic and flooding hazards, which are addressed in the Non-Governmental Constraints Section of the Housing Element. Locations identified in the Sites Inventory were compared with all hazards maps included in the City's Safety Element; none were found to be within areas that have development restrictions due to risk of damage from disasters (such as floods, wildfires, or seismic events). The sites inventoried have a commercial or residential land use designation which was determined based on surrounding land uses and has already

examined potential environmental constraints. Aside from the constraints mentioned above, there are little additional constraints that would impede the development of new housing units in the future on the identified sites.

### 6.3.5 Infrastructure

The City's five year Capital Improvement Plan has identified expenditures of City funds used for public improvement projects, including infrastructure. The City understands that improvements can be achieved with a comprehensive approach that includes reviewing infrastructure plans for each application for discretionary approval of General Plan amendments, tentative parcel tract maps, or developments proposals that includes extension of an existing street or construction of a new street. The City requires that project applications for new development be reviewed for adequate infrastructure. Applications are reviewed on a case-by-case basis to ensure there is the capacity to service new developments. Infrastructure requirements and costs are discussed in the Non-Governmental Constraints Section of the Housing Element.

Improvements to the City's sewer system are of importance. Due to the rural development trend in Norco, many homes were built with septic tanks instead of being connected to the City sewer system. A concern with septic tanks is contamination of ground water from deteriorating septic tanks. The City has passed an ordinance requiring that new homes built must be connected to the City's sewer system and existing homes upon sell to a new owner must be connected to the City's sewer system if the home is within 200 feet of a sewer line. If new residential projects are constructed on the above mentioned sites, the project will be required to be connected to the City sewer system.

## 6.4 Financial Resources

A variety of federal, state, and local programs are available to create and/or maintain rental and purchase affordability for lower income households and for persons with special needs. These programs are also available to other jurisdictions for potential acquisition, subsidy, or replacement of units at-risk. The following summarizes financial resources available to the City, private, and non-profit parties to preserve/create housing that is affordable.

Programs that may be of use in Norco are listed below. Information related to these programs will be updated annually and made available by the City of Norco.

### 6.4.1 Federal Programs

- **Community Development Block Grant Program (CDBG)** – This program is intended to enhance and preserve the City's affordable housing stock. Funds are awarded to the City on a formula basis for housing activities. Eligible activities include acquisition, rehabilitation, economic development, and public services. CDBG grants benefit primarily households with incomes not exceeding 80 percent of the County median family income.
- **HOME Investment Partnership** – HOME funding is a flexible grant program which is awarded to Norco on a formula basis for housing activities which takes into account local market conditions, inadequate housing, poverty and housing production costs. HOME funding is provided to jurisdictions to either assist rental housing or home ownership

- through acquisition, construction, reconstruction and/or rehabilitation of affordable housing. Tenant-based rental assistance, property acquisition, site improvements, expenses related to the provision of affordable housing, and projects that serve a group identified as having special needs related to housing are also available.
- **Section 8 Rental Assistance Program** – This program provides rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.
  - **Section 811/202 Program** – Non-profit organizations and consumer cooperatives are eligible to receive no interest capital advances from HUD for the construction of very low-income rental housing for senior citizens and disabled persons. Project-based assistance is also provided in conjunction with this program. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.
  - **Emergency Shelter Grant (ESG) Program** Funds emergency shelters, services and transitional housing for homeless individuals and families.
  - **Neighborhood Stabilization Program (NSP) Funds** - Provide funds to purchase abandoned and foreclosed homes and residential property.
  - **Housing Opportunities for Persons with AIDS (HOPWA)** - HOPWA is an entitlement grant distributed to the largest jurisdiction in each county. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.
  - **Supportive Housing Program** - Provides funding to develop supportive housing and services that will allow homeless persons to live as independently as possible. Grants under the Supportive Housing Program are awarded through a national competition held annually.
  - **Choice Neighborhoods Grants** - Funds to address distressed neighborhoods and public and assisted projects to transform them into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation, and access to jobs. Planning grants and implementation grants are available.

#### 6.4.2 State Programs

- **California Housing Finance Agency (CalHFA)** – CalHFA sells tax exempt bonds for below market rate loans to first-time homebuyers. The program operates through participating lenders who originate loans for CalHFA purchase.
- **Low-Income Housing Tax Credits (LIHTC)** – Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits sold to people with high tax liability, and proceeds are used to create housing.
- **Building Equity and Growth in Neighborhoods (BEGIN)** - Grants to cities to provide down payment assistance (up to \$30,000) to low and moderate income first-time homebuyers of new homes in projects with affordability enhanced by local regulatory incentives or barrier reductions.



- **CalHome** - Grants to cities and non-profit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects.
- **Multifamily Housing Program (MHP)** – Deferred payment loans for new construction, rehabilitation, and preservation of rental housing. Administered by HCD.
- **Transit-Oriented Development Housing Program** - Under the program, low-interest loans are available as gap financing for rental housing developments that include affordable units, and as mortgage assistance for homeownership developments. In addition, grants are available to cities, counties, and transit agencies for infrastructure improvements necessary for the development of specified housing developments, or to facilitate connections between these developments and the transit station.
- **Infill Incentive Grant Program** - Funding of public infrastructure (water, sewer, traffic, parks, site clean-up, etc) to facilitate infill housing development. One funding round annually.
- **Infill Infrastructure Grant Program (IIG)** - Provides grants for infrastructure construction and rehabilitation to support higher-density affordable and mixed-income housing in infill locations.
- **Multifamily Housing Program** - Provides funding for new construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing, and the conversion of nonresidential structures to rental housing. Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% federal low income housing tax credits. Eligible costs include the cost of child care, after-school care and social service facilities integrally linked to the assisted housing units; real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.
- **Predevelopment Loan Program (PDLP)** - Provides predevelopment capital to finance the start of low income housing projects.
- **CalHFA Mental Health Services Act Funds** - Jointly administered by the California Department of Mental Health and the California Housing Finance Agency on behalf of counties, the Program offers permanent financing and capitalized operating subsidies for the development of permanent supportive housing, including both rental and shared housing, to serve persons with serious mental illness and their families who are homeless or at risk of homelessness. MHSA Housing Program funds will be allocated for the development, acquisition, construction, and/or rehabilitation of permanent supportive housing.
- **CalHFA New Issue Bond Program (NIBP)**- Provides affordable housing bond funding to CalHFA and other housing finance agencies. This funding allows developers to secure a source of affordable financing in the marketplace which otherwise could not be obtained.
- **Golden State Acquisition Fund (GSAF)** - Affordable Housing Innovation Program (AHIP): provides loans for developers through a nonprofit fund manager to provide quick acquisition financing for the development or preservation of affordable housing.
- **Emergency Housing and Assistance Program Operating Facility Grants (EHAP)** - Provides operating facility grants for emergency shelters, transitional housing projects, and supportive services for homeless individuals and families.



- **Emergency Housing and Assistance Program Capital Development (EHAPCD)** - Funds capital development activities for emergency shelters, transitional housing, and safe havens that provide shelter and supportive services for homeless individuals and families.
- **Emergency Solutions Grant (ESG) Program** - Funds projects that serve homeless individuals and families with supportive services, emergency shelter/transitional housing, assisting persons at risk of becoming homeless with homelessness prevention assistance, and providing permanent housing to the homeless population. The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 places new emphasis on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

### 6.4.3 Local Programs

- **Riverside County Mortgage Credit Certificate Program (MCC)** – Income tax credits available to first-time homebuyers for the purchase of new or existing single-family housing. Local agencies make certificates available.
- **Riverside County Mortgage Revenue Bond** – Bonds used to finance the development of multifamily housing for lower- and moderate-income households.
- **Home Improvement Grant** – Run by Riverside County, funding is available for exterior and/or interior repairs and improvements costing up to \$10,000 for homeowners that are over age 62, or households where the head of household or spouse are handicapped or disabled.

### 6.4.4 Administrative Resources

- **City of Norco Planning Division** – The primary responsibility of the Planning Division is the long-range planning and physical development of the City to promote livability and appearance. The division ensures the City's viability through enforcement of land use, construction, health, safety, and environmental regulations. This involves land use and development standards, building codes, economic vitality, and adherence to the General Plan. It is also responsible for the administration of the General Plan and implementation of the Zoning Code and Specific Plans.

### 6.4.5 Private Resources/Financing Programs

- **Federal National Mortgage Association (Fannie Mae)** Fixed rate mortgages issued by private mortgage insurers; mortgages which fund the purchase and rehabilitation of a home; low down-payment mortgages for homes in underserved areas.
- **National Housing Trust** - The Green Affordable Housing Preservation Loan fund through the National Housing Trust Provides below market predevelopment and interim development loans to affordable housing developers who seek to incorporate green building techniques when rehabilitating existing affordable housing. Under the program, a portion of the loan will be forgiven when the developer demonstrates that they have incorporated practical, environmentally friendly design elements in the property's rehabilitation plan.



- **California Community Foundation** - Provides support for general operating of existing nonprofit affordable housing developers, with the focus on supporting the development and preservation of permanent affordable housing.
- **MacArthur Foundation** - Preserving Affordable Rental Housing Program is a \$150 million initiative that seeks to preserve and improve affordable rental housing.
- **Local banks** - Thanks to the Community Reinvestment Act of 1977, commercial banks are required to "meet the credit needs" of all the areas from which they draw deposits. They usually do this through below-market loans to both developers and qualified low-income homebuyers, and grants to community development nonprofits. Many banks have set up a separate community development division, and partner with local organizations that provide services like homeownership counseling to their borrowers. Larger banks often have a separate foundation to handle the grants.



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## 7. Progress Report

State law establishes a eight-year cycle regulating housing element updates. In compliance with the Southern California Association of Governments (SCAG) cycle, the Norco Housing Element was updated for the 2008-2014 planning period, and submitted for review and certification by the California Department of Housing and Community Development (HCD). The Element was certified by HCD in March of 2012. Pursuant to Government Code Section 65588 local governments shall review their 2008-2014 Housing Element and evaluate the following:

1. The progress of the City or County in the implementation of the housing element;
2. The effectiveness of the housing element in attainment of the community's housing goals and objectives; and
3. The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State housing goal.

For the 2008-2014 planning period, the City established 7 specific goals related to housing:

1. Conserve and improve the condition of the existing affordable housing stock.
2. Assist in the development of adequate housing to meet the needs of low and moderate-income households.
3. Identify adequate housing sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to encourage the development of a variety of types of housing for all income groups.
4. Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing that is consistent with the Land Use Element.
5. Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.
6. Encourage residential energy conservation.

The following table reviews the continued progress in implementation, the effectiveness of the Housing Element, and the appropriateness of the City's housing goals since 2008.



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| Goal I: Promote and maintain the City’s small-plot agricultural and animal-keeping lifestyle.  |   |
|--|---|
| Policy I.1 Animal-Keeping Policy: Housing program and subsequent projects and regulations will be evaluated on the basis of protecting and enhancing an animal-keeping lifestyle.  |   |
| Program  | Accomplishments   |
| <p><b>Action I.1.1:</b> All new single-family subdivisions shall have a minimum lot size of 20,000 square feet.</p> <p><b>Timing:</b> By the end of 2013</p> <p><b>Responsibility:</b> Planning Division</p>   | <p><b>Progress:</b> During the previous planning period, the City established development standards that ensure that all newly created subdivisions consist of a minimum of 20,000 square feet.</p> <p><b>Effectiveness:</b> The City’s Zoning Code mandates that all new single family agricultural/residential lots have a minimum lot size of 20,000 sq. ft., and some residential zones require a minimum lot size greater than 20,000 sq. ft. Zones greater than 20,000 sq. ft are:</p> <ul style="list-style-type: none"> <li>• The Agricultural Estate (A-E) zone requires a minimum lot size of 40,000 sq. ft.</li> <li>• The Agricultural Low-Density (A-1) zone has three separate zones requiring minimum lot sizes of 10 acres, 20,000 sq. ft. and 40,000 sq. ft.</li> <li>• Residential lots in the Hillside (HS) zone require a minimum lot size of 20,000 sq. ft.</li> </ul> <p><b>Appropriateness:</b> To maintain the rural atmosphere of Norco, the Zoning Code set forth standards to require minimum lot sizes that are 20,000 sq. ft. or greater in most residential zones. The City will continue to maintain this rural atmosphere through requiring lot sizes that are approximately 20,000 sq. ft. or greater. This action will be combined with Action 1.1.2 and Action 1.1.3 and will be continued in the 2014-2021 Housing Plan focusing on the preservation of the animal-keeping and small-plot agricultural character of the existing community,</p>       |
| <p><b>Action I.1.2:</b> All residential lots, with the exception of special redevelopment infill parcels for low and moderate-income families, shall have minimum lot depths of 200 feet to allow appropriate yard area for the keeping of large animals.</p> <p><b>Timing:</b> By the end of 2013</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> Minimum lot depths are applied to all residential development to preserve the rural atmosphere of residential communities in the City. The City does not apply this requirement to identified infill and growth areas, including the sites identified in the Housing Resources section.</p> <p><b>Effectiveness:</b> Due to staff reductions and budget cuts, Staff was unable to update the Zoning Code to require all residential zones to have a minimum lot depth of 200 feet. Currently, the A-1 zone require a minimum lot depth of 200 feet, the A-2 zone requires a minimum lot depth of 240 feet, and the A-E zone requires a lot depth of 150 feet. The R-1 and Residential Multi-Family (R-3) zones require a minimum lot depth of 100 feet. Although Staff was unable to officially update the Zoning Code during the previously planning period, all newly created single family lots within the A-1, A-2 and A-E zones achieved a minimum depth of 200 feet.</p> <p><b>Appropriateness:</b> To maintain the rural atmosphere of Norco, the City will continue to maintain this rural atmosphere by requiring a minimum lot depth of 200 feet in zones that are intended for agriculture and animal keeping. This action will be combined with Action 1.1.1 and Action 1.1.3 and will be continued in the 2014-2021 Housing Plan focusing on the preservation of the animal-keeping and small-plot agricultural character of the existing community,</p> |



| Goal I: Promote and maintain the City’s small-plot agricultural and animal-keeping lifestyle.  |  |
|--|--|
| Policy 1.2 Agricultural Policy: Housing programs and subsequent projects and regulations will be appraised on the basis of maintaining, protecting, and enhancing the small-plot agricultural lifestyle.   |  |
| Program  | Accomplishments  |
| <p><b>Action 1.2.1:</b> All residential lots, with the exception of special redevelopment infill parcels for low and moderate-income families, shall have minimum lot depths of 200 feet to allow appropriate yard area for the practice of small plot agriculture. With adoption of a specific plan, primary animal keeping areas can be established on each individual lot in place of requiring the standard 200 foot lot depth, so as to still encourage the small-plot agricultural lifestyle.</p> <p><b>Timing:</b> By the end of 2013</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> As stated previously in Action 1.1.2, minimum lot depths are applied to all residential development and Specific Plans to preserve the rural atmosphere in the City.</p> <p><b>Effectiveness:</b> Due to staff reductions and budget cuts, Staff was unable to update the Zoning Code to require all residential zones to have a minimum lot depth of 200 feet. Currently, the A-1 zone require a minimum lot depth of 200 feet, the A-2 zone requires a minimum lot depth of 240 feet, and the A-E zone requires a lot depth of 150 feet. The R-1 and Residential Multi-Family (R-3) zones require a minimum lot depth of 100 feet. Although Staff was unable to officially update the Zoning Code during the previously planning period, all newly created single family lots within the A-1, A-2 and A-E zones achieved a minimum depth of 200 feet.</p> <p><b>Appropriateness:</b> To maintain the rural atmosphere of Norco, the City will continue to maintain this rural atmosphere by requiring a minimum lot depth of 200 feet in zones that are intended for agriculture and animal keeping. This action will be combined with Action 1.1.1 and Action 1.1.2 and will be continued in the 2014-2021 Housing Plan focusing on the preservation of the animal-keeping and small-plot agricultural character of the existing community,</p> |



**Goal 1: Promote and maintain the City’s small-plot agricultural and animal-keeping lifestyle.**

**Policy 1.3 Public Service Policy:** Ensure that the level of public services to residential areas of the City is based on anticipated population projections with the goal of protecting the environment.

**Program**

**Accomplishments**

**Action 1.3.1:** All new residential construction shall include the necessary infrastructure to provide services concurrent with City standards, including a lateral connection to the City’s sewer system for each single lot that is developed with a home.  
**Timing:** Ongoing, 2008-2014  
**Responsibility:** Engineering Department, Riverside County Health Department, Economic Development Agency.

**Progress:** During the previous planning period, as applications were processed the City required and verified that all new residential construction would be connected to the City’s sewer system. The City has an established ordinance that specifically mandates that all new construction connect to the City’s existing sewer system.  
**Effectiveness:** From 2006 to 2012, approximately 27 residential units were constructed, all of which were connected to the existing infrastructure system. During the planning period, the City also encouraged existing households to utilize the City’s sewer rebate/loan programs low interest loans to complete infrastructure upgrades.  
**Appropriateness:** The City will continue to require all new construction to connect to existing systems or to provide new infrastructure to avoid the use of septic tanks and other private disposal systems. This program will be combined with Action 1.3.2 and will be included in the 2014-2021 Housing Element.



**Goal 1: Promote and maintain the City’s small-plot agricultural and animal-keeping lifestyle.**

**Policy 1.3 Public Service Policy:** Ensure that the level of public services to residential areas of the City is based on anticipated population projections with the goal of protecting the environment.

| Program   | Accomplishments  |
|---|--|
| <p><b>Action 1.3.2:</b> Any residential unit not currently hooked up to the sewer system shall be required to install a lateral sewer line connection to the system prior to the sale of the property in question where a sewer main exist near the property. Qualified residents are encouraged to use the HIP or Sewer Loan Program, which provide the necessary financing for low- and moderate-income households.</p> <p><b>Timing:</b> Ongoing, 2008-2014</p> <p><b>Responsibility:</b> Engineering Department, Riverside County Health Department, Economic Development Agency.</p> | <p><b>Progress:</b> During the previous planning period, as applications were processed the City required and verified that all new residential construction would be connected to the City’s sewer system. The City has an established Ordinance 14.07.100 that specifically mandates that all new construction connect to the City’s existing sewer system. The City also offered two programs to reduce the number of housing units using a septic system. The Home Improvement Program (HIP) offers a Deferred Loan that can be used to assist households that do not exceed 80 percent of the median income for Riverside County. Second, the Sewer Connection Loan Program has three sewer connection/rebate programs:</p> <ol style="list-style-type: none"> <li>1) The CRA Sewer Loan Program offers assistance of a 3 percent interest loan for households that do not exceed 120 percent of the Riverside County median income.</li> <li>2) The City Sewer Loan Program assists households whose income exceeds the 120 percent limit of the CRA-funded program.</li> <li>3) The Sewer Assessment Rebate Program offers reimbursement of homeowners of Low-Mod income for a 20-year tax assessment levied to construct the sewer lateral in the street. This bond expires in fiscal year 2008-09 and will be discontinued upon expiration of the bond.</li> </ol> <p><b>Effectiveness:</b> From 2006 to 2012, approximately 27 residential units were constructed, all of which were connected to the existing infrastructure system. During the planning period, the City also encouraged existing households to utilize the City’s sewer rebate/loan programs low interest loans to complete infrastructure upgrades. Since 2006, 45 households have been assisted through the HIP Deferred Loan Program; and 280 households have been assisted through the City’s Sewer Loan Program.</p> <p><b>Appropriateness:</b> The City will continue to require all new construction to connect to existing systems or to provide new infrastructure to avoid the use of septic tanks and other private disposal systems. This program will be combined with Action 1.3.1 and will be included in the 2014-2021 Housing Element.</p> |



| Goal 2: Remove or reduce constraints on the development of housing.   |   |
|---|---|
| <p><b>Policy 2.1 Land Use Policy:</b> The City will remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.</p>  |   |
| Program   | Accomplishments   |
| <p><b>Action 2.1.1:</b> The City shall prioritize the development processing time of applications for new construction or rehabilitation of housing for lower and moderate-income households and seniors. Additionally, extremely low income households will be given priority over all other income groups.</p> <p><b>Timing:</b> Ongoing, 2008-2014</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> Throughout the planning period, the City offered and promoted streamlined development processing, prioritizing the review of projects that include affordable units. Staff continuously facilitates inter-departmental collaboration to ensure that the application process is as efficient as possible.</p> <p><b>Effectiveness:</b> To date no applications for the development of housing for lower income households has been proposed. Due to the decline in development applications the City has been effective in minimizing application processing times.</p> <p><b>Appropriateness:</b> The City recognizes the importance of providing a streamlined review process and approving residential projects as quickly as possible to minimize funds lost due to schedule delays. This program will be included in the 2014-2021 Housing Element.</p> |
| <p><b>Action 2.1.2:</b> Amend the Zoning Code to treat transitional and supportive housing as a residential use, subject only to those restrictions on residential uses contained in the same zone.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p>  | <p><b>Progress:</b> Due to funding reductions and staff cutbacks the City was unable to complete the Zoning Code amendments in the time specified in the Housing Plan. In December 2013, the City Council approved Ordinance 969 amending the Zoning Ordinance to allow transitional and supportive housing as a residential use, subject to the same requirements that apply to other residential uses in that same zone.</p> <p><b>Effectiveness:</b> The City will effectively amend the Zoning Code to allow for transitional and supportive housing within the planning period.</p> <p><b>Appropriateness:</b> As the City will complete the required rezoning to ensure that transitional housing is permitted, this program will not be included in the 2014-2021 Housing Element.</p>   |



| Goal 2: Remove or reduce constraints on the development of housing.  |   |
|--|---|
| Policy 2.1 Land Use Policy: The City will remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.   |   |
| Program  | Accomplishments   |
| <p><b>Action 2.1.3:</b> Amend the Heavy Commercial/Light Manufacturing (M-1) zone to permit emergency shelters by right, without a conditional use permit or any other discretionary action and will only be subject to those conditions and standards consistent with State law.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> Due to funding reductions and staff cutbacks the City was unable to complete the Zoning Code amendments in the time specified in the Housing Plan. In December 2013, the City Council approved Ordinance 969 amending the Zoning Ordinance to allow emergency shelters in the Heavy Commercial/Light Manufacturing (M-1) zone by right without any other discretionary permit required.</p> <p><b>Effectiveness:</b> The City will effectively amend the Zoning Code to allow for emergency shelters within the planning period. The City has also identified a 23-acre vacant M-1 (Heavy Commercial/Light Industrial) site that could accommodate an emergency shelter if one is proposed.</p> <p><b>Appropriateness:</b> As the City will complete the required rezoning to ensure that opportunities for emergency shelters are permitted, this program will not be included in the 2014-2021 Housing Element.</p>   |
| <p><b>Action 2.1.4:</b> Continue to utilize the City's website to advertise programs, such as the Home Improvement Grant, Deferred Loan Program, Emergency Grant, First-time Homebuyer, and Infill Program that offer housing assistance opportunities for residents of Norco.</p> <p><b>Timeframe:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division</p>                             | <p><b>Progress:</b> During the 2008-2014, City Staff maintained and updated information on its available housing programs. Residents can easily search to find a program description and information on the application process.</p> <p><b>Effectiveness:</b> In 2006, the Home Improvement Program assisted 17 very low-, 28 low- and 41 moderate-income households; City staff continues to service an increase in the number of clients seeking assistance for home repairs. Additionally, the City's Sewer Connection/Rebate Programs assisted 118 very low-income households in covering the costs to connect their residence to a lateral sewer line.</p> <p><b>Appropriateness:</b> The City recognizes the importance of providing residents with information on available funding offered and will continue to take an aggressive approach in advertising programs through different forms of media. With the elimination of the Redevelopment Agency the City has reduced funds available to support housing programs and has decided to focus efforts on the Home Rehabilitation Program, which combines the Home Improvement Grant, the Deferred Loan Program, and the Emergency Grant programs. Separate housing assistance programs have been included in the 2014-2021 Housing Plan.</p> |



| Goal 2: Remove or reduce constraints on the development of housing.   |   |
|---|---|
| Policy 2.1 Land Use Policy: The City will remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.  |   |
| Program   | Accomplishments   |
| <p><b>Action 2.1.5:</b> Amend the approval process for Second Dwelling Units by removing discretionary review and public hearing requirements in the Zoning Code.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p>                              | <p><b>Progress:</b> To approve a second unit on a residential lot, the Norco Zoning Code historically has required an applicant to adhere to minor site plan review process, which specifies review and approval by the Norco Planning Commission. To achieve compliance with State law, the City determined that the Zoning Code should be amended to allow for applications to be administratively approved by Planning Staff. Due to funding reductions and staff cutbacks the City was unable to complete the Zoning Code amendments in the time specified in the Housing Plan, however in December 2013, the City revised their second unit requirements to be compliant with State law via Ordinance 969.</p> <p><b>Effectiveness:</b> During the 2008-2014 planning period, the City continued to provide for second units in single family residential zones on lots with an appropriate area. Since 2006, no second unit applications have been received.</p> <p><b>Appropriateness:</b> The City recognizes second units as an affordable housing option and will continue to allow for second units to be constructed. This program will be included in the 2014-2021 Housing Element.</p> |
| <p><b>Action 2.1.6:</b> The Zoning Code will be amended to include a definition of Single Room Occupancy (SRO) unit and to permit SROs in the Heavy Commercial/Light Manufacturing (M-1) zone.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> Due to funding reductions and staff cutbacks the City was unable to complete the Zoning Code amendments in the time specified in the Housing Plan. In 2013, the City drafted an ordinance defining single room occupancy (SRO) units and amending the Zoning Code to allow SRO units in the Heavy Commercial/Light Manufacturing (M-1) zone. The final revised ordinance was presented to the City Council concurrent with the adoption of the 2014-2021 Housing Element.</p> <p><b>Effectiveness:</b> The City will effectively amend the Zoning Code to allow for SRO units within the planning period.</p> <p><b>Appropriateness:</b> As the City will complete the required revisions to define and permit SRO units, this program will not be included in the 2014-2021 Housing Element.</p>   |



| Goal 2: Remove or reduce constraints on the development of housing.  |   |
|--|---|
| <p><b>Policy 2.1 Land Use Policy:</b> The City will remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.</p>   |   |
| Program  | Accomplishments   |
| <p><b>Action 2.1.7:</b> City staff will specifically review development standards for established residential zones to identify standards that may constrain the development of affordable housing and housing for special groups such as disabled individuals.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> On a regular basis the City reviews their development standards and also in instances where developers express concern regarding the feasibility of constructing new housing in the City. During the planning period, Staff has maintained communication with local developers regarding development standard modifications.</p> <p><b>Effectiveness:</b> Throughout the planning period, Staff has maintained their commitment to address development constraints on a project by project basis and to identify ways that standards could be modified if it is determined that such requirements were impeding the development of affordable housing or housing for disabled residents. The City also provides fast track processing for applications related to the creation of affordable housing and offers fee modifications, when funds are available, for projects including affordable units that are required to apply for variations to the existing development standards. The City was able to achieve their objectives.</p> <p><b>Appropriateness:</b> The City recognizes the importance of reviewing their development standards on a regular basis and seeking input from developers to identify potential constraints to the development affordable housing. The City will continue to review their standards and address any standards that may be identified as a constraint in the 2014-2021 Housing Element.</p> |



| <p><b>Goal 2: Remove or reduce constraints on the development of housing.</b></p>  |  |
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| <p><b>Policy 2.1 Land Use Policy:</b> The City will remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.</p>   |  |
| Program  | Accomplishments  |
| <p><b>Action 2.1.8:</b> To facilitate the development of affordable housing and accommodate the City's remaining RHNA of 599 lower income households; the City will establish and implement the Housing Development Overlay (HDO) zone on approximately 100 acres of underutilized and vacant land.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> During the previous planning period, the City adopted Ordinance 947 on April 4, 2012, which amended the General Plan and Zoning Code to implement the Housing Development Overlay (HDO) zone. The HDO zone is intended to encourage the development of affordable housing at densities up to 30 dwelling units per acre. Per Ordinances 942, 943, 944, 945 and 946 also adopted on April 4, 2012, the City has rezoned approximately 100 acres to accommodate their 2008-2014 RHNA and AB 1233 carryover from the 2000-2005 planning period. Specifically, to accommodate their combined RHNA allocation, the City identified 5 sites to be immediately rezoned. All identified parcels approved as part of the HDO zone, were required to meet the minimum development requirements for residential units before non-residential uses, as permitted in the underlying zoning, are allowed. As HCD is requiring that the HDO zone be amended to allow a minimum 30 dwelling units per acre, in November 2013, the City Council approved Ordinance 965 to increase the development density permitted by the HDO zone from 20 du/ac to 30 du/ac.</p> <p><b>Effectiveness:</b> To achieve certification of their 2008-2014 Housing Element the City effectively created the HDO zone to facilitate and encourage the development of residential uses on five specific sites at densities appropriate to accommodate their combined RHNA allocation. The City effectively implemented this action.</p> <p><b>Appropriateness:</b> The City maintains an inventory of available and potential residential development sites and will continue to do so for the upcoming planning period. The City utilizes this inventory to help direct interested developers to potential sites for housing. The City will continue to update the inventory throughout the 2014-2021 planning cycle, and will continue to offer development incentives whenever feasible. This program will not be included in the 2014-2021 Housing Element.</p> |



| <b>Goal 2: Remove or reduce constraints on the development of housing.</b>  |  |
|---|--|
| <b>Policy 2.1 Land Use Policy:</b> The City will remove or mitigate constraints to the maintenance, improvement, and development of affordable housing as is feasible and in conjunction with the Land Use Element of the General Plan, and the goals of the community.   |  |
| <b>Program</b>  | <b>Accomplishments</b>   |
| <p><b>Action 2.1.9:</b> To encourage the development of residential and mixed-use projects, the City will establish a lot consolidation program, which offers incentives such as a reduction in development standards (i.e. lot size, parking, and open space requirements) to merge adjacent lots.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p>                          | <p><b>Progress:</b> The City has historically offered development incentives for projects that include affordable units and will continue to offer these incentives for projects requiring lot consolidation actions. On a case-by-case basis the City does review projects and provides project assistance to developments that include affordable units, when funding is available.</p> <p><b>Effectiveness:</b> The City has not to date had an application or a request from a developer to consolidate lots for the purposes of creating a larger development.</p> <p><b>Appropriateness:</b> The City recognizes the importance of offering incentives to encourage lot consolidation and will continue to provide incentives when feasible. The City will continue to provide information on this program to developers with applicable projects. While funding is limited, the City recognizes the importance of maintaining this program, which will allow Staff to easily administer funds as they become available. This program will be included in the 2014-2021 Housing Element.</p> |
| <b>Goal 2: Remove or reduce constraints on the development of housing.</b>  |  |
| <b>Policy 2.2 Infrastructure Policy:</b> Ensure that water and sewer providers are aware of the City’s intentions for residential development throughout the City.  |  |
| <b>Program</b>  | <b>Accomplishments</b>   |
| <p><b>Action 2.2.1:</b> In accordance with Government Code Section 65589.7 as revised in 2005, immediately following City Council adoption, the City must deliver a copy of the 2008 Housing Element to all public agencies or private entities that provide water or sewer services to properties within the City of Norco.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p> | <p><b>Progress:</b> Following the certification and adoption of the 2008-2014 Housing Element the City submitted the final draft to the appropriate water and sewer service providers.</p> <p><b>Effectiveness:</b> The City was able to effectively achieve their objective, providing water and sewer providers with information about future housing development.</p> <p><b>Appropriateness:</b> As required by State law, the City will submit the final 2014-2021 Housing Element to local water and sewer providers for their review and input. This program will be included in the 2014-2021 Housing Element.</p>  |



| Goal 3: Conserve the existing low income/affordable housing stock.  |  |
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| Policy 3.1 Conservation Policy: The City will establish measures to conserve existing housing stock and maintain it within an affordability range for low- and moderate-income households.  |  |
| Program   | Accomplishments  |
| <p><b>Action 3.1.1:</b> The City should keep an inventory of affordable housing units and promote, through its Redevelopment Agency, the use of additional affordable housing assistance programs, as appropriate, for existing homes that have the potential to convert to non low-income status.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Redevelopment Agency</p> | <p><b>Progress:</b> In accordance with provisions of AB 987, the City maintains a database of affordable housing units in the City, which is updated annually. The report describes newly constructed and substantially rehabilitated housing units that were developed or assisted with former Redevelopment Agency Housing Funds. The City's current AB 987 table indicates that no affordable units are at-risk from converting from affordable to market-rate housing: Clark Terrace Phase I (40 years; expires 2035), Clark Terrace Phase II (40 years; expires 2041), Heritage Park (55 years; expires 2062).</p> <p><b>Effectiveness:</b> The City continues to monitor the affordable units within the community and will actively address developments that are at-risk of conversion to market rate rents. This program provides important information to City Staff and public officials about existing affordable units in the City.</p> <p><b>Appropriateness:</b> An inventory of affordable units will be maintained to monitor affordable units that may be at-risk of converting to market-rate housing, as required by AB 987. This program will be included in the 2014-2021 Housing Element.</p> |



| Goal 3: Conserve the existing low income/affordable housing stock.  |   |
|---|---|
| Policy 3.1 Conservation Policy: The City will establish measures to conserve existing housing stock and maintain it within an affordability range for low- and moderate-income households.  |   |
| Program   | Accomplishments   |
| <p><b>Action 3.1.2:</b> Utilize Redevelopment Set-Aside Housing funds if available, or other resources such as HOME funds, California Housing Finance Agency single-family and multi-family programs, HUD Section 208/811 loans, and HOPE II and III Homeownership programs to stimulate private developer and non-profit entity efforts in the development and financing of housing for lower and moderate-income households.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Redevelopment Agency</p> | <p><b>Progress:</b> The Infill Housing Program, operated by the former Redevelopment Agency, allows for the purchase of substandard housing units to be rehabilitated and sold to low-income households. The Infill Housing Program also allowed the City to acquire vacant and substandard lots to develop infill housing.</p> <p><b>Effectiveness:</b> During the planning period the City was able to purchase and assist with the rehabilitation of 2 single family homes. These properties have 30 year affordability covenants in place that do not expire until 2037 and 2038. In both instances the City partnered with Habitat for Humanity. With the dissolution of the Redevelopment Agency in 2012 and the loss of the redevelopment set-aside fund, the City does not have a permanent funding source to purchase or rehabilitate properties.</p> <p><b>Appropriateness:</b> While this program will be included in the 2014-2021 Housing Element the program will be modified and administered based on funds available. For the 2014-2021 planning period, through the Infill Housing Program, the City will maintain, on an ongoing basis, the comprehensive land use database identifying parcels and/or structures suitable for residential development and/or redevelopment. As the City has created and identified the City as the successor agency to the RDA, Staff will be responsible for the continuation of the program. It is the City's hope that as the economy improves having this program in place will allow Staff to purchase sites when funding is available. This program will be included in the 2014-2021 Housing Element</p> |
| <p><b>Action 3.1.3:</b> The Redevelopment Agency should facilitate discussions between developers and local banks to meet their obligations pursuant to the California Community Reinvestment Act (CCRA) providing favorable financing to developers involved in projects designed to provide lower and moderate-income housing opportunities.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Redevelopment Agency</p>   | <p><b>Progress:</b> Due to funding reductions and staff cutbacks the City was unable to facilitate regular meetings between developers and local banks. Furthermore the dissolution of the Redevelopment Agency eliminated key staff people necessary to organize potential meetings. Remaining staff members are aware of the programs offered by the California Housing Finance Agency (CHFA) and direct affordable housing developers to contact CHFA regarding funding opportunities.</p> <p><b>Effectiveness:</b> During the planning period, the City did not facilitate meetings between developers and local banks as development in the City was minimal, and key RDA staff member positions were eliminated.</p> <p><b>Appropriateness:</b> Given that the availability of funding and the participating mortgage lenders are often changing the City will modify this program to focus on providing information and educating developers and homebuyers about funding opportunities through CHFA. This program will be combined with Action 3.1.4 and included in the 2014-2021 Housing Element.</p>   |



| Goal 3: Conserve the existing low income/affordable housing stock.   |  |
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| Policy 3.1 Conservation Policy: The City will establish measures to conserve existing housing stock and maintain it within an affordability range for low- and moderate-income households.   |  |
| Program  | Accomplishments  |
| <p><b>Action 3.1.4:</b> The City will maintain a list of mortgage lenders participating in the California Housing Finance Agency (CHFA) program and refer the program to builders or corporations interested in developing housing in the City.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Redevelopment Agency</p> | <p><b>Progress:</b> Due to funding reductions and staff cutbacks the City was unable to assemble and maintain a list of mortgage lenders as the dissolution of the Redevelopment Agency eliminated key staff people necessary to collect and update the required information. Remaining staff members are aware of the programs offered by the California Housing Finance Agency (CHFA) and direct affordable housing developers to contact CHFA regarding funding opportunities.</p> <p><b>Effectiveness:</b> The City was unable to establish and maintain a list of lenders, however City Staff is aware of programs offered by CFHA and provides information on available programs to interested residents.</p> <p><b>Appropriateness:</b> Given that the availability of funding and the participating mortgage lenders are often changing the City will modify this program to focus on providing information and educating developers and homebuyers about funding opportunities through CHFA. This program will be combined with Action 3.1.3 and included in the 2014-2021 Housing Element.</p> |
| <p><b>Action 3.1.5:</b> Continue cooperation with the Riverside County Housing Authority to provide Section 8 rental assistance and work with property owners to encourage expansion of rental projects participating in the program.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Redevelopment Agency</p>           | <p><b>Progress:</b> The City currently offers information on their website and on City Hall on housing programs offered by the City, the County of Riverside and other local housing service providers, including the Section 8 program.</p> <p><b>Effectiveness:</b> On an annual basis approximately 8,000 households receive Section 8 vouchers in Riverside County. Norco currently refers residents in need of housing assistance to the County to receive Section 8 assistance. Generally, within Norco there is surplus of available units that accept Section 8.</p> <p><b>Appropriateness:</b> The County offers a variety of housing assistance programs that can supplement the City's current housing programs. Consequently, the City will continue to provide information on programs offered by the County on the City website, at City Hall, and in other public places. This program will be included in the 2014-2021 Housing Element.</p>   |



| <b>Goal 4: Provide adequate housing in the City for all economic segments of the community.</b>   |   |
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| <b>Policy 4.1 Government Aid Policy:</b> The City will seek any Federal, State, and Local funding to help provide and subsidize low-cost housing.   |   |
| <b>Program</b>  | <b>Accomplishments</b>  |
| <p><b>Action 4.1.1:</b> Identify sites that could potentially serve as locations for the construction of infill housing in accordance with the Redevelopment Agency's Infill Housing Program, using the Agency's set-aside funds and CDBG funds as appropriate.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division and Redevelopment Agency</p> | <p><b>Progress:</b> During the previous planning period, to promote the Housing Infill Program the City identified opportunity sites for the future construction of infill housing. Specifically, the 2008-2014 Housing Element identified 5 specific sites that were rezoned to accommodate higher density development and a specific page on City's website was developed, dedicated to major development opportunities. The website includes a map of opportunity areas and descriptions of specific sites.</p> <p><b>Effectiveness:</b> The City was able to effectively provide and maintain information on specific sites that are available for development in the community. As RDA funds are no longer available and CDBG funds are very limited the City has determined that an alternative funding source is needed to provide additional incentives to affordable housing developers to develop affordable units.</p> <p><b>Appropriateness:</b> This program will be combined with Action 3.1.2 and included in the 2014-2021 Housing Element focusing on providing developers with information on available sites in the City that are appropriate for new development. City Staff will promote the program at City Hall, on its website and will evaluate requests for funding on a case by case basis. This program will be included in the 2014-2021 Housing Element</p> |
| <p><b>Action 4.1.2:</b> The City should seek additional opportunities to assist low and moderate-income households through the First-Time Homebuyer Program, using the Redevelopment Agency's set-aside funds as appropriate.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division and Redevelopment Agency</p>                                   | <p><b>Progress:</b> Prior to 2012, the City advertised the availability of RDA funding to assist households through the First-Time Homebuyers Program online and at City Hall. The First-Time Homebuyers Program offers down-payment assistance to households that earn less than 120% of the County median income.</p> <p><b>Effectiveness:</b> Due to high home prices in Norco, most applicants have been unable to purchase a home that qualifies as affordable to a moderate or low income household. Consequently, since 2006, no households have been assisted through the program. Furthermore with the dissolution of the Redevelopment Agency in 2012, funding for this program was suspended. As the City was identified as the successor agency to the RDA, Staff will be responsible for the continuation of the program, should funding become available. The City continues to seek new funding sources for the program.</p> <p><b>Appropriateness:</b> While this program will be included in the 2014-2021 Housing Element the program will be administered based on funds available. It is the City's hope that as the economy improves, having this program in place will allow Staff to easily begin accepting applications when funding is available. This program will be included in the 2014-2021 Housing Element.</p>  |



| Goal 4: Provide adequate housing in the City for all economic segments of the community.   |   |
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| Policy 4.2 Public/Private Partnership Policy: The City will encourage public/private sector partnerships and cooperation in developing and implementing solutions to affordable housing, and special housing needs.  |   |
| Program  | Accomplishments   |
| <p><b>Action 4.2.1:</b> Continue to seek additional opportunities to work with Habitat for Humanity, and other private or public agencies, for the development of low income housing units, especially through the Infill Housing Program.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division and Redevelopment Agency</p> | <p><b>Progress:</b> Through the Infill Housing Program, operated by the former Redevelopment Agency, the City was able to focus resources to purchase of substandard housing units to be rehabilitated and sold to low-income households. Through this program the City was able to purchase and assist with the rehabilitation of 2 single family homes through partnerships with Habitat for Humanity.</p> <p><b>Effectiveness:</b> The City has determined that a close working relationship with non-profit and private organizations is an effective means of creating or rehabilitating affordable housing units. The two properties rehabilitated in 2007 and 2008, both have 30 year affordability covenants in place that do not expire until 2037 and 2038 respectively. Unfortunately, with the dissolution of the Redevelopment Agency in 2012 and the loss of the redevelopment set-aside fund, the City does not have a permanent funding source to purchase or rehabilitate properties.</p> <p><b>Appropriateness:</b> While this program will be included in the 2014-2021 Housing Element the program will be administered based on funds available. As the City has created and identified the City as the successor agency to the RDA, Staff will be responsible for the continuation of the program. It is the City's hope that as the economy improves having this program in place will allow Staff to purchase sites when funding is available. This program will be included in the 2014-2021 Housing Element</p> |



| Goal 4: Provide adequate housing in the City for all economic segments of the community.   |  |
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| <p><b>Policy 4.3 Services and Utilities Policy:</b> The City will encourage residential infill within existing neighborhoods to better utilize existing services and utilities and to reduce infrastructure development costs.</p>   |  |
| Program  | Accomplishments  |
| <p><b>Action 4.3.1:</b> Prioritize Redevelopment Set-Aside Housing funds if available, or other resources such as HOME funds, California Housing Finance Agency single-family and multi-family programs, HUD Section 208/811 loans, and HOPE II and III Homeownership programs for the development of rental projects that provide units with three or more bedrooms.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Planning Division and Redevelopment Agency</p> | <p><b>Progress:</b> During the planning period, the City maintained RDA funding prior to the dissolution of the RDA in 2012 and investigated alternative funding sources such as HOME funds, the California Housing Finance Agency single-family and multi-family programs, HUD Section 208/811 loans, and HOPE II and III Homeownership programs to encourage the development of large units with three or more bedrooms.</p> <p><b>Effectiveness:</b> From 2006 to 2012, approximately 27 residential units were constructed, all of which were market rate single family homes. As this program is aimed at multi-family rental projects, proposed development did not qualify for the funding available from this program.</p> <p><b>Appropriateness:</b> Large renter households continue to be a prominent special needs group in the City, as identified in Chapter 5, Housing Needs. The City will continue to provide incentives, when feasible, to encourage developers to provide units with three or more bedrooms. While funding is limited, the City recognizes the importance of maintaining this program, which will allow them to easily administer funds as they become available. This program will be included in the 2014-2021 Housing Element.</p> |



| Goal 5: Improve and conserve existing residential neighborhoods.   |   |
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| Policy 5.1 Preservation Policy: Seek methods of preserving and enhancing existing neighborhoods within the City through capital improvement planning and redevelopment programs.   |   |
| Program  | Accomplishments   |
| <p><b>Action 5.1.1:</b> Continue to utilize the Redevelopment Agency's Deferred Loan Program to assist low and moderate income families to finance needed home improvements with low interest rate loans.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division and Redevelopment Agency</p>  | <p><b>Progress:</b> Prior to 2012, the City advertised the availability of RDA funding to assist households through the Deferred Loan Program online and at City Hall. The Deferred Loan Program offers assist low and moderate income families to finance needed home improvements with low interest rate loans. Starting in 2012 the City posted notice on their website that program was suspended pending the identification of new funding sources.</p> <p><b>Effectiveness:</b> From 2006 to 2012, the City was able to assist 5 households annually through the program. As mentioned previously, following the dissolution of the Redevelopment Agency in 2012, funding for this program was suspended. As the City was identified as the successor agency to the RDA, Staff will be responsible for the continuation of the program, should funding become available. The City continues to seek new funding sources for the program.</p> <p><b>Appropriateness:</b> While this program will be included in the 2014-2021 Housing Element the program will be administered based on funds available. It is the City's hope that as the economy improves, having this program in place will allow Staff to easily begin accepting applications when funding is available. This program will be included in the 2014-2021 Housing Element.</p> |
| <p><b>Action 5.1.2:</b> Identify capital improvements citywide, including maintenance and improvement of streets and trails, to preserve and enhance the identity of each of the City's neighborhoods.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Engineering Division and Redevelopment Agency</p> | <p><b>Progress:</b> The City's Budgeting and Finance Department produces an annual Five Year Capital Improvement Plan that serves as a guide to ensure that limited financial resources are allocated towards important City services and strategic priorities identified by the City Council and management.</p> <p><b>Effectiveness:</b> In 2006, street medians were installed along Hamner Avenue. Equestrian trails have been improved with new trail fencing and paving materials to improve safety and aesthetics. Also, new equestrian trails have been added to form an extensive trail network. New irrigation systems have been installed to water trees and landscaping along trails and paths.</p> <p><b>Appropriateness:</b> The City will continue to make capital improvements that enhance and preserve the rural atmosphere of the City's neighborhoods; however the policies and programs to achieve this will be emphasized in the General Plan Circulation Element. This program will not be included in the 2014-2021 Housing Element.</p>  |



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| <p><b>Action 5.1.3:</b> The City shall adopt a density bonus ordinance that is in compliance with the State’s density bonus law.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division and Housing Division</p>  | <p><b>Progress:</b> Due to funding reductions and staff cutbacks the City was unable to adopt a density bonus ordinance in the time specified in the Housing Plan. The City did adopt the Housing Development Overlay zone, which permits a density bonus up to 30 dwelling units per acre in specified areas of the city. In November 2013, the City Council approved Ordinance 965 establishing an official density bonus ordinance that is in compliance with the State’s density bonus law.</p> <p><b>Effectiveness:</b> The City will effectively amend the Zoning Code to introduce a density bonus ordinance that is in compliance with State law during the planning period.</p> <p><b>Appropriateness:</b> The City recognizes the importance of offering incentives like the density bonus incentive and will continue to provide this incentive in the future. The City will continue to provide information on this program to developers with applicable projects. This program will be included in the 2014-2021 Housing Element</p> |
| <p><b>Goal 5: Improve and conserve existing residential neighborhoods.</b></p>  |  |
| <p><b>Policy 5.2 Code Compliance Policy:</b> Code Compliance Policy: Continue to pursue enforcement of the housing code, and the nuisance abatement program.</p>  |  |
| <p><b>Program</b></p>   | <p><b>Accomplishments</b></p>  |
| <p><b>Action 5.2.1:</b> Pursue the abatement of code violations and ensure that households that qualify for assistance are aware of the Redevelopment Agency’s Home Improvement Program. This can be used to fund improvements in low income households where financing the improvements may be beyond the capacity of the household in violation.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division, Planning Division, Building Division, and Redevelopment Agency</p> | <p><b>Progress:</b> The City of Norco code enforcement division inspects residences to make sure they are in compliance with the California Building Code and the City’s Municipal Code. If tenants complain about maintenance problems, Code Enforcement will investigate the complaint and send violation notices if necessary.</p> <p><b>Effectiveness:</b> Throughout the planning period the City allocated \$100,000 from the General Fund to support their code enforcement program. From 2006-2012 the estimated that more than 800 code enforcement cases were addressed annually. The City was able to achieve their objectives.</p> <p><b>Appropriateness:</b> This program is crucial to preserving the City’s existing housing stock and is connected to rehabilitation programs offered by the City. The City will continue to utilize departmental funds to offer this program in the upcoming planning period.</p>   |



| Goal 6: Provide quality housing for all residents of the community.  |  |
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| Policy 6.1 Equal Housing Policy: Promote equal housing opportunities that do not discriminate against any person due to age, race, sex, marital status, ethnic background, income, or any other arbitrary factors.   |  |
| Programs   | Accomplishments  |
| <p><b>Action 6.1.1:</b> Promote assistance in home repairs to senior citizens using the Home Improvement Grant for qualifying households.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division and Redevelopment Agency</p>  | <p><b>Progress:</b> Prior to 2012, the City advertised the availability of RDA funding to assist households through the Home Improvement Grant online and at City Hall. The Home Improvement Grant offers assistance to low and moderate income senior residents to finance needed home improvements or modifications to accommodate a disability.</p> <p><b>Effectiveness:</b> From 2006 to 2011, the City was able to assist 10 households annually through the program. Following the dissolution of the Redevelopment Agency in 2012, funding for this program was suspended. As the City was identified as the successor agency to the RDA, Staff will be responsible for the continuation of the program, should funding become available. The City continues to seek new funding sources for the program.</p> <p><b>Appropriateness:</b> While this program will be included in the 2014-2021 Housing Element the program will be administered based on funds available. It is the City's hope that as the economy improves, having this program in place will allow Staff to easily begin accepting applications when funding is available. This program will be included in the 2014-2021 Housing Element.</p>  |
| <p><b>Action 6.1.2:</b> Promote housing assistance opportunities through the Home Improvement Grant and/or the Deferred Loan Program, for low and moderate-income households with special housing needs as a result of one or more members within that household being disabled and needing specific household aids.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division and Redevelopment Agency</p> | <p><b>Progress:</b> Prior to 2012, the City advertised the availability of RDA funding to assist households to complete home modifications to accommodate disabilities through the Home Improvement Grant and the Deferred Loan Program online and at City Hall.</p> <p><b>Effectiveness:</b> From 2006 to 2011, the City was able to assist 5 households annually through the programs. Following the dissolution of the Redevelopment Agency in 2012, funding for both programs was suspended. Given their limited resources the City has decided to combine the grant and loan program into one program and as the successor agency to the RDA, Staff will be responsible for the continuation of the program, should funding become available. The City continues to seek new funding sources for the program.</p> <p><b>Appropriateness:</b> The Home Improvement Grant and the Deferred Loan Program will be combined into one program titled the Home Improvement Program, which will offer loans and grants as funds are available. Funding will be prioritized for senior households, and very low income families. It is the City's hope that as the economy improves, having this program in place will allow Staff to easily begin accepting applications when funding is available. This program will be included in the 2014-2021 Housing Element.</p> |



| Goal 6: Provide quality housing for all residents of the community.  |  |
|--|--|
| Policy 6.1 Equal Housing Policy: Promote equal housing opportunities that do not discriminate against any person due to age, race, sex, marital status, ethnic background, income, or any other arbitrary factors.   |  |
| Programs   | Accomplishments  |
| <p><b>Action 6.1.3:</b> Establish reasonable accommodation procedures in the Zoning Code and as applicable, the Building Code, to provide disabled individuals or household's equal housing opportunity through residential unit modifications intended to improve mobility and accessibility, and to provide the flexibility necessary for developing housing for individuals with disabilities.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division and Building Division</p> | <p><b>Progress:</b> Concurrent with housing element adoption, the City Council will consider an ordinance, to establish reasonable accommodation procedures to address existing constraints to the provision of accommodations for persons with disabilities. The City is committed to assisting residents in need of reasonable accommodation and will continue to direct eligible residents to apply for applicable funds through the Riverside County including the Home Repair Loan Program (HRLP) and Senior Home Repair Grant (SHRG). The HRLP provides one-time loans to qualified low-income homeowners to repair or improve the quality of their homes. The loan is designed to address health and safety issues, Housing Quality Standards (HQS) and improve substandard living conditions within the scope of eligible program repairs. The SHRG Program provides one-time grants to qualified very low-income senior homeowners (62 years or older) or very low-income persons with disabilities of any age to repair or improve their homes within the scope of eligible program repairs. The City also offers assistance through the Home Improvement Grant and/or the Deferred Loan Program to complete modifications for disabilities.</p> <p><b>Effectiveness:</b> Due to reductions in staff time and available funding this program was not implemented in the timeframe identified in the previous Housing Plan; however the City was able to effectively implement a reasonable accommodate ordinance prior to the end of the planning period.</p> <p><b>Appropriateness:</b> For the 2014-2021 planning period the City will continue to partner with the County of Riverside and will promote the adopted reasonable accommodation procedures on the City website and at City Hall.</p> |
| <p><b>Action 6.1.4:</b> Revise the definition of family in the Zoning Code to comply with federal and State housing laws.</p> <p><b>Timeframe:</b> Within one year of Housing Element adoption</p> <p><b>Responsibility:</b> Planning Division</p>   | <p><b>Progress:</b> Concurrent the adoption of the 2014-2021 Housing Element, the City Council will amend the zoning code to include a definition of family that is compliant with State requirements.</p> <p><b>Effectiveness:</b> Due to staffing reductions and budget cuts, the City was unable amend the zoning ordinance to include a definition of "family" in the timeframe anticipated. The City has prepared a draft definition and will present the revised Zoning Code to City Council concurrent with the adoption of the 2014-2021 Housing Element. The City will effectively implement this program during the established planning period.</p> <p><b>Appropriateness:</b> As the City will effectively implement the program and no further action is required, this program will not be included in the 2014-2021 Housing Plan.</p>   |



| Goal 6: Provide quality housing for all residents of the community.  |   |
|--|---|
| Policy 6.1 Equal Housing Policy: Promote equal housing opportunities that do not discriminate against any person due to age, race, sex, marital status, ethnic background, income, or any other arbitrary factors.   |   |
| Programs   | Accomplishments   |
| <p><b>Action 6.1.5:</b> The City will continue to receive fair housing services through the County of Riverside’s program for participating cities.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division</p>   | <p><b>Progress:</b> The City maintains an active partnership with the Riverside County Fair Housing Council, providing information to residents on the services available including tenant-landlord mediation, anti-discrimination, first time homebuyer, foreclosure prevention and loan modifications.</p> <p><b>Effectiveness:</b> Throughout the planning period the City has made information available online about services and programs provided by the Fair Housing Council. With the elimination of the Redevelopment Agency, the City has been identified to maintain the relationship with the Fair Housing Council and will continue to provide information about tenant and landlord housing rights offered. City Staff will work cooperatively with the Fair Housing Council to actively pursue any complaints of housing discrimination within the City.</p> <p><b>Appropriateness:</b> The City will continue to be involved with the Fair Housing Council to eliminate housing discrimination and distribute information to the public about how they can report housing discrimination. This program will be merged with Action 6.1.6 and included in the 2014-2021 Housing Element.</p> |
| <p><b>Action 6.1.6:</b> The City, in conjunction with the Riverside County Fair Housing Council, shall support efforts dedicated to working towards the elimination of the discrimination of housing.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Housing Division</p> | <p><b>Progress:</b> The City maintains an active partnership with the Riverside County Fair Housing Council and currently provides information to residents on the process to file complaints with the Fair Housing Council to eliminate housing discrimination.</p> <p><b>Effectiveness:</b> Throughout the planning period the City has made pamphlets available at City Hall regarding information about fair housing as provided by the Fair Housing Council. With the elimination of the Redevelopment Agency, the City has been identified to maintain the relationship with the Fair Housing Council and will continue to provide information about tenant and landlord housing rights offered. City Staff will work cooperatively with the Fair Housing Council to actively pursue any complaints of housing discrimination within the City.</p> <p><b>Appropriateness:</b> The City will continue to be involved with the Fair Housing Council to eliminate housing discrimination and distribute information to the public about how they can report housing discrimination. This program will be merged with Action 6.1.5 and included in the 2014-2021 Housing Element.</p>                     |



| Goal 7: Encourage energy conservation activities in all residential development.   |   |
|--|---|
| Policy 7.1 Energy Conservation Policy: Encourage the use of active and passive solar energy systems in residential developments and enforce energy standards required by the State Energy Building Regulations for residential development.  |   |
| Program  | Accomplishments   |
| <p><b>Action 7.1.1:</b> The City should coordinate with Southern California Edison to ensure that the public is informed of all available programs providing incentives for the installation of energy conserving measures.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Building Division</p>                    | <p><b>Progress:</b> The City currently provides information on energy efficiency programs on their website and at City Hall, including programs available through Southern California Edison. When appropriate, City Staff and code enforcement officers, direct residents to apply for applicable programs. This program was effectively implemented during the planning period. The City building division enforces development compliance with Title 24 Energy Conservation Standards.</p> <p><b>Effectiveness:</b> The City continues to acquire funds from public and private sources, along with the City's general fund, to promote and educate the public about energy conservation. The City distributes brochures that educate the public about energy savings tips. Brochures are available at City Hall.</p> <p><b>Appropriateness:</b> The City will continue to encourage use of Federal and State programs that assist homeowners in energy conservation activities.</p>   |
| <p><b>Action 7.1.2:</b> Homes that are rehabilitated through City programs will encourage the use of energy conservation devices including, but not limited, to lighting and water heater treatments.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Building Division, Planning Division and Housing Division.</p> | <p><b>Progress:</b> As applicants apply for funding through various housing programs offered by the City including the Home Improvement Grant and/or the Deferred Loan Program, the plans are reviewed to identify opportunities for energy conservation. Within the City of Norco Zoning Code, specific guidelines have been established to promote energy efficiency and the use of alternative forms of energy. Specifically the City allows and promotes the use of solar panels and enforces Title 24 Energy Conservation Standards. Brochures on energy efficiency are available at City Hall.</p> <p><b>Effectiveness:</b> The City continues to acquire funds from public and private sources, along with the City's general fund, to promote and educate the public about energy conservation. The City distributes brochures that educate the public about energy savings tips.</p> <p><b>Appropriateness:</b> The City will continue to encourage use of Federal and State programs that assist homeowners in energy conservation activities. Also, Title 24 energy standards will continue to be applied to all new and remodeled residential construction.</p> |



| Goal 7: Encourage energy conservation activities in all residential development.   |   |
|--|---|
| Policy 7.1 Energy Conservation Policy: Encourage the use of active and passive solar energy systems in residential developments and enforce energy standards required by the State Energy Building Regulations for residential development.  |   |
| Program  | Accomplishments   |
| <p><b>Action 7.1.3:</b> The City will review ordinances and recommend changes where necessary to encourage energy efficient housing design and practices that are consistent with state regulations.</p> <p><b>Timing:</b> Ongoing, 2008-2014.</p> <p><b>Responsibility:</b> Building Division and Planning Division</p> | <p><b>Progress:</b> On an ongoing basis the City reviews applicable ordinances and recommends changes to encourage energy efficient housing design and practices that are consistent with state regulations. During the 2008-2014 planning period, the City of West Covina as part of the Western Riverside Council of Governments will be adopting an Energy Action Plan and Climate Action Plan. Through their EAP, the City of Norco is committed to reducing local energy use through the enactment of policies, strategies, and actions that are cost-effective and environmentally sound.</p> <p><b>Effectiveness:</b> The City currently provides information on energy efficiency programs on their website and at City Hall. When appropriate, City Staff and code enforcement officers, direct residents to apply for applicable programs. Additionally, the City encourages all new development to be energy efficient and to take into consideration LEED standards. The City was able to achieve their objectives.</p> <p><b>Appropriateness:</b> The City recognizes the importance of encouraging energy efficient design, particularly in the design of new residential units for lower income households. The City will continue to encourage maximum utilization of Federal, State, and local government programs, such as the County of Riverside Home Weatherization Program, that assist homeowners in providing energy conservation measures. Staff will provide information on available programs and funding opportunities to residents on City website and at City Hall. This program will be included in the 2014-2021 Housing Element.</p> |



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## 8. Definitions

Key housing-related terms and concepts, as well as agencies involved in housing in Norco are defined below:

### **Acre**

A unit of land measure equal to 43,560 square feet.

### **Affordable Housing**

Under State and federal statutes, housing which costs no more than 30 percent of gross household income is referred to as "affordable" housing. Housing costs factored into this definition include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

### **Assisted Housing**

Assisted housing refers to units that are subsidized by federal, state, or local housing programs.

### **At-Risk Housing**

Multi-family rental housing that may lose its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements is referred to as "at-risk" housing.

### **California Department of Housing and Community Development (HCD)**

HCD is responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

### **Census**

The official United States decennial enumeration of the population conducted by the federal government.

### **Condominium**

A building or group of buildings in which units are owned individually, but the structure, common areas, and facilities are owned by all owners on a proportional, undivided basis.

### **Community Development Block Grant**

The CDBG program is administered by the U.S. Department of Housing and Urban Development (HUD). The program allots money to cities and counties for housing and community development activities.

### **Comprehensive Housing Affordability Strategy (CHAS)**

The U.S Department of Housing and Urban Development (HUD) received a special tabulation of 2000 Census data from the U.S. Census Bureau. The 2008 Housing Element draws additional information from the 2004 Comprehensive Housing Affordability Strategy (CHAS) data. This data is typically referred to as "CHAS data."

### **Density**

Density is the number of dwelling units per unit of land. Density is usually expressed "per acre." As an example, a development with 100 units located on 20 acres has a density of 5.0 units per acre.

### **Density Bonus**

Under State density bonus laws, a developer is commonly allowed additional residential units within a project beyond the maximum for which the parcel is otherwise permitted. Usually, a density bonus is



permitted in exchange for the provision or preservation of affordable housing units at the same site or at another location.

#### **Development Impact Fees**

A fee or charge imposed on developers to pay a jurisdiction's costs of providing services to new development.

#### **Dwelling, Multi-family**

A building containing two or more dwelling units for the use of individual households is referred to as multi-family. Apartments and condominium buildings are examples of this dwelling unit type.

#### **Dwelling, Single-family**

A dwelling unit designed for occupancy by not more than one household is referred to as a single-family housing unit. Single-family detached units do not share a wall with other single-family units. Single-family attached units are attached to one or more other one-family dwellings by a common vertical wall.

#### **Dwelling Unit**

One or more rooms, designed, occupied, or intended for occupancy as separate living quarters, with cooking, sleeping, and sanitary facilities provided within the unit for the exclusive use of a household.

#### **Element**

A division or chapter of the General Plan.

#### **Economic Segments**

The term "economic segments" is intended to include all persons living in the City and includes all five income categories. Please see definition for "Income Category."

#### **Emergency Shelter**

Housing 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.

#### **General Plan**

A legal document that is adopted by the legislative body of a City or County. The General Plan sets forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design, and similar local concerns.

#### **HCD**

See definition for California Department of Housing and Community Development.

#### **Home Mortgage Disclosure Act (HMDA)**

The HMDA requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance, and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

#### **HOME Program**

The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990 authorized a funding program for housing. The HOME program administered by HUD provides formula



grants to states and localities to build, buy, and/or rehabilitate affordable rental or ownership housing or to provide direct rental assistance to low-income people.

**Household**

The U.S. Bureau of the Census defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household. Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters.

**Household Income**

The total income of all the persons living in a household.

**HUD**

See definition for U.S. Department of Housing and Urban Development.

**Income Category**

For planning purposes, the Department of Housing and Community Development has established income definitions based on the area mean income (AMI) within California counties. The table below presents HCD 2013 income categories applicable to Norco.

| Income Category | Income Limit for a Four-Person Household<br>(Year 2013) |
|-----------------|---|
| Extremely Low   | \$18,210  |
| Very Low        | \$30,350  |
| Low             | \$48,560  |
| Moderate        | \$60,700  |
| Above Moderate  | \$72,840  |

Note: Based on Riverside County area mean income of \$60,700 for four-person households in 2013  
Source: Department of Housing and Community Development, 2013

**Market Rate Housing**

Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

**Median Income**

The midpoint income for each household size within a region that is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

**Parcel**

The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

**Redevelopment Agency**

California Community Redevelopment Law provides authority for cities to establish Redevelopment Agencies with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20 percent of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.



### **Regional Housing Needs Assessment (RHNA)**

The Regional Housing Needs Assessment (RHNA) is based on State of California projections of population growth and housing unit demand. The State distributes the total RHNA to each regional Council of Governments, which is SCAG for the southern California region. SCAG is responsible for allocating the quantified housing need to each city and/or county within the SCAG region. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

### **Rehabilitation**

The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

### **Section 8 Rental Voucher/Certificate Program**

The tenant-based Section 8 program subsidizes a family's rent in a privately owned house or apartment. Local public housing authorities typically administer the program. The Section 8 program pays the difference between 30 percent of the household annual income and fair market rent charged by the landlord. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

### **Southern California Association of Governments (SCAG)**

The Southern California Association of Governments is a regional planning agency that encompasses six counties: Imperial, Riverside, San Bernardino, Orange, Los Angeles, and Ventura. SCAG is responsible for preparation of the Regional Housing Needs Assessment (RHNA), which determines a jurisdiction's share of regional housing growth.

### **Special Needs Groups**

Special needs groups tend to have more difficulty in finding decent affordable housing due to their special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, disabled, large families, female-headed households, farmworkers, and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, or other groups present in their community.

### **Subdivision**

The division of a lot, tract, or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

### **SRO**

A common acronym used to refer to "single room occupancies," which is a housing type that can be used for affordable housing. Tenants occupy a single room and share bathrooms, kitchens, and other living areas.

### **Supportive Housing**

Housing with no limit on length of stay, that is occupied by the target population and that is linked to onsite or offsite services that assist 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.



### **Transitional Housing**

Rental housing operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.

### **U.S. Department of Housing and Urban Development (HUD)**

HUD is a cabinet-level department of the federal government responsible for housing, housing assistance, and urban development. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8 Rental Assistance.

### **Zoning**

A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance/code specifying these regulations.



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# 9. Appendix A: AB 987 Database

## CITY OF NORCO REDEVELOPMENT AGENCY AB 987 AFFORDABLE HOUSING DATABASE

*In accordance with the provisions of AB 987, passed by the California State Legislature, a worksheet describing newly constructed and substantially rehabilitated housing units that were developed or otherwise assisted with Low & Moderate Income Housing Funds, including units counted toward the Agency's inclusionary and replacement housing obligations, is posted below for public review. Please be aware that this is only a summary of affordable housing units assisted with Low & Moderate Income Housing Funds and is not a listing of currently available housing. Pursuant to AB 987, this database is updated annually.*

| Street Address   | Assessor's Parcel Number | Total Subsidized Units | Subsidized Units by Bedroom Size |      |      |      | Year Constructed/<br>Rehabilitated/<br>Assisted | Covenant Document No. & Date | Restrictions Expiration Date |
|--|--------------------------|------------------------|----------------------------------|------|------|------|---|------------------------------|------------------------------|
|  |                          |                        | 1 BR                             | 2 BR | 3 BR | 4 BR |   |                              |                              |
| <b>Senior Rental Housing</b>                           |                          |                        |                                  |      |      |      |   |                              |                              |
| Heritage Park<br>2665 Clark St.<br>Norco, CA 92860     | 129261001                | 86                     | 64                               | 22   | 0    | 0    | 2007  | 5/22/2007                    | 5/22/2062                    |
| Clark Terrace I<br>2660 Clark St.<br>Norco, CA 92860   | 129240008                | 40                     | 40                               | 0    | 0    | 0    | 1995  | 12/20/1995                   | 12/20/2035                   |
| Clark Terrace II<br>2680 Clark Ave.<br>Norco, CA 92860 | 129240011                | 40                     | 40                               | 0    | 0    | 0    | 2000  | 7/26/2001                    | 7/26/2041                    |
| <b>Ownership Housing—First Time Homebuyer Program</b>  |                          |                        |                                  |      |      |      |   |                              |                              |
| Single-Family Home<br>Norco, CA 92860                  | 130162037                | 1                      | --                               | --   | 1    | --   | 1994  | #069298<br>2/17/1994         | 2/17/2024                    |
| Single-Family Home<br>Norco, CA 92860                  | 126240010                | 1                      | --                               | --   | 1    | --   | 1998  | #164322<br>4/28/1998         | 4/28/2028                    |
| Single-Family Home<br>Norco, CA 92860                  | 123091021                | 1                      | --                               | --   | 1    | --   | 2001  | #2001-108381<br>3/16/2001    | 3/16/2031                    |
| Single-Family Home<br>Norco, CA 92860                  | 133130011                | 1                      | 1                                | --   | --   | --   | 1995  | #302205<br>9/13/1995         | 9/13/2025                    |
| Single-Family Home<br>Norco, CA 92860                  | 125070018                | 1                      | --                               | --   | 1    | --   | 1996  | #245382<br>7/1/1996          | 7/1/2026                     |
| Single-Family Home<br>Norco, CA 92860                  | 131180027                | 1                      | --                               | --   | --   | 1    | 1995  | #218474<br>7/6/1995          | 7/6/2025                     |
| Single-Family Home<br>Norco, CA 92860                  | 127150021                | 1                      | --                               | --   | 1    | --   | 1994  | #449285<br>11/30/94          | 11/30/2024                   |



|   |           |   |    |    |    |    |      |                           |            |
|---|-----------|---|----|----|----|----|------|---------------------------|------------|
| Single-Family Home<br>Norco, CA 92860           | 129272002 | 1 | -- | -- | 1  | -- | 1998 | #557311<br>2/24/1998      | 2/24/2028  |
| Single-Family Home<br>Norco, CA 92860           | 129281004 | 1 | -- | -- | 1  | -- | 1995 | #236976<br>6/22/1995      | 6/22/2025  |
| Single-Family Home<br>Norco, CA 92860           | 123060023 | 1 | -- | -- | 1  | -- | 1997 | #283042<br>8/8/1997       | 8/8/2027   |
| Single-Family Home<br>Norco, CA 92860           | 168020008 | 1 | -- | -- | 1  | -- | 1994 | #394346<br>10/13/1994     | 10/13/2024 |
| Single-Family Home<br>Norco, CA 92860           | 127342009 | 1 | -- | -- | 1  | -- | 1999 | #1999-330722<br>7/23/1999 | 7/23/2029  |
| Single-Family Home<br>Norco, CA 92860           | 125240003 | 1 | -- | -- | -- | 1  | 1995 | #327937<br>9/29/1995      | 9/29/2025  |
| Single-Family Home<br>Norco, CA 92860           | 131040021 | 1 | -- | -- | 1  | -- | 1997 | #115581<br>11/25/1997     | 11/25/2027 |
| Single-Family Home<br>Norco, CA 92860           | 125100042 | 1 | -- | -- | 1  | -- | 2001 | N/A<br>3/30/2001          | 3/30/2031  |
| Single-Family Home<br>Norco, CA 92860           | 153061002 | 1 | -- | -- | -- | 1  | 1998 | #283545<br>7/9/1998       | 7/9/2028   |
| Single-Family Home<br>Norco, CA 92860           | 125100024 | 1 | -- | -- | 1  | -- | 1998 | #48950<br>2/11/1998       | 2/11/2028  |
| Single-Family Home<br>Norco, CA 92860           | 131060017 | 1 | -- | -- | 1  | -- | 1994 | #410304<br>10/26/94       | 10/26/2024 |
| Single-Family Home<br>Norco, CA 92860           | 127030009 | 1 | -- | 1  | -- | -- | 1999 | #199549<br>2/25/1999      | 2/25/2029  |
| <b>Ownership Housing—Infill Housing Program</b> |           |   |    |    |    |    |      |                           |            |
| Single-Family Home<br>Norco, CA 92860           | 131030052 | 1 | -- | -- | 1  | -- | 1994 | #267797<br>6/30/1994      | 5/4/2024   |
| Single-Family Home<br>Norco, CA 92860           | 131030069 | 1 | -- | -- | 1  | -- | 1995 | #167142<br>5/24/1995      | 4/25/2025  |
| Single-Family Home<br>Norco, CA 92860           | 131060008 | 1 | -- | -- | 1  | -- | 1994 | #250769<br>6/21/1994      | 4/27/2024  |
| Single-Family Home<br>Norco, CA 92860           | 133040018 | 1 | -- | -- | 1  | -- | 2004 | #250774<br>6/21/2004      | 4/27/2034  |
| Single-Family Home<br>Norco, CA 92860           | 122080035 | 1 | -- | -- | 1  | -- | 2004 | N/A<br>4/16/2004          | 1/7/2034   |



|                                       |           |   |    |    |   |    |      |                       |            |
|---------------------------------------|-----------|---|----|----|---|----|------|-----------------------|------------|
| Single-Family Home<br>Norco, CA 92860 | 131030070 | 1 | -- | -- | 1 | -- | 2007 | N/A<br>4/14/2007      | 3/21/2037  |
| Single-Family Home<br>Norco, CA 92860 | 131030071 | 1 | -- | -- | 1 | -- | 1994 | #478985<br>12/27/1994 | 12/21/2024 |
| Single-Family Home<br>Norco, CA 92860 | 122080032 | 1 | -- | -- | 1 | -- | 2004 | N/A<br>2/5/2004       | 2/5/2034   |
| Single-Family Home<br>Norco, CA 92860 | 131040001 | 1 | -- | -- | 1 | -- | 1998 | #364963<br>8/28/1998  | 8/28/2023  |

*Updated June 2008*



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## 10. Appendix B: Public Participation

This appendix contains the following materials to illustrate the City's effort to conduct quality community outreach efforts with regard to the Housing Element update process:

1. List of Stakeholders contacted
2. Meeting flyer
3. Sample Stakeholder letter



**Table B-1: Stakeholder List**

| Organization Name                                       | Address                                | City             | State | Zip   |
|---|--|------------------|-------|-------|
| Norco Senior Citizens Center                            | 2690 Clark Avenue                      | Norco            | CA    | 92860 |
| Inland Regional Center                                  | 1365 South Waterman Avenue             | San Bernardino   | CA    | 92408 |
| Abode Communities                                       | 701 East 3rd Street, Suite 400         | Los Angeles      | CA    | 90013 |
| Affirmed Housing Group                                  | 13520 Evening Creek Drive North #160   | San Diego        | CA    | 92128 |
| California Housing Partnership Corporation              | 28545 Old Town Front Street, Suite 205 | Temecula         | CA    | 92591 |
| Coachella Valley Housing Coalition                      | 45-701 Monroe Street, Suite G          | Indio            | CA    | 92201 |
| Community Food Pantry of Murrieta                       | 39793 Avenida Acacias                  | Murrieta         | CA    | 92563 |
| Fair Housing Council                                    | 3933 Mission Inn Avenue                | Riverside        | CA    | 92501 |
| Family Support Program                                  | 4601 Jefferson Street                  | Murrieta         | CA    | 92562 |
| Housing and Homeless Coalition for Riverside County     | 4060 County Circle Drive               | Riverside        | CA    | 92503 |
| Jamboree Housing Corporation                            | 17701 Cowan Avenue                     | Irvine           | CA    | 92614 |
| National Community Renaissance (CORE)                   | 9065 Haven Avenue, Suite#100           | Rancho Cucamonga | CA    | 91730 |
| Neighborhood Housing Services of the Inland Empire, Inc | 1390 North D Street                    | San Bernardino   | CA    | 92405 |
| Riverside County Economic Development Agency            | 3403 10th Street, Suite 500            | Riverside        | CA    | 92501 |
| Riverside County Housing Authority                      | 5555 Arlington Ave                     | Riverside        | CA    | 92504 |
| Riverside County Office on Aging                        | 6296 River Crest Drive, Suite K        | Riverside        | CA    | 92507 |
| Safe Alternatives for Everyone                          | 28816 Pujol Street                     | Temecula         | CA    | 92590 |
| Salvation Army  | 10020 Magnolia Ave                     | Riverside        | CA    | 92503 |
| Senior Citizens Service Center Inc.                     | 41538 Eastman Drive # C                | Murrieta         | CA    | 92562 |
| Southern California Association of Non-Profit Housing   | 3345 Wilshire Boulevard, Suite 1005    | Los Angeles      | CA    | 90010 |
| The Boys and Girls Club - S.W. County                   | 40550 California Oaks Road             | Murrieta         | CA    | 92562 |
| Women's Health Assistance Program                       | 41785 Elm St., #305,                   | Murrieta         | CA    | 92562 |

# City of Norco Housing Element

The City of Norco is in the process of updating the State-required Housing Element.



Please join us at the  
upcoming community workshop:

Wednesday, July 31, 2013  
6:30 pm

The workshop will be held at:

Norco City Hall, Conference Rooms A & B  
2870 Clark Avenue  
Norco, CA 92860

Included in this workshop will be:

- Purpose and intent of the Housing Element
- Why and how often the Housing Element is updated
- The contents of the Housing Element
- The process for adoption
- Benefits of Housing Element certification



If you have any questions or would like additional information, please contact Alma Robles at (951) 270-5682, or visit the Planning Division located at Norco City Hall.



# CITY of NORCO

CITY HALL • 2870 CLARK AVENUE • NORCO CA 92860 • (951) 735-3900 • FAX (951) 270-5622

July 18, 2013

Subject: Community Workshop for the Norco 2014-2021 Housing Element Update

The City of Norco cordially invites you to the upcoming community workshop to discuss and present the 2014-2021 Housing Element update. This community event is intended to provide information to the community about the General Plan Housing Element update, and to answer any questions regarding the update process. In addition, we would like to gather input from residents, City leaders, and interested stakeholders on housing issues and concerns that should be addressed in the Housing Element update. The workshop will be held:

**Wednesday July 31, 2013, 6:30 p.m.**  
Norco City Hall, Conference Rooms A & B  
2870 Clark Avenue  
Norco, CA 92860

The Housing Element is one component of the City's General Plan, the City's long-range plan for land use and housing in the community. The Housing Element identifies housing specific needs in Norco and describes the approaches the City will take to facilitate meeting those needs.

If you have questions or would like additional information, please contact Alma Robles by telephone at (951) 270-5682, or visit the Planning Division website at <http://www.norco.ca.us/depts/planning/default.asp>.

If you cannot attend the meeting in person and would like to comment, please forward written comments to the Planning Division, located at Norco City Hall, 2870 Clark Avenue, Norco, CA 92860. Future public hearings on the Draft Norco 2014-2021 Housing Element Update will be scheduled with the Planning Commission and City Council.

Enclosed with this letter is a flyer that provides information about the community workshop for you to copy, post, and distribute as you deem necessary. Thank you.

Sincerely,

Steve King  
Planning Director

Attachment: Community Workshop Flyer

#### CITY COUNCIL

KATHY AZEVEDO  
Mayor

BERWIN HANNA  
Mayor Pro Tem

KEVIN BASH  
Council Member

HERB HIGGINS  
Council Member

HARVEY SULLIVAN  
Council Member



# 11. Appendix C: Default Density Analysis



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Select a prison facility for more information

### California Rehabilitation Center (CRC)



Cynthia Y. Tampkins,  
Warden

Institution Physical and Mailing Addresses:

| Physical Address  | All Staff                             | Inmates Mail                     | Inmate Money Orders              |
|---|---------------------------------------|----------------------------------|----------------------------------|
| 5th Street & Western<br>Norco, CA 92860<br>(951) 737-2683 | P.O. Box 1841<br>Norco, CA 92860-0991 | P.O. Box 3535<br>Norco, CA 92860 | P.O. Box 2000<br>Norco, CA 92860 |

### Institution Statistics

California Rehabilitation Center was opened in 1962, and covers 98 acres. As of Fiscal Year 2009/2010, the following statistics apply:

|                                   |               |
|-----------------------------------|---------------|
| Number of custody staff:          | 838           |
| Number of support services staff: | 464           |
| Total number of staff:            | 1,302         |
| Annual budget:                    |               |
| Operating:                        | \$128 million |
| Medical:                          | \$20 million  |

\*\*Includes custody staff at Patton State Hospital

### Designed Bedspace & Count

| Facility Level | Design Capacity | Count |
|----------------|-----------------|-------|
| Males I / II   | 2,314           | 4,680 |
| SAP            | 225             | 225   |



### Population Reports

[Inmate Population Reports \(Weekly/Monthly\)](#)

### CRC Links

- [Mission Statement](#)
- [Institution Statistics](#)
- [Inmate Programs](#)
- [Inmate Mental Health](#)
- [Inmate Mail](#)
- [Historical Notes](#)
- [Visiting and Directions](#)
- [City of Norco](#)



### Visitation

- [Visitation Home](#)
- [Facility Locations](#)
- [CA Out-of-State Facilities](#)
- [Community Correctional Facilities](#)
- [Juvenile Facilities \(DJJ\)](#)
- [CDCR Adult and Juvenile Institutions and Camps in California \(pdf\)](#)
- [Get on the Bus/Chowchilla Family Express](#)
- [Inmate Visiting Guidelines - includes Mail and Telephone calls \(pdf\)](#)
- [Juvenile Visitor Guidelines](#)
- [Visitor Processing Appointment Scheduling System \(VPASS\)](#)



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# 1 EXECUTIVE SUMMARY

This Executive Summary section is provided in accordance with the California Environmental Quality Act (CEQA) Guidelines. As stated in CEQA Guidelines Section 15123(a), “[a]n EIR shall contain a brief summary of the proposed actions and its consequences. The language of the summary should be as clear and simple as reasonably practical.” State CEQA Guidelines Section 15123(b) states, “[t]he summary shall identify: (1) each significant effect with proposed mitigation measures and alternatives that would reduce or avoid that effect; (2) areas of controversy known to the Lead Agency, including issues raised by agencies and the public; and (3) issues to be resolved including the choice among alternatives and whether or how to mitigate the significant effects.” Accordingly, this summary includes a brief synopsis of the proposed project and project alternatives (including potential site locations), environmental impacts and mitigation, areas of known controversy, and issues to be resolved during environmental review. Table 1-1 (presented at a later point in this section) presents the summary of potential environmental impacts and their level of significance with or without mitigation measures. Section 1.3 provides a summary of each significant impact identified for each infill facility site and a summary of mitigation measures recommended to avoid or substantially reduce those impacts.

## 1.1 SUMMARY DESCRIPTION OF THE PROPOSED PROJECT

The proposed project involves the construction and operation of new level II infill correctional facilities (up to 2,376 low-security inmate beds) as part of the State of California’s prison system.<sup>1</sup> The proposed project is authorized by Senate Bill (SB) 1022, Statutes of 2012. SB 1022 directs the California Department of Corrections and Rehabilitation (CDCR) to locate these facilities on available land within seven intermediate-care-level prisons. Within the properties associated with these seven prisons, there are five potential development sites that can accommodate a 792-bed facility or, in some cases, a 1,584-bed facility. In compliance with the provisions of SB 1022, CDCR has proposed construction of a 792-bed facility within the grounds of Richard J. Donovan Correctional Facility (RJD) in southern San Diego County and a 1,584-bed facility within the grounds of Mule Creek State Prison (MCSP) in Lone, California. This DEIR also analyzes the potential construction of the SB 1022 level II beds at three alternative sites including the California Institution for Men (CIM) in Chino, California; a site situated between California State Prison, Solano (SOL) and the California Medical Facility (CMF) in Vacaville, California; and a site situated between Folsom State Prison (FSP) and California State Prison, Sacramento (SAC) in Folsom, California. The physical address locations for each of these sites are:

- ▲ RJD Infill Site—South San Diego County, 480 Alta Road (Volume 2), San Diego County, California
- ▲ MCSP Infill Site—4001 State Route 104, Lone, Amador County California (Volume 3)
- ▲ FSP/SAC Infill Site—300 Prison Road, Represa, Folsom, Sacramento County, California (Volume 4) (Note: Potential infill site is situated between FSP and SAC)
- ▲ CMF/SOL Infill Site—SOL is at 2100 Peabody Road, Vacaville; CMF is at 1600 California Drive, Vacaville, Solano County, California (Volume 5) (Note: Potential infill site is situated between CMF and SOL)
- ▲ CIM Infill Site—14901 Central Avenue, Chino, San Bernardino County, California

Four of the five sites have been evaluated at an equal, project-level analysis in this DEIR; site-specific project description information is contained in Chapter 2 of the EIR volume for each infill site (e.g.,

<sup>1</sup> Level II is one of four classifications (I [minimum], II [low], III [medium], and IV [high]) of inmate type identified by CDCR as part of its ongoing realignment of the state prison system. Based on this classification system, a level II facility is the second lowest classification but does include standard CDCR perimeter fencing with a lethal electrified fence component and perimeter guard towers. The inmates of a level II facility, in contrast to a Level III or Level IV facility that have celled housing units, are housed in a secure dormitory structure.



Volumes 2 through 5). The fifth site associated with CIM has been evaluated as an alternative within this DEIR, but not at an equal-level as the proposed project because additional study was needed to address the adequacy of the infrastructure capacity at this site. The project schedule, which is driven by target dates established in SB 1022, includes activation of the proposed level II infill correctional facilities by December 31, 2016, which limits the ability of CDCR to conduct the necessary infrastructure studies while still meeting this statutory requirement. If CDCR were to fully consider the CIM site for development of a new level II infill correctional facility subsequent additional analysis of the potential environmental effects of such a facility would be required.

In addition to the proposed construction of new level II beds adjacent to existing CDCR prisons, Section 16 of SB 1022 directs CDCR to cease operations of the California Rehabilitation Center in Norco (CRC) no later than December 31, 2016 or six months after construction of the new level II beds. No modifications to any of the structures within the grounds of CRC are authorized by this legislation.

## 1.2 SUMMARY OF ENVIRONMENTAL IMPACTS FOR PROPOSED PROJECT AND PROJECT ALTERNATIVES

A summary of the impacts of the proposed project and project alternatives is provided in Table 1-1. As noted previously, CDCR has proposed construction of a 792-bed facility at the RJD Infill Site in southern San Diego County and a 1,584-bed facility at the MCSP Infill Site in Lone, California based on initial evaluations of available land and potential constraints associated with the five potential development sites. Consistent with SB 1022 requirements, this DEIR also analyzes the potential construction of the SB 1022 level II beds at the other three alternative sites including the California Institution for Men (CIM) in Chino, California; a site situated between California State Prison, Solano (SOL) and the California Medical Facility (CMF) in Vacaville, California; and a site situated between Folsom State Prison (FSP) and California State Prison, Sacramento (SAC) in Folsom, California. For ease of comparison, the proposed project is presented together in Table 1-1 with the project alternatives mandated by SB 1022. For a summary discussion of the significant impacts identified for the proposed project and each of the project alternatives, as well as mitigation recommended for those impacts, please refer to Section 1.3, below.



City of Norco  
2014-2021 Housing Element

City of Norco  
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Norco, CA 92860  
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