



CITY OF
NORCO
HORSETOWN USA

GENERAL PLAN 2021-2029 HOUSING ELEMENT



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Norco General Plan Housing Element 2021-2029

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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 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 would 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 a small plot of 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 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 2029.

1.2 State Policy and Authority

In accordance with State Government Code Section 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 the 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 will continue to maintain internal consistency between all General Plan elements. Norco's General Plan currently consists of seven Elements:

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

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 for 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 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 State housing goals.
- b. To assure that counties and cities prepare and implement housing elements that, along with federal and State programs, would move toward attainment of 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 objective, and scheduled programs for preservation, improvement, and development of housing.
3. Identification of adequate sites for housing.
4. Adequate provisions 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 of the 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 eight years as indicated 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 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 effect of growth in the city.

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 internal consistency is maintained.

Per Government Code Section 65302(g), the General Plan Safety Element is also being reviewed and updated concurrently with this Housing Element.

1.5 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:

- Abode Communities
- Affirmed Housing Group
- Building Industry Association of Southern California – Riverside County Chapter
- California Housing Partnership Corp.
- Coachella Valley Housing Coalition
- Community Food Pantry of Murrieta
- Corona-Norco Unified School District
- Fair Housing Council of Riverside County
- Housing and Homeless Coalition for Riverside County
- Inland Gateway Association of Realtors
- Inland Regional Center
- Jamboree Housing Corporation
- National Community Renaissance (CORE)
- Neighborhood Housing Services of the Inland Empire
- Norco Horseman Association
- Norco Senior Center
- Riverside County of Economic Development Agency
- Riverside County Housing Authority
- Riverside County Office of Aging
- Safe Alternatives for Everyone
- Salvation Army
- Southern California Association of Non-Profit Housing
- U.S. Department of Veterans Affairs

The City established a custom Housing Element Update webpage, which included general information on Housing Elements, scheduled workshops and meetings, draft documents, and contact information for outreach.

The City held a virtual public workshop and a Planning Commission study session prior to the submittal of this Housing Element draft to HCD for review. The virtual public workshop was conducted via Zoom on March 25, 2021, with options for online viewing and calling in via telephone. This workshop 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). Approximately 30 individuals attended the meeting. Comments and questions from meeting attendees focused on the incorporation of accessory dwelling units in the Housing Element Update process, the desire to preserve animal-keeping as an element of the City's character, and the City's planned changes to the Housing Element. This meeting was noticed via a postcard mailed to all addresses within the city and to the list of stakeholders above (approximately 9,400 postcards distributed); with postcards posted for public viewing at City Hall and other public facilities serving youth, adults, and seniors; on the Housing Element Update website; on the City's website news page; through a news item in the City's digital newsletter; on the City's mobile app; with messages on an electronic message board at a City gateway; and through the City's social media accounts (Facebook and Twitter). Informational materials for the workshop are presented in Appendix B.

The Planning Commission study session was conducted in conjunction with the regularly scheduled meeting on April 14, 2021. A hybrid meeting was conducted, with approximately 20 members of the public in attendance and the meeting streamed live online, with questions and comment taken by phone. No comments were received at this meeting. This study session was noticed to attendees at the March 25 workshop and posted on the Housing Element Update website as well as on the City's website news page, the City's mobile app, and through the City's social media accounts. The study session was also included in the Planning Commission meeting agenda.

On (month) (day), 2021, 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 (month) (day), 2021 to review the final draft. At that time the Planning Commission recommended the Housing Element be presented to City Council and on (month) (day), 2021, the City Council considered and adopted the 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 HDC for final State certification.

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2 Housing Plan

Several changes to State law have been made since the latest revision of the City's Housing Element that have been incorporated into various land use policies, zoning provisions, and development regulations as identified in the following text. Key legislation that has been incorporated include the following.

- **Density Bonus Law:** The most recent changes to California density bonus law went into effect in January 2020. Because of this, Norco must review its regulations to ensure continued compliance with state law.
- **Accessory Dwelling Units:** Recent legislation (e.g., SB 13, AB 68, AB 881, AB 587, and AB 671) require amendments to ADU provisions to comply with the recent changes to State law. On April 21, 2021, the City adopted an ADU ordinance to comply with these regulations.
- **Emergency Shelters:** Recent legislation (AB 101 and AB 139) require revisions to local zoning regulations regarding the provision of Low Barrier Navigation Centers (LBNC) and emergency shelters. Specifically, AB 139 requires the assessment of shelter needs be based on the most recent Point-in-Time Count and the parking standards for shelters be based on staffing levels.
- **Transitional and Supportive Housing:** Recent changes to State law under AB 2162 and AB 2988 require supportive housing to be permitted by right where multi-family and mixed uses are permitted.

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 were 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 section 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 **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: Planning Department

Timeframe: Ongoing, 2021-2029

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 the water and sewer providers are aware of the City's intentions for residential development throughout the City and State law for prioritizing services for affordable housing.
- 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 review further 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, when feasible, will offer fee modifications for the project, 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: Planning Division

Timeframe: 2021- 2022

Possible 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 are appropriate to accommodate extremely-low-income households will be given priority over all other income groups.

Responsible Agency: Planning Department

Timeframe: Ongoing, 2021-2029

Possible 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 **Accessory Dwelling Unit Development.** The City recognizes that Accessory Dwelling Units (ADUs) provide a unique opportunity to create affordable units in residential areas particularly for elderly residents. Consequently, during prior planning periods, Staff reviewed and updated the ADU ordinance to comply with State law and to ensure that no constraints exist to the development of ADUs in the City. The State has passed multiple bills in recent years to remove constraints to the development ADUs (including AB 587, AB 671, AB 68, and SB 13, among others). The City will administer its updated ADU ordinance and will promote the ordinance online, at City Hall, through their Newsroom notification service, and on social media.

Responsible Agency: Planning Department

Timeframe: 2022

Possible Funding Source: Departmental budget

Objectives:

- Update City Zoning Code with recent State legislation regarding ADUs (including AB 587, AB 671, AB 68, and SB 13).
- Monitor the number of ADUs built on an annual basis.
- Provide information about ADU development at City Hall, on the City's website.
- Post details regarding updated ADU ordinance in City Newsroom and on social media.

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 previously had utilized redevelopment set-aside funds, there is not a permanent funding source for this program currently. For the 2021-2029 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: Planning Department

Timeframe: Ongoing, 2021-2029

Possible 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 development applications.

Action 2.5

Water and Sewer Providers. In accordance with Government Code Section 65589.7, immediately following City Council adoption, the City must deliver a copy of the 2021-2029 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: Planning Department and Engineering Division

Timeframe: By October 2021

Possible Funding Source: General Fund

Objectives:

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

Goal 3: Preserve and improve the City’s existing housing stock.
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- 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: 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:** Planning Department, Code Enforcement, and Building Department*

***Timeframe:** Ongoing, 2021-2029*

***Possible Funding Source:** Departmental budget*

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 funding resources to qualified lower-income homeowners to repair or improve their homes.

The elimination of the City’s Redevelopment Agency during a prior planning period resulted in the loss of a direct funding resource for this program. Consequently, for the 2021-2029 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. A comparable program is currently administered by Riverside County Economic Development Agency (EDA).

***Responsible Agency:** Planning Department and Building Department*

***Timeframe:** Ongoing, 2021-2029*

***Possible Funding Source:** Departmental budget*

Objectives:

- The City will seek funding for five home rehabilitations per year.

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: Planning Department

Timeframe: Ongoing, 2021-2029. Update the AB 987 table on an annual basis.

Possible 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
- 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 information on the City’s website and at City Hall.

Responsible Agency: Planning Department

Timeframe: 2021-2022

Possible 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.

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 2021-2029 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 and 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 provides residential development opportunities to accommodate the City’s 2021-2029 Regional Housing Needs Allocation (RHNA) over a variety of zoning designations, including Agricultural – Low Density (A-1-20), General Commercial (C-G), and Specific Plan (SP). As shown in Section 6, Housing Resources, of this Housing Element, the City has zoned sites applying the Housing Development Overlay (HDO) zone to 56.3 acres of underutilized and vacant land. The HDO zone 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 four 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 on parkland/open space beyond the requirement outlined in the City’s zoning code. The City will revise the HDO zone such that residential development—including at least 20 percent of units affordable to low-income households—would be approved by right, subject to objective development standards.

To encourage the development of residential projects with affordable units, the City will meet with landowners to facilitate redevelopment on vacant sites and severely underutilized sites within the HDO zone. To further encourage development, the City may offer landowners 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 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 alternate site or sites must be identified and rezoned to maintain the overall affordable unit capacity.

Responsible Agency: Planning Department

Timeframe: Revise zoning by 2022. Monitor sites as development is proposed

Possible Funding Source: Departmental budget

Objectives:

- The City will revise the HDO zone such that residential development including at least 20 percent of units affordable to low-income households would be approved by right, subject to objective development standards.
- Continue to provide appropriate land use designations and maintain an inventory of suitable sites for residential development. On the City's website, make the vacant and underutilized residential sites inventory available to non-profit and for-profit housing developers.

Action 4.2

HDO Zone Amendment. The Norco Land Use Element and Zoning Code would be amended to allow residential development of 30 dwelling units per acre by right within 2021-2029 Housing Element Sites 1 through 4 within the Housing Development Overlay (HDO) zone. The amendment would apply to sites identified in the two previous planning periods and carried over to the 2021-2029 planning period. If any one of the identified sites is not developed in accordance with the development requirements outlined for the HDO zone, an alternate site or sites must be identified and rezoned to maintain the overall affordable unit capacity.

Responsible Agency: Planning Department

Timeframe: 2021-2023. Monitor sites as development is proposed

Possible Funding Source: Departmental budget

Objectives:

- Amend the City Zoning Code to allow for the residential development of 30 dwelling units per acre by right within Sites 1 through 4 the Housing Development Overlay (HDO) zone by right.

Action 4.3 **Lot Consolidation Program.** Many parcels in the city are as small as 0.5 acres and in some cases are narrow or shallow in size, which constrains the development of housing. To encourage the development of residential and mixed-use projects, the City will establish a lot consolidation program if 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: Planning Department

Timeframe: 2021-2025

Possible 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 4.4 **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 these 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: Planning Department

Timeframe: Ongoing, 2021-2029

Possible Funding Source: CDGB, 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 4.5 **Density Bonus Program.** The City's density bonus ordinance is consistent with State requirements. The 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 55 years. The City will promote the use of the density bonus ordinance in conjunction with potential development sites identified in this Housing Element, 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: Planning Department

Timeframe: 2021

Possible Funding Source: Departmental budget

Objectives:

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

Action 4.6 **First Time Homebuyer Program.** To provide additional assistance for low- and moderate-income households the former Redevelopment Agency established the First Time Homebuyer Program. The elimination of the City's Redevelopment Agency in a prior planning period resulted in the loss of a direct funding source for this program. Consequently, for the 2021-2029 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 reinstate the program and provide information at City Hall, on the City's website, and in other public places to increase awareness. A comparable program is currently administered by Riverside County Economic Development Agency (EDA).

Responsible Agency: Planning Department and other City staff (third party contractor)

Timeframe: Ongoing, 2021-2029

Possible Funding Source: CDGB, 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 4.7 **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 with developers to promote affordable housing development opportunities. 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- and multifamily homes for sale or rent that are affordable to very-low-, low-, and moderate-income households. The City will 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. Additional incentives may include, but are not limited to: 1) regulatory concessions/waivers; 2) fee waivers/deferral; 3) streamlined entitlement review/approvals; 4) technical assistance for financing/funding of development projects.

Responsible Agency: Planning Department

Timeframe: Conduct biennial roundtable discussions beginning 2022;

Possible Funding Source: General Fund, CDGB

Objectives:

- Conduct a roundtable with potential affordable housing developers every other year during the planning period.

Action 4.8 **Developer Partnership Program.** The City shall encourage development of moderate- and lower-income household units by private, public, and non-profit developers during the planning period. To achieve this, the City will explore funding opportunities, such as HUD Section 202/811 loans, HOME funds, and California Housing Finance Agency single-family and multifamily 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: Planning Department

Timeframe: Ongoing, 2021-2029

Possible Funding Source: CDGB, 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 4.9 **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. The Planning and Building Departments will evaluate individual projects on a case-by-case basis to determine if they qualify for any incentives. 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: Planning Department

Timeframe: Ongoing, 2021-2029

Possible Funding Source: General Fund, CDGB Funds, HOME, additional funding sources needed.

Objectives:

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

Action 4.10 **Emergency Shelters and Low Barrier Navigation Centers.** Low Barrier Navigation Centers (AB 101): AB 101 requires cities to allow a Low Barrier Navigation Center development by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements. The Norco Land Use Element and Zoning Code would be amended to allow be consistent with AB 101. A “Low Barrier Navigation Center” is defined as “a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides

temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” Low Barrier shelters may include options such as allowing pets, permitting partners to share living space, and providing storage for residents’ possessions.

Under AB 139, local governments may include parking requirements for emergency shelters specifying that adequate parking must be provided for shelter staff, but overall parking requirements for shelters may not exceed the requirements for residential and commercial uses in the same zone. The City’s Zoning Ordinance is not currently consistent with specific parking requirements for emergency shelters identified in AB 139. Therefore, an amendment to the City Zoning Ordinance would be made.

Responsible Agency: Planning Department

Timeframe: 2021-2022

Possible Funding Source: Departmental budget

Objectives:

- Amend the City Zoning Code to allow for the development by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements.
- Amend the City Zoning Code to remove parking requirements in excess of what is mandated under AB 139 for emergency shelter sites.

Action 4.11

Supportive Housing. AB 2162 requires supportive housing projects of 50 units or fewer to be permitted by right in zones where multi-family and mixed-use developments are permitted, when the development meets certain conditions. The City may choose to allow larger supportive housing projects by right in these zones. The bill also prohibits minimum parking requirements for supportive housing within ½ mile of a public transit stop. The Norco Zoning Ordinance defines transitional and supportive housing in accordance with State law, and allows them subject to the restrictions that apply to other residential dwellings of the same type in the same zone. The Zoning Ordinance will be revised to be consistent with AB 2162.

Responsible Agency: Planning Department

Timeframe: 2021-2022

Possible Funding Source: Departmental budget

Objectives:

- Amend the City Zoning Code to prohibit minimum parking requirements for supportive housing within ½ mile of a public transit stop.

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 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 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 inquiries 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:** Planning Department*

***Timeframe:** Ongoing, 2021-2029*

***Possible Funding Source:** General Funds, CDBG*

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 **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: Planning Department

Timeframe: 2021-2029

Possible 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 units specifically for persons with disabilities, and reach out annually to developers.
- Initiate a cooperative outreach program with the Regional Center by 2023.

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

- Policy 6.1: Provide an adequate supply of housing to ensure sufficient affordable housing for a 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 instillation 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 by-right housing areas, and will conserve habitat and environmentally sensitive areas including residential lots that are appropriate for animal keeping and agricultural uses.

Responsible Agency: Planning Department

Timeframe: Ongoing, 2021-2029

Possible Funding Source: Departmental budget

Objectives:

- Identify and advertise development opportunities within the Housing Element sites at City Hall, and on its website to encourage compact development in key growth areas.
- Promote use of this 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 insulations, 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 treatments, and solar energy systems for all residential projects. The Planning Department 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: Planning Department and Building Department

Timeframe: Ongoing, 2021-2029

Possible 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 eliminate unnecessary or wasteful resource consumption. The City will also coordinate actively 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: Planning Department and Building Department

Timeframe: 2025-2029

Possible 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 and 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, multifamily 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 October 15, 2021, to October 15, 2029.

It is important to note that while the Quantified Objectives of the RHNA are a required 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 agricultural/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 2021-2029 timeframe.

Table 3-1: Quantified Objectives

	Very Low (d)	Low	Moderate	Above Moderate	Total
Construction (a)	145	85	82	142	454
Rehabilitation (b)	3	3	–	–	6
Conservation/ Preservation (c)	42	42	41	41	166
Total	190	130	123	183	626

Notes:

1. Construction objectives represent the City’s 2021-2029 RHNA allocation and represent the City’s best efforts to facilitate and encourage the development of a variety of housing types.
2. As the former Redevelopment Agency provided funding for all rehabilitation programs, the City does not have permanent funding to support this objective.
3. 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 reflects existing housing under active covenants.
4. In accordance with State law, the City has determined that approximately 50 percent of its very-low-income units are designed 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 2010 U.S. Census, American Community Survey (ACS) 5-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 five-year time period. The estimates represent the average characteristics of population and housing between 2015 and 2019 and do not represent a single point in time. Data contained in tables derived from Census data Summary File 1 (SF-1). Summary File 1 contains the 100-percent data, which is the information compiled from questions asked of all people and about every housing unit.

Additional information has been drawn from the Comprehensive Housing Affordability Strategy (CHAS), which was updated in August 2020 to include data from the 2013-2017 period. CHAS data is based on special tabulations from American Community Survey data for the U.S. Department of Housing and Urban Development (HUD). 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, interpretation of CHAS data should focus on proportions and percentages, rather on precise numbers.

4.2 Housing Needs Summary

Table 4-1 below summarized the housing assistance needs of all households (categorized by income percentage of Riverside County Median Family Income) in Norco by household tenure (renter/owner), household type, and “housing problems.” The count of households with “housing problems” include 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
Extremely Low Income (0-30% MFI)	160	215	375
Percent with any household problems	68.8%	86.0%	78.7%
Percent with cost burden >30%	68.8%	85.6%	78.7%
Percent with cost burden >50%	46.9%	83.7%	68.0%
Very Low Income (31-50% MFI)	165	275	440
Percent with any household problems	75.8%	74.5%	75.0%
Percent with cost burden >30%	75.8%	74.5%	75.0%
Percent with cost burden >50%	42.4%	52.7%	47.7%
Low Income (51-80% MFI)	230	515	745
Percent with any household problems	69.6%	61.2%	63.8%
Percent with cost burden >30%	67.4%	57.3%	60.4%
Percent with cost burden >50%	47.8%	38.8%	41.6%
Moderate Income (>80% MFI)	760	4,715	5,475
Percent with any household problems	37.5%	26.8%	28.3%
Percent with cost burden >30%	35.5%	24.7%	26.3%
Percent with cost burden >50%	5.9%	6.9%	6.8%

Total Households	1,315	5,720	7,035
Percent with any housing problems	51.7%	34.5%	37.7%

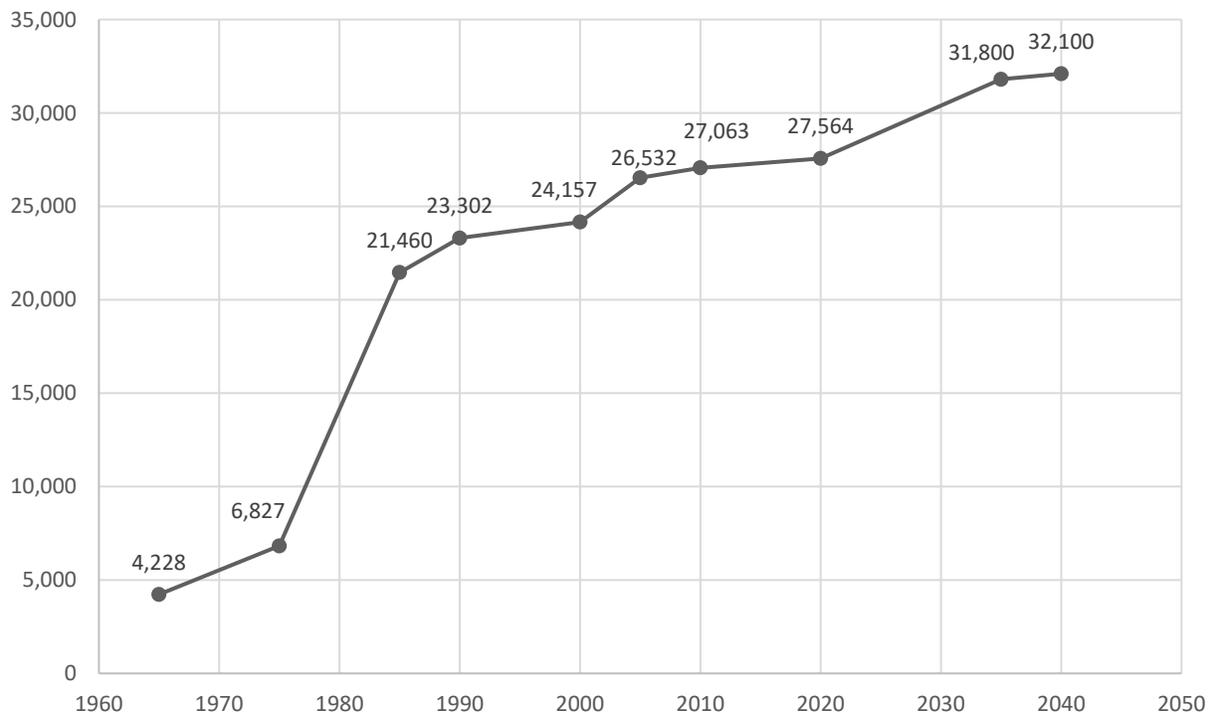
Source: HUD CHAS Databook using data from 2013-2017 ACS

According to the CHAS Databook, nearly 38 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 multifamily units in the City, resulting in an increased ratio of housing problems for renters and a lower ratio of housing problems for owners. 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 California Department of Finance (DOF) 2020 Population and Housing Estimates, the population of Norco is 27,564 persons. Between 2010 and 2020, the City population increased by 501 residents, an increase of 1.9 percent. Norco represents 1.1 percent of the total population of Riverside County, which is estimated by DOF to be 2,442,304 in January 2020.

Figure 4-1 Historical and Projected Population Growth



Source: California Department of Finance (DOF) 2020 Population and Housing Estimates, Riverside County Center for Demographic Research, Southern California Association of Governments (SCAG) 2016-2040 RTP/SCS Final Growth Forecast

Unlike many cities in Riverside County, Norco has continued to sustain its population size with little very little growth over the past few decades. Reasons for this may include the limited amount of available land for new residential construction, as well as the historically above-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 slow and steady population growth that the City has experienced, the composition of the population continues to skew towards an older demographic than the larger Riverside County region, which can affect the future housing needs of the 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 setting, 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 age of 25 and 44 comprise 29.1 percent of the population. Although residents 65 years old and older make up approximately 9.6 percent of the total population, the large proportion of adults over 55 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 coming years. Table 4-2 represents the number of residents by age group in 2010.

Table 4-2: Population by Age

Age Groups	Riverside County	Norco
Under 5 years	6.3%	4.0%
5-19 years	21.4%	17.5%
20-24 years	6.7%	6.7%
25-34 years	14.0%	13.1%
35-44 years	13.0%	13.2%
45-64 years	23.9%	31.7%
65-74 years	8.4%	8.0%
75+ years	6.4%	5.9%
Median Age	36.2	41.2

Source: 2015-2019 American Community Survey 5-Year Estimates

4.3.1 Race and Ethnicity

From 2015-2019, most residents in Norco were white, constituting 78.3 percent of the population, including 55.6 percent non-Hispanic white. The population characteristics in Norco have remained relatively unchanged since the 2010 Census. Table 4-3 presents the racial composition of the City according to the 2010 Census as compared to the 2015-2019 American Community Survey.

Table 4-3: Race and Ethnicity

Race and Ethnicities	2010	2015-2019
White	76.3%	78.3%
African American	7.0%	4.7%
American Indian and Alaska Native alone	0.9%	0.4%
Asian	3.1%	4.4%
Native Hawaiian and other Pacific Islander	0.2%	0.1%
Some Other Race	9.3%	8.0%

Two or More Races	3.2%	4.0%
Hispanic or Latino (1)	31.1%	33.0%

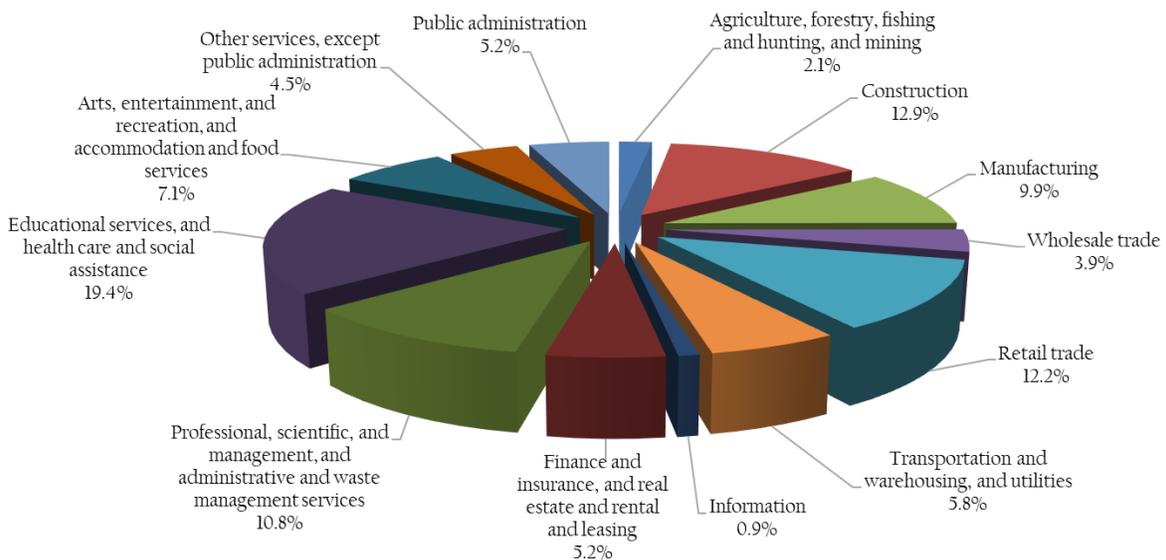
Notes:

1) 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 2010 Summary File 1 (SF-1) – Sample Data; 2015-2019 American Community Survey 5-Year Estimates.

4.3.2 Employment Characteristics

Norco residents are employed in diverse industries, with the largest percentage (19.4 percent) of the population employed in the educational and health services industry. Construction ranks second, with 12.9 percent. According to California Employment Development Department statistics, the unemployment rate in Norco was 6.8 percent in February 2021, compared to 8.0 percent for Riverside County. Figure 4-2 shows the percentage of residents employed by sector according to the 2015-2019 American Community Survey.

Figure 4-2 Employment by Industry in Years 2015-2019



Source: 2015-2019 American Community Survey 5-Year Estimates

4.3.3 Household Characteristics

The Census defines a household as all person 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 2015-2019 ACS estimated that Norco had 7,119 households. The distribution of households shows that the majority of households in Norco are comprised of families. Non-family households made up 19.7 percent of all households.

Table 4-4: Household Types

Household Type	Number
Families	
Married couples	4,318
Male-headed households	336
Female-headed households	766
Total	5,420
Non-families	
Singles	1,400
Other	299
Total	1,699
Total Households	7,119
Average Household Size	3.34
Average Family Size	3.82

Source: 2015-2019 American Community Survey 5-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 2015-2019 ACS reporting average household size for the county at 3.14 persons per household.

4.3.4 Tenure

Tenure in the housing industry refers to owner or renter occupancy. 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 lower turnover than rental housing.

The 2015-2019 ACS indicated that Norco had a total of 7,472 housing units, out of which 7,119 were occupied. Of these occupied units, 5,974 housing units were owner-occupied and in 1,145 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	5,974	83.9
Renter-occupied	1,145	16.1
Total	7,119	

Source: 2015-2019 American Community Survey 5-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 person 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 2015-

2019 ACS 5-Year Estimates indicate that the City experiences higher household and family median incomes of \$102,817 and \$117,183, respectively, than the Riverside County medians of \$73,260 and \$81,921.

Table 4-6: Households and Family Income

Income	Households	% of Total Households	Families	% of Total Families
\$0-\$14,999	327	4.6%	114	2.1%
\$15,000-\$34,999	812	11.4%	396	7.3%
\$35,000-\$49,999	477	6.7%	276	5.1%
\$50,000-\$74,999	975	13.7%	683	12.6%
\$75,000-\$99,999	854	12.0%	678	12.5%
\$100,000-\$149,000	1,630	22.9%	1,474	27.2%
\$150,000+	2,050	28.8%	1,799	33.2%
Total	7,126	100%	5,420	100%
	Median Household Income = \$102,817		Median Family Income= \$117,183	

Source: 2015-2019 American Community Survey 5-Year Estimates

4.3.6 Cost Burdened Households

Cost burden refers to renters and homeowners who pay more than 30 percent of their gross income 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 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 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 cost-burdened households (73.5 percent) were owner occupied units.

Table 4-7: Cost Burden Housing Units by Tenure

Tenure	Total Overpaying
Renter	660
Owner	1,849
Total	2,515

Source: HUD CHAS Databook using data from 2013-2017 ACS

According to the CHAS Databook, 1,075 lower-income households overpaid for housing in 2013-2017. Out of this total, 295 extremely-low-income households overpaid for housing. According to Table 4-8, more owner-occupied households experienced overpayment (63.6 percent) than renter households (36.3 percent), the highest total occurring in low-income households.

Table 4-8: Cost Burden by Income Level

Tenure by Household	Extremely Low Income	Very Low Income	Low Income	Total Overpaying
Renter	110	125	155	390
Owner	184	205	295	684
Total	295	330	450	1,075

Source: HUD CHAS Databook using data from 2013-2017 ACS

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 2010, the Census estimated that the City of Norco had 7,594 total housing units. Between 2010 and 2019, the total amount of housing units decreased 75 units, or -1 percent. The majority of housing units in Norco are single-family detached units. Out of the total number of housing units in Norco, 7,228 are single-family detached units. Both the single- and multifamily housing stocks decreased between 2010 and 2019.

As shown in Table 4-9, multifamily housing with 5 or more units constituted 2.7 percent of total units according to the 2015-2020 American Community Survey. Single-family attached and other multi-unit housing (2-4 units) round out the City's housing stock with 1.8 percent of total units in the City.

Table 4-9: Housing Type

Housing Type	2010		2019	
	No. of Units	Percent of Total	No. of Units	Percent of Total
Single-family				
Detached	7,228	95.2%	7,153	95.7%
Attached	102	1.3%	88	1.2%
Multifamily				
2-4 Units	40	0.5%	32	0.4%
5+ Units	201	2.7%	179	2.3%
Mobile Homes	23	0.3%	20	0.3%
Other Unit Types	0	0.0%	0	0.0%
Total Housing Units	7,594	100%	7,472	100%
Vacant Units	507	6.7%	353	4.7%

Source: 2006-2010 American Community Survey 5-Year Estimates; 2015-2019 American Community Survey 5-Year Estimates

4.3.8 Vacancy Rate

Vacancy rates indicated 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 also may be related to overcrowding, as discussed in later sections. In contrast, a high vacancy rate may indicate either 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 increase gradually.

According to SCAG, a vacancy rate between 2 and 3 percent for ownership housing and 5 and 6 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 507 housing units that were vacant in 2010, an overall vacancy rate of 6.7 percent. In 2019, approximately 353 housing units were vacant, an overall vacancy rate of 4.7 percent. By comparison, the Riverside County vacancy rate was 14.3 percent. The City’s owner-occupied vacancy rate reported by the Census Bureau in 2019 was 2.5 percent, while the rental vacancy rate was 0 percent, indicating a tight housing market for the City.

4.3.9 Conditions of Housing Stock

Most of the City’s current housing stock was constructed in the 1960s and 1970s, with approximately 50 percent of all housing in the City constructed between 1960 and 1980. There has been very little housing construction since 2010, with only 35 new units developed.

Table 4-10: Age of Housing Stock

Year Built	Number of Units	Percent of Units
Before 1940	205	2.7%
1940-1949	273	3.7%
1950-1959	810	10.8%
1960-1969	1,582	21.2%
1970-1979	2,151	28.8%
1980-1989	765	10.2%
1990-1999	579	7.7%
2000-2009	1,072	14.3%
2010 or later	35	0.5%
Total	7,472	

Source: 2015-2019 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 likely need 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 2015-2019 ACS estimated Norco to have 5,021 units built prior to 1969, or roughly 67 percent of the total housing stock.

The lack of certain infrastructure and utilities often serves as an indicator of substandard conditions. As the large majority of homes in Norco were built in the 1960s or later, and were appropriately permitted by the City, substandard housing has not been a significant issue. It is estimated by the City that fewer than 1 percent of homes are substandard. This is supported by SCAG data, which show 0.14 percent of Norco residences lack plumbing facilities and 0.24 percent lack complete kitchen facilities (Pre-certified Local Housing Data for the City of Norco, August 2020). Housing with substandard conditions could be the result of several causes, including unpermitted construction.

The City has historically provided housing assistance and repair programs that support Norco residents in securing financial support for purchasing and maintaining their homes. The City currently operates the Utility Bill Assistance Program, a program where income-qualified households can apply for discounts on sewer and water bills. The program's current funding source expires at the of Fiscal Year 2021. A new funding source may be considered at the beginning of Fiscal Year 2022. Additionally, the County of Riverside Economic Development Agency (EDA) offers several programs available to city residents, including the Home Repair Loan Program and Senior Home Repair Grant, which provides funding to qualifying residents to perform critical repairs on their homes. Additionally, the County offers the Mortgage Credit Certificate (MCC) Program, which allows qualified home buyers to reduce the amount of their federal income tax liability by an amount equal to a portion of the interest paid during the year on a home mortgage, and the First Time Home Buyer Program (FTHB), a program designed to aid lower-income persons in the purchase of their first home. From Fiscal Year 2014 to Fiscal Year 2015, 15 units were served under the FTHB program and 82 units were served under the MCC program.

4.3.10 Overcrowding

In response to higher housing prices, lower-income households often must be satisfied with smaller, less adequate housing for their available incomes. 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 three conditions:

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

In Norco, overcrowding affects 185 units, or 2.6 percent of all households in the city. According to the 2015-2019 ACS, approximately 165 were owner-occupied units and 60 were renter-occupied units that were considered overcrowded and 43 owner-occupied units and 27 renter-occupied units were considered severely overcrowded. In comparison to Riverside County, overcrowding in Norco was less prevalent with 2.6 percent of the city’s households classified as overcrowded as compared to the county’s 6.9 percent. Typically, very low-income rental households experienced 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 occupants’ 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, 2015-2019 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 2019. The 2015-2019 ACS estimates a median housing unit value of \$544,900 in Norco, \$160,500 above the county median of \$384,400. Table 4-11 also indicates that 58.4 percent of the houses were valued at more than \$500,000. This is typical 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	44	0.7%
\$50,000-\$99,999	15	0.3%
\$100,000-\$149,000	52	0.9%
\$150,000-\$199,999	10	0.2%
\$200,000-\$299,999	195	3.3%
\$300,000-\$499,999	2,168	36.3%
\$500,000 or more	3,490	58.4%
Total	5,974	
Median Value	\$544,900	

Source: 2015-2019 American Community Survey 5-Year Estimates

According to ACS 2015-2019 estimates, the median single-family home price in Orange and Los Angeles Counties was \$725,100 and \$644,100 respectively, as compared to Riverside County where the median home price was \$384,400. In Norco, the median single-family home price was well above the county average with a median home price of \$544,900. 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 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 3.18 percent was used in the calculation.

Table 4-12: Owner Occupied Housing Expenses

Purchase Price	\$544,900
Down Payment	20%
Interest Rate	3.18%
Loan Amount	\$435,920
Monthly Principal and Interest	\$1,880
Monthly Utilities, Property Tax, & Insurance	\$500
Required Monthly Income	\$7,933
Required Yearly Income	\$95,196

Note: Assumes single-family detached house and 1.1% property tax rate

Source: Bankrate.com; FRED, 30-Year Fixed Rate Mortgage Average in the United States; U.S. Department of Housing and Urban Development 2020 Utility Allowance Schedule for the Housing Authority of the County of Riverside, CA

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.

4.4.2 Renter Housing

According to the 2015-2019 American Community Survey, 16.1 percent of Norco households lived in rental housing. The median rent was \$1,892 in 2019, a 34 percent increase from the 2010 median rent of \$1,417. In 2010, rents that exceeded \$750/month comprised 87.4 percent of all rental units, and rents that exceeded \$1,000/month comprised of 82.7 percent. During the last planning period, most multifamily developments exclusively 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 of \$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
\$955	\$1,106	\$1,390	\$1,917	\$2,369

Source: HUD User FY 2021 Fair Market Rent Documentation System

Home rental prices vary by size of the home, number of bedrooms, and location. The 2015-2019 American Community Survey showed that median gross rent for one- and two-bedroom rentals are \$831 and \$1,433, respectively, while median costs for three-bedroom units are \$2,189 per month. Approximately 6.2 percent of total renter-occupied units in the city include five or more bedrooms. The city does not currently have apartment units with four or more bedrooms. The majority of the city’s rental housing includes two bedrooms or less. Due to the lack of availability of four-bedroom rental units and larger, large families may find it difficult to locate suitable rental property 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 experiences 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. Cost-burdened homeowners with have the option of selling the homes and becoming renters. Renters, on the other hand, are valuable and subject to constant changes in the housing market.

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 from each multifamily 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 4-14: Housing Affordability by Tenure

Income Group	Calculation of Affordable Housing Costs for Owner	Calculation of Affordable Housing Costs of Renters
Extremely Low (0-30% MFI)	30% of 30% AMI	30% of 30% AMI
Very Low (31-50% 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 5002.5

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

Income Group	AMI Adjusted by Size	Affordable Payments	Housing Costs		Maximum Affordable Price	
		Renter Owner	Utilities	Taxes & Insurance	Affordable Home Price	Rental
Extremely low (0-30% MFI)	30% AMI					
Two Persons (1 bedroom)	\$18,100	\$453	\$222	\$23	\$48,218	\$208
Three persons (2 bedrooms)	\$21,720	\$543	\$244	\$27	\$63,054	\$272
Four Person (3 bedrooms)	\$26,200	\$655	\$274	\$33	\$80,673	\$348
Five Person (4 bedrooms)	\$30,680	\$767	\$305	\$38	\$98,291	\$424
Very Low (30-50% MFI)	50% AMI					
One Person (Studio)	\$26,400	\$660	\$185	\$33	\$102,463	\$442
Two Persons (1 bedroom)	\$30,150	\$754	\$222	\$38	\$114,518	\$494
Three persons (2 bedrooms)	\$33,900	\$848	\$244	\$42	\$130,050	\$561
Four Person (3 bedrooms)	\$37,650	\$941	\$274	\$47	\$143,727	\$620
Five Person (4 bedrooms)	\$40,700	\$1,018	\$305	\$51	\$153,463	\$662
Low (50-80% MFI)	60% AMI					
One Person (Studio)	\$42,200	\$1,055	\$185	\$53	\$189,395	\$817
Two Persons (1 bedroom)	\$48,200	\$1,205	\$222	\$60	\$213,968	\$923
Three persons (2 bedrooms)	\$54,250	\$1,356	\$244	\$68	\$242,018	\$1,044
Four Person (3 bedrooms)	\$60,250	\$1,506	\$274	\$75	\$268,213	\$1,157
Five Person (4 bedrooms)	\$65,100	\$1,628	\$305	\$81	\$287,686	\$1,241
Moderate (81-120% MFI)	110% AMI					
One Person (Studio)	\$63,250	\$1,581	\$185	\$79	\$305,304	\$1,317

Two Persons (1 bedroom)	\$72,300	\$1,808	\$222	\$90	\$346,567	\$1,495
Three persons (2 bedrooms)	\$81,300	\$2,033	\$244	\$102	\$391,076	\$1,687
Four Person (3 bedrooms)	\$90,350	\$2,259	\$274	\$113	\$433,962	\$1,872
Five Person (4 bedrooms)	\$97,600	\$2,440	\$305	\$122	\$466,649	\$2,013

Notes:

1. Property taxes and insurance estimated as 5% of affordable payment.
2. Calculation of affordable home sales pieces based on a down payment of 20% annual interest rates of 3.18% and a 30-year mortgage term.
3. AMI based 2020 HCD State Income Limits.
4. Monthly affordable rent based on payments of no more than 30% of household income.
5. Utility costs are based on U.S. Department of Housing and Urban Development Utility Allowance Schedule for the Housing Authority of the County of Riverside, CA assuming all electric.

Table 4-15 identifies the 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.

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. 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 cost 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 can 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 that 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 female heads of households and/or single-parent households because oftentimes child-care needs conflict 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; some of these individuals live in accessory units on the parcel where they are employed. The housing needs for this segment of the population tend to be smaller. The last two housing categories that need to be addressed are transitional or temporary in nature and include emergency shelters for those temporarily displaced because of disasters, and temporary shelters 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
Extremely Low Income (0-30% MFI)	100	10	30	90	10	0
% with any housing problems	60%	40%	100%	89%	100%	0%
% cost burden >30%	60%	40%	100%	88%	100%	0%
% cost burden >50%	25%	40%	100%	83%	100%	0%
Very Low Income (31-50% MFI)	90	50	15	190	35	35
% with any housing problems	67%	90%	100%	68%	86%	100%
% cost burden >30%	67%	90%	100%	66%	86%	100%
% cost burden >50%	17%	60%	100%	55%	86%	100%
Low Income (51-80% MFI)	59	90	35	245	115	115
% with any housing problems	49%	72%	100%	37%	83%	91%
% cost burden >30%	66%	72%	100%	37%	83%	78%
% cost burden >50%	7%	50%	43%	22%	65%	48%
Total Households	249	150	80	525	160	150
% with any housing problems	60%	76%	100%	57%	84%	93%
Total Households (all income levels)	324	530	210	1,640	2,530	288
%with any housing problem	10%	27%	17%	16%	23%	82%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook 2013-2017

Table 4-16 shows special-needs groups that are renters experience more housing problems than special-needs groups that are homeowners, except for small-family homeowners that experienced more housing problems than their renter counterparts. The highest percentage of lower-income households experiencing housing problems were large-family renter and owner households. All lower-income 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 persons with physical disabilities. Persons with physical disabilities often require specially

designated dwellings to permit access within the unit, as well as to and from the site. California Administrative Code Title 24 sets forth access and adaptability requirements for persons with disabilities. These regulations apply to public buildings as well as newly constructed multifamily developments containing five or more dwelling units. The regulations also require that ramps, door widths, and restrooms 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 services 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 routes.

Table 4-17: Persons with Disabilities

Age	Estimate
18 to 64	1,176
65 and over	1,377
Total	2,553

Source: 2015-2019 American Community Survey 5-Year Estimates

Table 4-17 shows that 2,553 persons 18 years and older in the City of Norco have a disability. Out of the total disabled persons, 1,176 people between the ages of 18 and 64 had a disability and 1,377 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.

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 handicapping conditions that are solely physical in nature.

Many persons with development 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 development 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.

Table 4-18 provides information from the Inland Regional Center of on the number of individuals with development disabilities in the city of Norco. In 2021. There were approximately 209 individuals (approximately 0.7 percent of the total population of Norco) actively utilizing services at the Inland Regional Center for a developmental disability.

Table 4-18: Persons with Developmental Disabilities

Zip Code Area	Age					Estimate
	0-3	4-16	17-25	26-56	57+	
92860	27	48	38	81	15	209

Source: Inland Regional Center, 2021.

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 development 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 impact of housing overpayment. In addition, the elderly frequently have special needs related to housing construction and location. This may include needing ramps, handrails, lower cupboards, and counters to allow greater access and mobility. In terms of location, because of limited mobility, the elderly typically need improved 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 is a 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 2015-2019 ACS, 3,705 City residents, or approximately 9.6 percent of the total population, was 65 years or older. In terms of tenure, 1,643 owner-occupied units and 248 renter-occupied units were headed by occupants 65 years or older. In 2015-2019, 37.3 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 51 percent (1,891 of 3,705) in 2015-2019.

Three senior apartment communities have been constructed in the city: Heritage Park and Clark Terrace Phase I and II. Heritage Park consists of 86 one- and two-bedroom units and has a 55-year affordability covenant expiring in 2062. Each of the Clark Terrace projects includes 40 one-bedroom units with 40-year affordability covenants expiring in 2035 and 2041, respectively. Affordability covenants ensure that units remain affordable to low- and moderate-income levels. The Clark Terrace project was assisted with funding from the Norco Redevelopment Agency and Department of Housing and Urban Development Section 202 and 811 Supportive Housing Funds. Heritage Park was assisted through the Redevelopment Agency and tax-exempt financing.

The County EDA offers the Senior Home Repair Grant program, which provides funding to qualifying senior residents to perform critical repairs on their homes. Seniors could receive up to \$6,000 with no loan or payback requirement if the program guidelines are met. Applications are accepted on a first-come, first-served basis, as funds are available.

4.5.5 Large-family Household Needs

The 2015-2019 American Community Survey reported 1,258 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 multifamily rental units are typically smaller than single-family units. Apartment complexes in the city offering three- and four- bedroom models do not exist currently. 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 83 percent of the large households in the city, representing about 17 percent of all owner-occupied housing. Seventeen 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 a Unit	Owner Occupied	Renter Occupied	Total
Five	652	105	757
Six	223	50	273
Seven or More	169	59	228
Total	1,044	214	1,258

Source: 2015-2019 American Community Survey 5-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 2015-2019 American Community Survey, there were 766 female-headed households in the city, of which 375 had children under the age of 18 and were below the federally established poverty level. The 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 (1)
Female-Headed Households (no children under 18)	391	7.2%
Female-Headed Households (with children under 18)	375	6.9%
Total	766	14.1%

Total Households = 5,420 households

Source: 2014-2018 American Community Survey 5-year Estimates

4.5.7 Farm and Ranch Hand Housing Needs

State housing law requires elements to address groups with special housing needs including migrant farmworkers. According to the U.S. Department of Labor Bureau of Labor Statistics May 2020 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, 0.5 percent of the Riverside-San Bernardino-Ontario area’s working population was classified as working in farming, forestry, and fishing occupations. According to the Riverside County Farm Bureau, the gross value of all agricultural crops produced during 2018 in Riverside County was \$1.3 billion. The largest commodity groups produced within Riverside County include citrus, tree and vine, vegetable, field and seed, nursery, and livestock and poultry. According to the 2015-2019 ACS, approximately 2.1 percent of the city’s 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 suburban lots (generally ½ acre) and allow for animal keeping and agricultural production at a single-family scale. However, the 1/2-acre residential lots in these zones are not large enough to support commercial agriculture practices, and there is no significant commercial agricultural activity within the city. Norco is an urbanized area with significant residential, commercial, and institutional development and little vacant land, and no available land for new or expanded commercial agricultural uses. Such hobby farms generally do not require labor beyond the family residing at the property. 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). Although not required under the Employee Housing Act, the City’s A-1 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. ADUs and JADUs are other means of providing farm and ranch hand housing. Norco is surrounded by the cities of Corona to the south, Riverside to the east, Jurupa Valley to the north, and Eastvale to the west. These jurisdictions have very limited agricultural land use, except for the city of Riverside, which supports agricultural land in the southern portion of the city.

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. Person 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. Person who are considered “at risk” (i.e., doubled up, in marginal circumstances, motel populations with limited stay, or general relief recipients whose payments have been cancelled 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 persons that move around in housing situations (e.g., doubling up with another household). However, according to the Continuum of Care (CoC) and Riverside County Department of Public Social Services (DPSS) 2020 Homeless Point-in-Time Count and Survey, there were an estimated 2,884 homeless persons on any given day in Riverside County. This assessment estimated 12 homeless persons in the city of Norco.

There are numerous factors that contribute to homelessness in Norco and Riverside County. Difficulties in obtaining employment, insufficient education, mental illness, and substance abuse are a few of the more common factors. In recent history, however, new factors are emerging that significantly contribute to homelessness.

The trends that largely are responsible for the rise in homelessness are a growing shortage of affordable housing, and simultaneous growth in the population of low-income renters, which has correlated with high demand and shrinking supply. Each of these factors potentially could 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.

The Zoning Code defines transitional housing and emergency shelters as 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 also was amended to permit emergency shelters, by right, in the M-1 (Heavy Commercial/Light Manufacturing) zoning district.

Although no homeless shelters exist in Norco, the City provides information on local and regional resources. The City also has 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 needs in Corona-Norco area. The City is actively evaluating opportunities to mitigate homelessness in the community. To address homelessness, the City has met with Riverside County to discuss potential resources, and the City is currently exploring a collaborative partnership with the City of Corona to provide further homeless programs. The Norco City Council anticipates discussing this proposed partnership in the near future, and the public will be invited to provide input.

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 traditional housing program for homeless women with children, single men with children, families, and chronically 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 three senior housing complexes (Clark Terrace Phase I, Clark Terrace Phase II, and Heritage Park). The 166 senior housing units in the city have affordability covenant restrictions that ensure continued affordability. Both Clark Terrace complexes have 40-year affordability covenant restrictions, while the Heritage Park complex has a 55-year covenant. Ownership housing substantially rehabilitated or assisted through the City’s former First-Time Homebuyers Program and Infill Housing Program has an affordability covenant restriction of 30 years. A list displaying all covenant-restricted housing units in the City is contained in Appendix A.

The City may use various funding sources, including Redevelopment Housing Set-Aside Funds, Community Development Block Grants, and Development 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 2665 Clark St.	86	64	22	5/22/2007	5/22/2062
Clark Terrace 2660 Clark St.	40	40	0	12/20/1995	12/20/2035
Clark Terrace Phase II 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 overcrowding units
- Housing needs that result when households pay more than they can afford for housing
- Housing needs of “special-assistance 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 fair-share allocation seeks to ensure that each jurisdiction accepts responsibility for the housing needs of not only its resident population, but for the 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.

4.7 Opportunity 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 that have been placed in Title 24 of the California Administrative Code. Compliance with the energy standard is achieved by satisfying certain conservation requirements and an energy budget. In turn, the homebuilding industry must comply with these standards while localities are responsible for enforcing the energy-conservation regulations.

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. AB 32 required the California Air Resources Board (CARB) to develop a Scoping Plan that describes the approach California would take

to reduce GHGs to achieve this goal. Since 2008, there have been two updates to the Scoping Plan. The latest Scoping Plan was released in 2017 and identifies how the state can reduce GHG emissions by 40 percent from 1990 levels by 2030, and substantially advance toward the 2050 climate goal to reduce GHG emissions by 80 percent below 1990 levels.

Opportunities for additional energy-conservation practices include the implementation of “mitigation measures” contained in environmental impact reports on residential projects in the appropriate section of environmental impact reports, prepared by or for the City of Norco. Mitigation measures to reduce energy consumption may be proposed in the appropriate section of environmental impact reports, prepared by and 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 include:

- Locating the structures 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
- 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 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 windbreaker 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

The City will also explore potential goals and policies to promote a menu of developer incentives which would 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 applicability and environmental concerns) outweigh the initial development costs. The program may therefore include incentives to help developers or property owners mitigate the initial cost of impacts.

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 also must 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 improvements, fees and exactions, permit processing procedures, and other factors can affect the maintenance, development, and improvement of housing.

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

Key Policies and Regulations Affecting Housing Costs.	
City of Norco Controlled	Non-City Controlled
Zoning/Development Standards	Multiple Species Habitat Conservation Plan Requirements and Fees
Density/Open Space	Transportation Uniform Mitigation 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 development.

5.1.1 Land Use Controls

General Plan

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 on which the City was founded. 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 Land Use Map includes the following residential land use designations: Residential Agricultural (RA) and Residential Low (RL). The City’s Land Use Element also includes a Hillside Area designation (HS). The HS designation serves as a “temporary” designation that will allow development when a specific plan is approved. Once the designation 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.

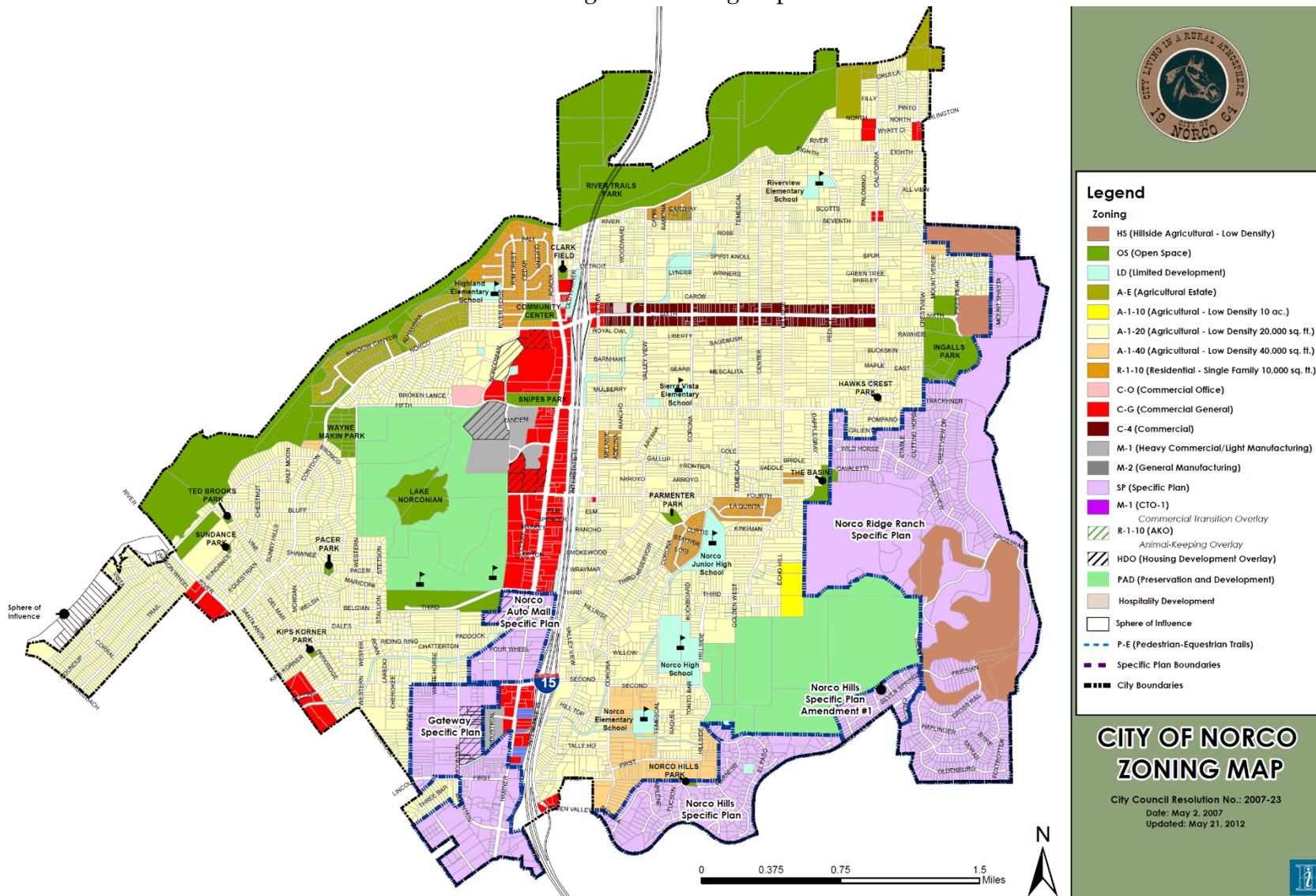
Zoning and Residential Development Standards

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 the minimum requirements for onsite parking. Differences in development standards can affect the relative affordability of the dwelling. The A-1 zones are intended to provide animal-keeping and small-plot agriculture. A majority of the residential area is zoned A-1-20, which requires a minimum lot size of 21,780 square feet to accommodate animal keeping and small-plot agriculture. Table 5-1 identifies all zones that offer opportunities for residential uses within the City of Norco. Figure 5-1 is the City’s Zoning Map.

Table 5-1: Residential Land Uses Zones

Zoning District		Approximate Total Acreage
A-E	Agricultural Estate	164
A-1 A-1-20 A-1-2 A-1-5	Agricultural Low Density Min. lot size – ½ acre Min. lot size – 2 acres Min. lot size – 5 acres	4,084
R-1 R-1-10 R-1-15 R-1-20	Residential Single-Family Min. lot size – 10,000 s.f. Min. lot size – 15,000 s.f. Min. lot size – 20,000 s.f.	160
R-3 R-3-6 R-3-8	Residential Multiple-Family Max. 6 du/ac Max. 8 du/ac	0
HS	Hillside (Agricultural/Low Density) Areas	327
HDO	Housing Development Overlay	102
SP	Norco Hills SP (residential component) Norco Ridge Ranch SP Gateway SP (residential component)	730
Total Residential Acreage		5,567

Figure 5-1 Zoning Map



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 zone 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 in 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 will 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	Single-family Detached	Single-family Detached	Single-family Detached	Single-family Detached	Low-density multiple -family	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-10: 10 acres A-20: ½ acre A-40: 40,000 s.f.	5 acres	R-1-10: 10,000 s.f. R-1-15: 15,000 s.f. 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.	
Min. Setbacks						
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. 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.
					A distance equal to 1/2 of a	

Rear Yard	30 ft.	60 ft. before Ord. 753 100 ft. after Ord. 753	30 ft.	15 ft.	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	35 ft. or 2 stories	35 ft. or 2 stories	35 ft. or 2 stories	35 ft. or 2 stories	35 ft. or 2 stories, whichever is less	35 ft. for all structures
Accessory structures	2 stories	2 stories		1 story		
Max. Lot Coverage	40%	40% of 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.

* A-1-20 shall refer to all lots created before the effective date of Ordinance No. 977, when the minimum lot size was 20,000 square feet, and to all lots created after the effective date of Ordinance No. 977, when the minimum lot size was increased to 21,780 square feet net.

Housing Development Overlay Zone

The City of Norco recognizes the importance of providing a variety of housing opportunities and the benefits of locating affordable housing near services and employment centers. Consequently, during a previous planning period, the City established development standards, including location, density, and mixed-use development, to allow for implementation of the Housing Development Overlay (HDO) zone. The HDO zone applies to specific properties within the City as shown on the official Norco Zoning Map and requires an HDO Site Plan to guide development on each site. The City will revise the HDO zone such that residential development, including at least 20 percent of units affordable to low-income households, would be approved by right in Sites 1 through 4 (see Figure 6-1), subject to objective development standards. 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 35 dwelling units per acre, which is appropriate to facilitate the development of affordable housing consistent with the requirements of State Government Code Section 65580 and is appropriate to accommodate the City's 2021-2029 RHNA allocation.

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 otherwise could have been used for additional housing or amenities such as common 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, multifamily 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. Multifamily developments require two roofed parking spaces per dwelling unit. Senior housing requires 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
Multifamily Residential	2 covered spaces for each unit

The 2021 update to the City's Zoning Code ADU policies exempts a significant portion of new ADUs and JADUs from parking requirements. New studio units, units constructed within an existing or proposed primary residence, or units within one-half mile of a public transit bus stop are no longer required to provide onsite parking. It is noted that a Riverside Transit Agency bus line operates on Hamner Avenue, running through the center of the city, and hundreds of parcels, including the development sites identified in this Housing Element, would therefore qualify to have no ADU parking requirement due to their proximity to public transit, pursuant to Government Code section 65852.2. In addition, for other ADU units, the revised policies allow uncovered and tandem parking within a driveway, and removes the

requirement to replace parking spaces where a garage or carport is demolished or converted to accommodate an ADU.

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. As identified in Table 5-2, Summary of Residential Zoning Regulations, single-family residential districts are designed to incorporate open space on each lot. The R-3 Zone has development standards that ensure open space is provided.

In addition to the development standards identified in Table 5-2, the A-1 Zone also requires a Primary Animal Keeping Area (PAKA) on newly created lots. 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 must be a minimum of 2,728 square feet. For a pad area greater than 20,000 square feet, the PAKA must be a minimum of 3,304 square feet. Non-animal related structures are not allowed in the PAKA.

Density Bonuses

In 2013, the City adopted Ordinance 965, codified in Chapter 18.65, Residential Density Bonus Provisions, in the Municipal Code. The intent and purpose of Chapter 18.65 is: 1) to facilitate the production of housing for all income levels and special-needs households, including senior citizen housing; 2) facilitate the development of rental housing for households in all income categories identified by the California Government Code as it pertains to the development of affordable housing; and 3) to implement Sections 65915, 65915.5 and 65917 of the California Government Code as required by Section 65915(a). This Chapter provides for density bonuses, incentives, and concessions consistent with Government Code requirements.

Multiple Species Habitat Conservation Program (MSHCP)

In 2003, the Riverside County Board of Supervisors adopted the Riverside County Multiple Species Habitat Conservation Plan (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 provisions of affordable housing for land within the MSHCP Reserve area may 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 amount of land available for a variety of uses, including residential development, for land that is within the MSHCP Criteria Areas. Land within the MSHCP Criteria Areas also is subject to two processes known as the Habitat Evaluation and Acquisition Negotiation Strategy (HANS) and Joint Project Review (JPR). Any development proposals for land creates additional constraints to the development of affordable housing.

Accessory Dwelling Units

In response to State-mandated requirements and local needs, the City of Norco allows the development of accessory dwelling units (ADUs). Traditionally intended for elderly or other members of owner-occupied families, the example of compact, infill development can be one strategy for meeting growing rental housing demands.

An ADU 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. ADUs offer affordable rental housing for seniors, college students, and single persons that typically rent for less than an 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.

The City amended its Zoning Code in 2021 to establish a ministerial process for accessory dwelling units and junior accessory dwelling units (JADU). These uses are defined as:

- Accessory dwelling units are attached or detached residential dwelling units that provide complete independent living facilities for one or more persons and are located on a lot with a proposed or existing primary residence. These units must include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family or multifamily dwelling to which it is accessory.
- Junior accessory dwelling units are a unit that is no more than 500 square feet in size and contained entirely within a single-family residence. A JADU may include separate sanitation facilities or may share sanitation facilities with the existing structure.

The Zoning Code permits the ADUs and JADUs to be rented and occupied separately from the primary residence for a minimum rental period of 30 days.

ADUs and JADUs are subject to issuance of a building permit and must be approved without a public hearing provided they meet the Zoning Code's standards. For lots with a single-family residence, up to one ADU plus one JADU may be constructed. Major Zoning Code standards for building permit issuance include:

- Unit size standards:
 - Attached ADUs: 850 s.f. for 0-1 bedrooms; 1,000 s.f. for 2 bedrooms
 - Detached ADUs: up to 1,200 s.f.
- Setbacks, lot coverage, and height:
 - No setbacks when reusing portions of an existing structure. In other cases, 4 feet to side and rear lot lines, and 10 feet between the detached ADU and other buildings.
 - Lot coverage of existing and proposed buildings may not exceed the lot coverage requirement of the underlying zone. This does not apply to ADUs of 800 s.f. or less
 - Maximum height for ADUs 16 feet
- Parking:
 - One space per unit, except no spaces required for studio units, units constructed within an existing or proposed primary residence, or for units within one-half mile of a public-transit bus stop
 - Parking may be uncovered, and tandem parking within a driveway is permitted

- Where a garage or carport is demolished or converted to accommodate an ADU, no replacement of parking spaces is required

Short-Term Rentals

As home-sharing websites have risen in popularity in recent years, there has been a significant increase in the number of homes being offered on a short-term basis to generate rental income. Homes may be offered as “home shares,” where the primary resident offers one or more rooms to visitors while remaining onsite, or whole homes may be rented on a daily or weekly basis. While the impact of short-term rentals on housing availability and affordability is still being evaluated, there is evidence that short-term rentals have a negative effect on housing affordability by changing the way residential properties are used and reducing housing availability for local residents.

Due to the City’s suburban location and the lack of major local destinations to attract short-term renters, such rentals are not common in Norco; an April 2021 search of popular home-sharing websites identified fewer than 10 short-term rentals (less than 0.1 percent of units in the city) available for the period from April to September 2021. Due to the minimal presence of short-term rentals in the community, the City has not addressed this use in its Zoning Code. As of the writing of this document, short-term rentals do not pose a constraint to housing development.

Military Operations

Norco is home to the Naval Weapons Station Seal Beach (NWSSB) Detachment Norco. NWSSB and its detachments each have a unique set of complementary capabilities that contribute to an overall mission to provide shore-based infrastructure support to the Navy’s ordnance mission and other fleet support activities. NWSSB and its detachments provide weapons storage, loading, maintenance, and assessment support to ships of the United States Pacific Fleet. The NWSSB Detachment Norco operates as mostly a science and technology research facility and does not currently support activity that would conflict with existing or proposed housing sites, goals, or policies.

5.2 Provision for a Variety of Housing

State Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all segments of the population, including multifamily residential housing, factory-built housing, emergency shelters, transitional housing, and supportive housing.

Multifamily Housing

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

The City has established a Housing Development Overlay (HDO) zone. The HDO zone applies to specific properties within the City as shown on the official Norco Zoning Map and requires an HDO Site Plan to guide development on each site, which is reviewed and approved by the Planning Commission. The City will revise the HDO zone such that residential development, including at least 20 percent units affordable to low-income households, would be approved by right in Sites 1 through 4 (see Figure 6-1), subject to

objective development standards. 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 35 dwelling units per acre (with a density bonus), 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 2021-2029 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 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. 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.

Emergency Shelters and Low Barrier Navigation Centers

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. The 2020 Riverside County Point-in-Time Count and Survey of homelessness in the region identified 12 unsheltered homeless individuals in Norco.

Several changes have been made to State law that require amendment to existing Zoning Ordinance. AB 139 changes the way local governments can regulate parking requirements for emergency shelters. Local governments may include parking requirements for emergency shelters specifying that adequate parking must be provided for shelter staff, but overall parking requirements for shelters may not exceed the requirements for residential and commercial uses in the same zone. The City's Zoning Ordinance currently requires emergency shelter facility to provide off-street parking at the ratio of one space per four beds and/or 0.5 per bedroom designated as a family unit with children, plus one space per staff member. The Housing Plan of this Housing Element includes a program to amend the Zoning Ordinance to be consistent with AB 139 requirements.

AB 101 requires cities to allow a Low Barrier Navigation Center development by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements. A "Low Barrier Navigation Center" is defined as "a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing." Low Barrier shelters may include options such as allowing pets, permitting partners to share living space, and providing storage for residents' possessions. AB 101 also sets a timeline for

jurisdictions to act on applications for Low Barrier Navigation Center developments. The requirements of this bill are effective through the end of 2026, at which point they are repealed. The Housing Plan of this Housing Element includes a program to amend the Zoning Ordinance to allow Low Barrier Navigation Centers by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses.

To facilitate the development of emergency shelters, the City permits 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. The development standards for emergency shelters will be consistent with State law and be specified clearly 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 provisions 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 requirements
- Security during hours that the emergency shelter is in operation

Boarding Houses

Boarding houses are defined in the Zoning Code as “a residence or dwelling, other than a hotel, wherein three or more rooms, with or without individual or group cooking facilities, are rented to individuals under separate rental agreements or leases.” The City’s definition of boarding house includes parolee-probationer homes and sober living home. Boarding houses with up to six residents are allowed in all zones with approval of a CUP. Group homes meeting the definitions and requirements in the Lanterman Developmental Disabilities Services Act are also permitted as residential uses (see Residential Care Facilities below).

Transitional and Supportive Housing

Transitional and supportive housing provides long-term housing (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. The Zoning Code currently treats transitional and supportive housing as a 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 treats the transitional housing the same as other multifamily uses proposed in the zone.

Under AB 2162, the State now requires supportive housing projects of 50 units or fewer to be permitted by right in zones where multifamily and mixed-use developments are permitted, when the development meets certain conditions. The City may choose to allow larger supportive housing projects by right in these zones. The bill also prohibits minimum parking requirements for supportive housing within ½ mile of a public transit stop. The Housing Plan of this Housing Element includes a program to amend the Zoning

Ordinance to permit supportive housing projects of 50 units or fewer by right in zones where multi-family and mixed-use developments are permitted and remove parking requirements for supportive housing within ½ mile of a public transit stop.

Single Room Occupancies

Consistent with Section 17958.1 of the California Health and Safety Code, the Zoning Code defines a single room occupancy (SRO) unit as housing consisting of single-resident dwelling units, typically with no more than 400 square feet of habitable space, that is the primary residence of its occupant or occupants. The unit must contain either food preparation or sanitary facilities (and may contain both). An accessory structure such as a garage, storage room, play room, pool house or rumpus room does not qualify as an SRO. The City permits the approval of SROs (identified as single resident occupancy unit) in the Agricultural Low Density (A-1), Agricultural Estate (A-E), Low Density Multiple Family Residential (R-3), Hillside (Agricultural/Low Density) (HS), Single Family Residential (R-1), and Housing Development Overlay (HDO) zones.

Senior Housing

Housing for seniors (age 55 years or older) is incentivized with lower development standards and conditionally permitted within any zone of the city as deemed appropriate by the Planning Commission. Where reduced development standards are not requested, senior housing does not require a conditional use permit in residential zones that permit multifamily housing. Senior 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 housing developments, covenants, conditions and restrictions (CC&Rs) are required prior to construction. The CC&Rs enforce age limitations, relocation when the 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.

Farmworker Housing

As indicated in Section 4.5.7 Farms and Ranch Hand Housing Needs, approximately 2.1 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 that can be used as a residence for full-time farm hands. Caretaker dwellings either may be attached or detached dwellings secondary to the main dwelling unit and require a private garage to accommodate a minimum of one parking space for each dwelling. Caretaker dwelling units are permitted conditionally in the A-E and A-1 zones. In addition, farmworker housing can be provided through ministerial approval of an ADU or JADU.

5.2.1 Code 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 2019 California Building Code, based on the 2018 International Building Code, as published by the International Code Council, which establish construction standards for all residential buildings. The City has adopted minor amendments to the CBC, none of which are expected to pose a constraint to development.

Compliance with the CBC should not significantly add to the cost of construction since the Code is mandated to be enforced statewide and costs should be relatively uniform across the State of California. Any costs associated with Building Code standards are necessary to protect the health safety and welfare of the citizens. Compliance ensures that all new or renovated buildings are structurally sound, have proper exiting and are equipped with necessary fire protection features.

5.2.2 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 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 then is responsible for their maintenance. The cost of these facilities, 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 housing 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.

5.2.3 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 may use CDBG funds, as well as other funding sources to gap-finance affordable housing development. The City’s Planning Department Fees are shown in Table 5-4. Development Impact Fees, which are collected through the Building Department, are outlined in Table 5-5.

Table 5-4: Planning Department Fees, 2020-21

Planning Department	2020-2021 Fee
Conditional Use Permit – Major	\$8,020
Conditional Use Permit – Minor	\$4,220
General Plan Amendment/Rezone	\$8,905
Tentative Parcel Map	\$8,046
Tentative Tract Map	\$17,386
Site Plan Review – Major	\$7,340
Site Plan Review – Minor	\$4,036
Architectural and Photometric Review	\$552
Accessory Building Use Permit	\$3,473
Large Family Day Care	\$2,266
Pre-application Review	\$0

In comparison to surrounding jurisdictions, the City of Norco’s planning fees are lower than those implemented by City of Corona, City of Eastvale, and the County of Riverside. While the City’s fees have increased slightly since the 2014-2021 planning period, the increases were minor and are not considered a constraint to the development of new housing.

Table 5-5: Development Impact Fees

DEVELOPMENT IMPACT FEE SCHEDULE	FEE
SINGLE FAMILY DWELLING/SUBDIVISION	
Parks	\$11,821 / Res. Unit
Fire	\$1,010 / Res. Unit
General Government Facilities	\$1,199 / Res. Unit
Trails	Combindted with street
Sewer	\$6,134 / Res. Unit
Water	\$4,662 / Res. Unit
Streets	\$4,062 / Res. Unit
Storm Drains	\$2,545 / Res. Unit
Animal Control	\$251 / Res. Unit
Public Meeting Facilities/Library	\$3,318 / Res. Unit
MULTI FAMILY	
Parks	\$9,639 / Res. Unit
Fire	\$1,009 / Res. Unit
General Government Facilities	\$106 / Res. Unit
Sewer	\$5,727 / Res. Unit
Water	\$2,559 / Res. Unit
Streets	\$2,712 / Res. Unit
Storm Drains	\$210 / Res. Unit
Animal Control	\$251 / Res. Unit
Public Meeting Facilities/Library	\$2,706. / Res. Unit
SEE BUILDING DEPARTMENT FOR OTHER APPLICABLE FEES	

Fees approved 11/5/2014

Countywide Development Fees

In addition to the fees shown earlier, 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 Specie Habitat Conservation Plan (MSHCP), which is a criteria-driven Habitat Conservation Plan intended to create a network of permanent open space
- Transportation Uniform Mitigation Fee (TUMF), 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, established by the local school district to fund school facilities; and
- Area Wide Drainage Fees, which are established to maintain and upgrade the city's drainage system as new development occurs

Table 5-6: County/Regional Development Impact Fees

Fee Type	Fee Amount
Western Riverside County Multiple Species Habitat Conservation Plan (MSHCP) Fees	Less than 8.1 dwelling units per acre = \$2,234 per dwelling unit. Between 8.1 and 14.0 dwelling units per acre = \$1,430 per dwelling unit. Greater than 14.0 dwelling units per acre = \$1,161 per dwelling unit
Transportation Uniform Mitigation Fee (TUMF)	Single-Family Residential = \$9,810 per single-family residential unit Multifamily Residential = \$6,389 per multifamily residential unit
Kangaroo Rat Mitigation Fee	Less than 0.5 acre = \$250/residential unit 0.5 acre or greater = \$500/acre
School Impact Fees	\$4.08 per square foot

The fees identified in Table 5-6 were established by agencies apart from the City of Norco. 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 multifamily developments.

Table 5-7 presents an estimate of the development fees for a single-family as compared to a multifamily unit constructed in the city.

Table 5-7: Development Fees for a Typical Unit

Development Fees	Single-family	Multifamily
Estimated City DIF Per Unit	\$35,002	\$24,919
Estimated Building Permit Fee Per Unit	\$2,114	\$1,274
Estimated Non-City DIF Fees Per Unit	\$20,454	\$11,880
Total Estimated Fees	\$57,570	\$38,073

As shown in Table 5-7, the overall estimated development fees are lower for multifamily units as compared to single-family homes. 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 also has historically purchased land for the creation of affordable housing when funds are available, to offset costs.

5.2.4 Processing 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 cost incurred by the City in carrying out this function. The time allotted for processing each entitlement also may vary for each city and can significantly affect the carrying cost 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 10 to 15 business days after submittal to the City.

Multi-family development projects that exceed the density of the zone require a zone change and are subject to review and approval by both the Planning Commission and City Council. Both the Planning Commission and City Council determine if the nature of the proposed project would 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 that then is 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 then is 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 longer processing timeline—usually 90 to 180 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 Department 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 of these applications with other City departments and agencies, and the time required to process a development entitlement application can have significant cost implications for affordable housing. Changes in zoning designations or standards that may be typical of entitlement requests can be accommodated in as few as 180 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	12-16 weeks
Site Plan Review	12-16 weeks
Parcel Map/Subdivisions	16-20 weeks
Tentative Tract Map	16-24weeks
Variance	6-8 weeks
Zoning Amendment or Zone Change	16-24 weeks
General Plan Amendment	16-24 weeks
Environmental Documentation	Approximately 1 year
Initial Study	45 days

Conditional use permits typically can be approved in approximately 12 weeks provided an EIR is not required. Subdivision parcel maps require 16 to 20 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. With the exception of site plan reviews, all other applications 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 that 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.

Transparency in the Development Process

To increase transparency and certainty in the development application process as required by law, the City has a variety of tools available for developers. The City's Planning Department website offers the following development-related links:

- Project Review/Public Hearing Process:
<http://www.norco.ca.us/civicax/filebank/blobdload.aspx?BlobID=27938>
- Zoning Map:
<http://www.norco.ca.us/civicax/filebank/blobdload.aspx?BlobID=2804>
- Zoning Code/Development Standards:
<https://www.codepublishing.com/CA/Norco>
- Planning Applications:
<http://www.norco.ca.us/depts/planning/applications.asp>
- Master Fee Schedule:
<http://www.norco.ca.us/depts/fiscal/fees.asp>

5.3 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 designated for people with disabilities. The City has no special programs to accommodate housing designated 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 or 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 “one or more persons, related or unrelated, living together as a single integrated household in a dwelling unit.”

The City has adopted the 2019 California Building Code, which is based on the 2018 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 California Building Code, enforcement of ADA requirements is not at the discretion of the City, but 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 requires 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 or requirements because it is necessary to achieve equal access to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing law 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 affect 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 requests 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 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 on the City's website. Throughout the planning period, the City will ensure that information on reasonable accommodation is available on the City's website, at City Hall and in other public locations.

5.4 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.

5.4.1 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 geotechnical hazards.

Habitat and Hazardous Materials

Natural resources within Norco include areas identified in the MSHCP and the hillside area 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 preserved primarily in open space. The MSHCP identifies habitat corridors that will be preserved in open space. Within identified "criteria cells," preservation is ensured by requiring the HANS/JPR processes 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 determination to ensure compliance with MSHCP Criteria and other MSHCP requirements. None of the parcels identified in the residential sites inventory are identified by RCA as being within a "criteria cell," and no HANS/JPR process is required for development on these sites.

Hazardous Materials

None of the parcels identified in the residential sites inventory are identified in the Department of Toxic Substances Control's EnviroStor database as being hazardous waste sites.

Flooding

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. Sea level rise would not affect the city as it is inland and at an elevation of over 600 feet.

Earthquakes

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. No portion of Norco is currently located within an Alquist-Priolo Earthquake Fault Zone. 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 Norco.

Farmland

None of the parcels identified in the residential sites inventory are covered by a Williamson Act contract.

5.4.2 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

Water services from the water main to the meter are maintained and operated by the City of Norco. Water monthly basic service charge is based on meter size, with the typical 3/4-inch meter assessed a fixed monthly charge of \$47.80. Additionally, there is a quantity of water rate \$2.70 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. The homeowner is responsible for maintenance of the sewer lateral from the house to the sewer main. Residential sewer service is a monthly rate of \$51 per household. Homeowners are required to connect to the sewer upon failure of the septic system, or upon sale of the property (where the property is within 200 feet of a sewer main).

5.4.3 Market Constraints

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 (“hard costs”) at any one time reflects short-term considerations of supply and demand. For the period 2014 to 2018, hard costs increased 44 percent across California. 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 tradesman can get a contractor’s license further moderates the pressures that forces labor costs to increase. Construction costs in Norco are about the same as in other parts of Southern California.

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. 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.

Timing and Density

Markets also can constrain the timing between project approval and requests for building permits. In some cases, this may be due to developers’ inability to secure financing for construction.

In addition to governmental land use constraints described above, the density of development is limited by market factors—in particular, the higher cost of construction for concrete structures and structured parking versus wood construction and surface parking. Developers consider market rental rates and sale

prices before planning higher-density projects that require more costly construction materials. Where rental rates and sale prices are inadequate to justify investment in higher-cost construction, project densities are likely to be lower.

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 of 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 through grant and loan programs.

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 2018 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. Almost 80% of the loan applications were received from moderate- and above-moderate-income households. Low- and very-low-income households accounted for approximately 12% and 8%, respectively. The overall loan origination rate was 59% and this rate decreased as income decreased.

Table 5-8 Disposition of Conventional Home Purchase Loan Applications, 2019

Applicant Income	Total Applications	Percent Originated (1)	Percent Denied	Percent Other (2)
Very Low Income (<50% MFI)	19,443	45%	26%	28%
Low Income (50-79% MFI)	28,600	51%	24%	25%
Moderate Income (80-120% MFI)	56,337	59%	17%	24%
Upper Income (>120% MFI)	130,469	63%	14%	23%
All	234,849	59%	17%	24%

Source: Federal Financial Institutions Examination Council – Home Mortgage Disclosure Act, <https://ffiec.cfpb.gov/>, 2021

Notes:

1. “Originated” refers to loans approved by the lender and accepted by the applicant.
2. “Other” includes application approval but not accepted, files closed for incompleteness, and applications withdrawn.

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 2018, the median sales price of a home in Norco was \$561,000 (SCAG). While this price is moderate 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 a high escrow costs, mortgage processing, title acquisition, real estate agent fees, etc. Factors such as homeowner’s 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.

Efforts to Address Market Constraints

The City has taken into consideration the market constraints in the development of the sites inventory by selecting sites that are relatively easy and cost-effective to develop. The selected sites are generally vacant, flat or mildly sloped, and have access to utilities and improved roadways. In addition, as described earlier, the City offers density bonuses and incentives. Concessions also may be available to developers who provide affordable housing as part of their projects. Density bonuses, together with the incentives and/or concessions, result in a lower average cost of land per dwelling unit, thereby making the provision of affordable housing more feasible.

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 availability 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 Allocation (RHNA) for the 2021-2029 planning period has been determined by SCAG to be 454 housing units, including 145 units for very-low-income households, 85 units for low-income households, 82 units for moderate-income households, and 142 units for above-moderate-income households.

Table 6-1: Regional Housing Needs Allocation 2021-2029

Income Group	Number of Units	Percentage
Very Low	145	32%
Low	85	19%
Moderate	82	18%
Above Moderate	142	31%
Total	454	100%

Source: SCAG 6th Cycle Final RHNA Allocation Plan

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 2021-2029 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, zero-lot line 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 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 default density is 30 dwelling units per acre. These jurisdictions are referred to 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 referred to as suburban jurisdictions.

According to the California Department of Finance, the city of Norco has a population of 27,564 residents. The city is located within the Riverside-San Bernardino-Ontario MSA, which has a total population of more than 4 million residents. The population estimates for the City includes approximately 3,573 individuals institutionalized in the California Rehabilitation Center (CRC). While HCD does not take the institutionalized population of a jurisdiction into account when distributing the RHNA, they do include this population in determining the default density for a community. Thus, Norco is designated a metropolitan jurisdiction with a default density of 30 dwelling units per acre.

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), 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.

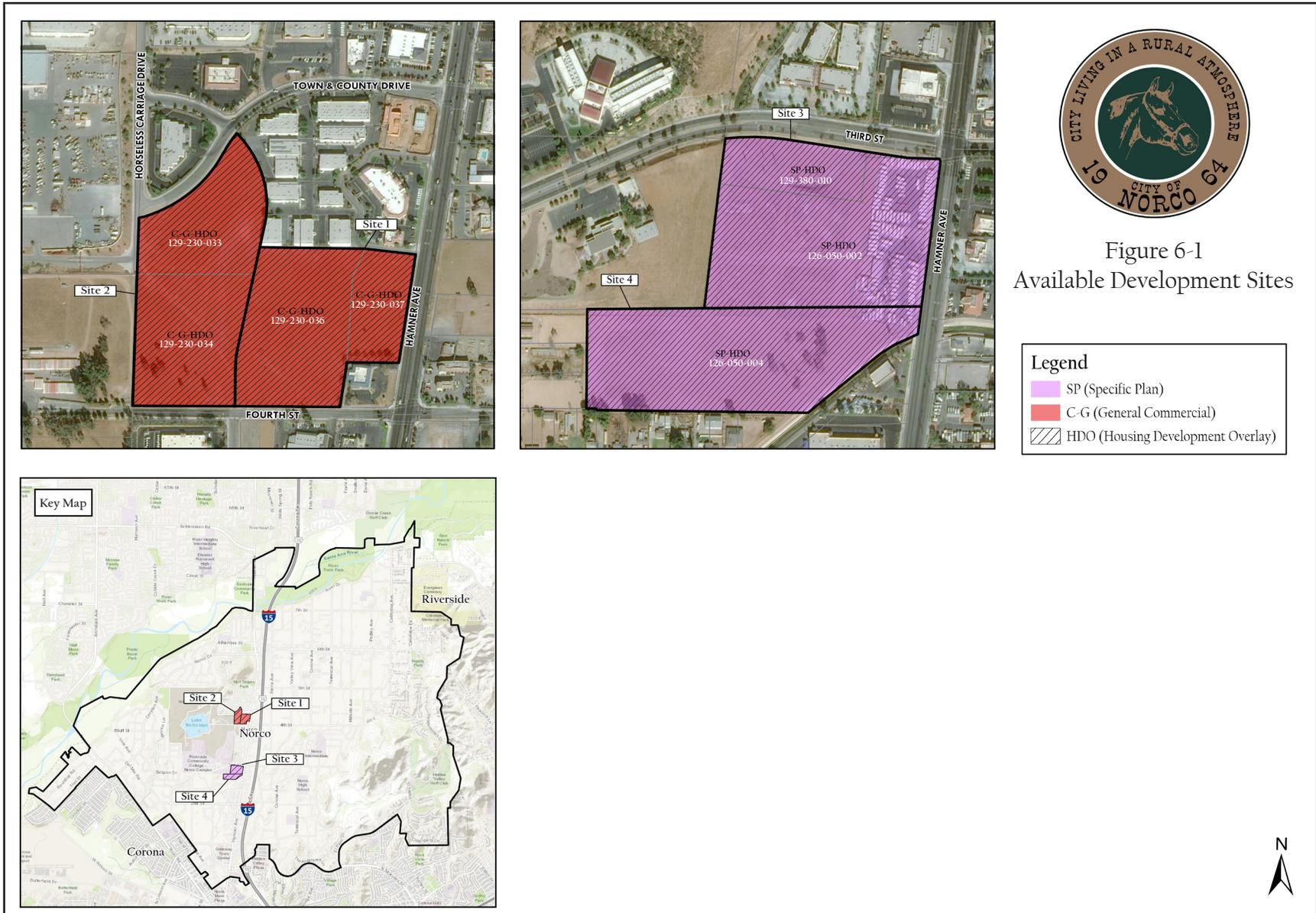
The 2014-2021 Housing Element identified five sites for residential development. Two of these sites have been developed. One site was determined to contain potential environmental resources that may require additional analysis prior to development. The two remaining sites therefore remain available and viable for development. These sites are zoned within the Housing Development Overlay and may develop with 30 dwelling units per acre by right if at least 20 percent of units are affordable to low-income households. These sites have been split to create four smaller sites, ranging in size from 8.2 to 10.2 acres. A map of the sites is provided in Figure 6-1.

- Hamner Avenue and Fourth Street (Site 1)
- Town and Country Drive (Site 2)
- Hamner Avenue and Third Street (Site 3)
- Hamner Avenue (Site 4)

To encourage and facilitate the development of affordable housing, the City has the ability to offer potential developers a menu of incentives, including: development fee modifications, fast-track processing, density bonus incentives, reduction in development standards, and funding for offsite improvements, as indicated in the Housing Plan. Funding for these regulatory and financial incentives could be provided through available CDGB and HOME funds.



Figure 6-1
Available Development Sites



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6.3.1 Potential Mixed-Use Sites

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. After the City's lower-income RHNA requirement has been met per requirements of City Municipal Code Section 18.64.08(A)(2), any remaining acreage may be identified for the development of mixed-use, additional residential uses, and/or nonresidential uses as permitted by the underlying zone. When the HDO zone is applied to a property, mixed-use development is permitted and residential development at 20 to 30 dwelling units per acre is required on acres specified in the HDO site plan. All parcels approved as a HDO zone must meet the requirements for residential development before nonresidential uses, as permitted in the underlying zoning, are allowed.

The City will revise the HDO zone such that residential development, including at least 20 percent of units affordable to low-income households, would be approved by right. This zone must allow development at a density of at least 30 units per acre. The City will establish objective design standards to be met by all such development; these standards will be implemented through ministerial project reviews. Density bonuses in accordance with Chapter 18.65 of the Zoning Code will also be available to accommodate higher-density development on the sites. To encourage the preservation of the City's rural aesthetic and development pattern while encouraging the development of affordable housing, the City will provide for a density bonus for the provision of 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 Underutilized Sites

State law requires 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 build-out, and very little land area remains in the sphere of influence where the City could annex large undeveloped areas." Sites 1 through 4 in the Site Inventory are predominantly vacant and have been rezoned to accommodate and encourage development at densities appropriate for lower-income housing.

To calculate the number of potential residential units, a potential unit capacity of 50 percent has been applied to all four sites. This reflects that half the site realistically would be developed for residential uses and the other half developed for commercial or mixed uses. Each site rezoned HDO will accommodate residential densities of dwelling units per acre, which is consistent with the HCD default density to accommodate lower-income housing in a metropolitan jurisdiction.

Site 1: Hamner Avenue and Fourth Street

Located in the center of the city, west of Interstate 15, Site 1 is comprised of two vacant parcels totaling 8.8 acres. The site is located north of Fourth Street and west of Hamner Avenue, with a business park to the north and vacant parcels to the west. The vicinity of the site contains a mix of commercial, office, and business park uses. In November 2007, a developer purchased the site from Caltrans; however, to date, no formal proposals have been presented to develop the site. The site is zoned Commercial General with a Housing Development Overlay.

This site remains viable for residential development to accommodate the City’s 2021-2029 RHNA allocation. Assuming 50 percent of the site will be developed as residential at a density of 30 dwelling units per acre, approximately 132 units can be accommodated on site. 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 employment centers, including City Hall, the Department of Motor Vehicles, a U.S. Post Office, the Department of Social Services, and a number of retail businesses.

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

Parcel ID No.	APN	General Plan/ Zoning	Acres	Proposed Density	Potential Unit Capacity	Status
1	129-230-036	General Commercial - HDO	6.4	30 du/ac	96	Vacant
2	129-230-037	General Commercial - HDO	2.4	30 du/ac	36	Vacant
	Total		8.8		132	

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

Parcel No. 1 (APN 129-230-036)



Parcel No. 2 (APN 129-230-037)



Site 2: Town & Country Drive

Located in the center of the city, immediately west of Site 1, Site 2 is comprised of two vacant parcels totaling 9.7 acres. The site is north of Fourth Street and south of Town & Country Drive, and is surrounded by office and business park uses to the north and south, vacant parcels to the east, and vacant land within a military facility to the west. The site is zoned Commercial General with a Housing Development Overlay. The land has been purchased by a developer but has yet to be developed and remains vacant.

This site remains viable for residential development to accommodate the City’s 2021-2029 RHNA allocation. Approximately 146 units can be developed assuming that 50 percent of the site will be developed as residential units at a minimum density of 30 dwelling units per. Site 2 is entirely vacant and located in the center of the City along a prominent arterial roadway. This site remains ideal for the development of affordable housing based on its proximity to City Hall and other community services.

Table 6-3 provides detailed information on the parcels within Site 2.

Table 6-3: Site 2 – Town & Country Drive

APN	General Plan/ Zoning	Acres	Proposed Density	Potential Unit Capacity	Status
129-230-033	General Commercial - HDO	4.3	30 du/ac	65	Vacant
129-230-034	General Commercial - HDO	5.4	30 du/ac	81	Vacant
Total		9.7		146	

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

Parcels No. 3 and 4 (APN 129-230-033 & 129-230-034)



Site 3: Hamner Avenue and Third Street

Located in the center of the city, Site 3 is a 10.2-acre site with great potential for mixed-use development. The site is at the southwest corner of Hamner Avenue and Third Street, with commercial and office uses to the east and north, Norco College to the west, and a vacant parcel to the south. Most of the site is vacant, with the eastern edge along Hamner Avenue developed but underutilized, with a paved lot for recreational vehicle sales. The site is zoned Specific Plan with a Housing Development Overlay. The Norco Auto Mall Specific Plan was amended to apply the HDO zone to the two identified parcels.

This site remains viable for residential development to accommodate the City’s 2021-2029 RHNA allocation. Assuming that fifty percent of the site will be development of a mix of residential units at proposed density of 30 dwelling units per acre, approximately 152 units can be accommodated at this location. Entitlement of a large mixed-use project, “Norco Valley Square,” is ongoing at this site along with Site 4. The proposed project significantly exceeds the target density, with 320 residential units and various commercial uses. The development would include 150 one-bedroom units, 155 two-bedroom units, and 15 three-bedroom units. Restricted affordable units are expected to be included in the project. This site is ideal for the development of affordable housing as it is located in walking distance to Norco College, employment opportunities at numerous area businesses, and restaurants and retailers.

Table 6-4 provides detailed information on the parcels that are indicated as part of Site 3.

Table 6-4: Site 3 – Hamner Avenue and Third Street

Parcel ID No.	APN	General Plan/ Zoning	Acres	Proposed Density	Potential Unit Capacity	Status
5	126-050-002	Specific Plan -HDO	7.9	30 du/ac	118	Vacant
6	129-380-010	Specific Plan -HDO	2.3	30 du/ac	34	Vacant
	Total		10.2		152	

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

Parcels No. 5 and 6 (APN 126-050-002 & 129-380-010)



Site 4: Hamner Avenue

Located along the eastern side of Hamner Avenue, Site 4 is a 8.2-acre site with considerable development potential. The site is bordered by Norco College to the north, Hamner Avenue and a flood control channel to the east, and single-family homes to the west and to the south. Most of the site is vacant, with the northeast corner developed but underutilized, with a paved lot for recreational vehicle sales. The site is zoned Specific Plan with a Housing Development Overlay. The Norco Auto Mall Specific Plan also was amended to apply the HDO zone to the parcel.

This site remains viable for residential development to accommodate the City’s 2021-2029 RHNA allocation. Approximately 123 units can be developed assuming that 50 percent of the site will be developed as residential units at a minimum density of 30 dwelling units per acre. Entitlement of a large mixed-use project, “Norco Valley Square,” is ongoing at this site along with Site 3. The proposed project significantly exceeds the target density, with 320 residential units and various commercial uses. The development would include 150 one-bedroom units, 155 two-bedroom units, and 15 three-bedroom units. Site 4 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 as it is located in walking distance to Norco College, employment opportunities at numerous local business, and restaurants and retail.

Table 6-5 provides detailed information on the parcels that are indicated as part of Site 4.

Table 6-5: Site 4 – Hamner Avenue

APN	General Plan/ Zoning	Acres	Proposed Density	Potential Unit Capacity	Status
126-050-004	Specific Plan -HDO	8.2	30 du/ac	123	Vacant
Total		8.2		123	

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

Parcel No. 7 (APN 126-050-004)



6.3.3 Comparison of Site Inventory and RHNA (Summary)

As outlined in the previous section, the City was assigned a RHNA allocation of 454 units for the 2021-2029 planning period. To accommodate the RHNA, the site inventory includes four sites remaining undeveloped from the prior Housing Element. All of these sites are zoned Housing Development Overlay and will permit by-right development of 30 dwelling units per acre. Table 6-8 provides detailed site information showing how the housing opportunity sites can accommodate the City's RHNA allocation.

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

	Site	Acres	Proposed Density	Assumed Residential Percent of Site	Potential Unit Capacity
1	Hamner Avenue and Fourth Street	8.8	30 du/ac	50%	132
2	Town & Country Drive	9.7	30 du/ac	50%	145
3	Hamner Avenue and Third Street	10.2	30 du/ac	50%	153
4	Hamner Avenue	8.2	30 du/ac	50%	123
	Total	36.9			553

As shown in Table 6-8, the four identified sites accommodate 553 units, well over the RHNA allocation, at a density of 30 units per acre. This density of development 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 for residential uses.

In addition to the sites identified to accommodate housing, local housing programs are available to address housing needs in the city. The Riverside County Economic Development Agency offers several programs available to city residents, including the Home Repair Loan Program and Senior Home Repair Grant, which provides funding to qualifying residents to perform critical repairs on their homes. Additionally, the County offers the Mortgage Credit Certificate (MCC) Program, which allows qualified home buyers to reduce the amount of their federal income tax liability by an amount equal to a portion of the interest paid during the year on a home mortgage, and the First Time Home Buyer Program (FTHB), a program designed to aid lower-income persons in the purchase of their first homes.

6.3.4 Accessory Dwelling Units

Since 2017, several State laws have been passed to support development of ADUs as a strategy in addressing some of the State's housing challenges. ADUs can be an option for several special-needs groups, including low-income individuals and families. Since implementation of these laws, ADU development has steadily increased across the state and within the city of Norco. As shown in Table 6-9, from 2018 through April 2021 the City issued 28 permits for ADU construction.

Table 6-7: ADU Development History

Year	No. of Permits Issued
2018	0
2019	2
2020	15
2021 (Jan-Apr)	11

There is an upward trend in ADU permit issuance in Norco, with 15 permits issued in all of 2020 followed by 11 permits in only the first four months of 2021, or an annualized rate of 33 permits. Therefore, the City conservatively projects the addition of 15 ADUs per year for the eight-year planning period of this Housing Element, or a total of 120 ADUs. Given the housing affordability analysis contained in Section 4.4, Housing Costs, the City expects all new ADUs to be affordable to low or moderate income households.

6.3.5 Environmental Constraints

Potential environmental constraints to future development of sites identified include 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 Site Inventory were compared with all hazard maps included in the City’s Safety Element; none were found to be within areas that have developed 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 already has examined potential environmental constraints. Aside from the constraints mentioned earlier, there are little additional constraints that would impede the development of new housing units in the future on the identified sites.

6.3.6 Infrastructure

The City’s five-year Capital Improvement Program identifies 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 development proposals that include extension of an existing street or construction of a new street. The City requires that project applications 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 pattern of development 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 be connected to the City’s sewer system and existing homes be connected upon sale to a new owner if the home is within 200 feet of a sewer line. If new residential projects are constructed on the above-mentioned sites, such projects 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 used in Norco are listed here. 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. Riverside County cities with a population of 50,000 or less may enter into a Cooperation Agreement with the Riverside County Economic Development Agency to participate in the CDBG. CDBG funds are used by the City to fund public service projects and programs that cannot be fully funded using other City funds, including senior recreation staffing and city-wide public improvement projects. In Fiscal Year 2019 to 2020, the City was budgeted \$80,432 CDBG dollars and spent \$73,767.

- **HOME Investment Partnership:** HOME funding is a flexible grant program that is awarded to Riverside County 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 either to assist rental housing or home ownership through the acquisition, construction, reconstruction, and/or rehabilitation of affordable housing tenant-based rental assistance, poverty acquisition, site improvements, expenses for special needs related to housing also are 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.
- **Emergency Shelter Grant (ESG) Program:** Funds provided to Riverside County for nonprofits that support emergency shelters, services and transitional housing for homeless individuals and families.

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 Credit (LIHTC):** Tax credit 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.
- **CalHome:** Grants to cities and non-profit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Provides loans to developers for property acquisition, site development, predevelopment and construction-period expenses for homeownership projects.
- **Building Homes and Jobs Act:** SB 2 establishes a permanent source of funding for affordable housing. Fifty percent of the first year of funding is allocated to the California Housing and Community Development Department to assist persons experiencing or at risk for homelessness. After the first year, 70 percent of funding will be allocated to local governments for a variety of uses including development of affordable housing, matching funds for programs with similar goals and assisting persons experiencing or at risk for homelessness.
- **Veterans and Affordable Housing Bond Act of 2018:** SB 3 places a \$4 billion affordable housing and veterans housing bond on the statewide ballot in November 2018. Cities and counties are eligible to apply for various programs valued at \$2.85 billion, including the Multifamily Housing Program, Infill Infrastructure Grant Program, Joe Serna Jr. Farmworker Housing Fund, Local Housing Trust Fund Matching Grant Program, CalHome/Self Help Housing and Transit Oriented Development Implementation Fund.

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 development of multifamily housing or lower- and moderate-income households.
- **Home Repair Loan Program and Senior Home Repair Grant:** Run by Riverside County, funding is available for exterior and/or interior repairs and improvements costing up to \$10,000 for homeowners who are age 62 or over, or households where the head of the household or spouse are handicapped or disabled.

6.4.4 Administrative Resources

Private developers and service providers are available to assist with the provision of housing and housing-related services within Norco. These private entities can be for-profit and non-profit ventures. The following are some of the active affordable housing developers and supportive housing service providers in Riverside County:

- Bridge Housing Corporation

- Catholic Charities
- Housing Authority of the County of Riverside
- Habitat for Humanity
- Jamboree Housing
- Lutheran Social Services
- National CORE
- Neighborhood Partnership Housing Services, Inc.
- Riverside County Economic Development Agency
- Riverside Housing Development Corporation
- Wakeland Housing and Development Corporation

The City will work with these and other qualified housing developers and service providers to create affordable housing through new construction, acquisition/rehabilitation, and preservation.

7 Progress Report

State law establishes an eight-year cycle regulating housing element updates. The Norco Housing Element was updated for the 2014-2021 planning period and submitted for review and certification by the California Department of Housing and Community Development (HCD). The Element was approved by HCD in January 2014. Pursuant to Government Code Section 65588, local governments must review their 2014-2021 Housing Element and evaluate the following:

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

For the 2014-2021 planning period, the City established six specific goals related to housing:

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;
2. Remove or reduce constraints on the development of housing
3. Preserve and improve the City's existing housing stock
4. Provide adequate housing in the City for all economic segments of the community
5. Provide equal housing opportunities for all residents of the community
6. Encourage energy-conservation activities in all residential development

The City has limited resources to directly address the housing needs for extremely low and special needs households. However, the City utilizes density bonus to incentivize housing for large families. Within the HDO zone, the City encourages the development of high-density residential uses and allows for a mixture of residential and non-residential development. The application of the HDO zone allows residential development at 30 dwelling units per acre and will allow for development up to 35 dwelling units per acre if a density bonus is utilized. In addition, through its CDBG program, the City addresses the supportive needs of seniors and persons with disabilities. Through the preservation of at-risk housing, the City also works to conserve housing for special needs groups, especially for seniors.

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 2014.

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.
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<p>Policy 1.1 Animal-Keeping Policy: Housing program and subsequent projects and regulations will be evaluated on the basis of protecting and enhancing an animal-keeping and small-plot agricultural lifestyle.</p> <p>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.</p>	
Program	Accomplishments
<p>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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: During the previous planning period, the City maintained development standards to ensure that all newly created subdivisions consist of a minimum of 20,000 square feet.</p> <p>Effectiveness: The City's Zoning Code mandates that all new single family agricultural/residential lots have a minimum lot size of 20,000 sq. ft. Minimum lot sizes are:</p> <ul style="list-style-type: none"> • The Agricultural Estate (A-E) zone requires a minimum lot size of 40,000 sq. ft. • The Agricultural Low-Density (A-1) zone has three separate zones requiring minimum lot sizes of 10 acres, ½ acre, and 40,000 sq. ft. • Residential lots in the Hillside (HS) zone require a minimum lot size of 20,000 sq. ft. <p>Continued Appropriateness: 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. The City will continue requiring a minimum lot depth of 200 feet in zones that are intended for agriculture and animal keeping.</p>

<p>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.</p> <p>Timing: Ongoing, 2014- 2021</p> <p>Responsibility: Engineering Division</p>	<p>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 enforces an ordinance that specifically mandates that all new construction connect to the City's existing sewer system.</p> <p>Effectiveness: All new units constructed from 2014-2021 were connected to the existing infrastructure system.</p> <p>Continued 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.</p>
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Goal 2: Remove or reduce constraints on the development of housing.	
<p>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.</p> <p>Policy 2.2: Ensure that the water and sewer providers are aware of the City’s intentions for residential development throughout the City.</p> <p>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.</p> <p>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.</p> <p>Policy 2.5: When feasible, consider reducing, subsidizing, or deferring development fees and offering faster permitting time periods to facilitate the provisions of affordable housing.</p> <p>Policy 2.6: Support innovative public, private and non-profit partnership efforts for the development of affordable housing.</p>	
Program	Accomplishments
<p>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.</p> <p>Timing: Annually, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: On a regular basis the City reviews its development standards as well as instances where developers express concerns 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>Effectiveness: Throughout the planning period, Staff has maintained its 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, subject to funding availability, for projects including affordable units that are required to apply for variations to the existing development standards. The City was able to achieve its objectives.</p> <p>Continued Appropriateness: The City recognizes the importance of reviewing its development standards on a regular basis and seeking input from developers to identify potential constraints to the development of affordable housing.</p>

<p>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.</p> <p>Timing: Ongoing 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: During the previous planning period, as applications were received, the City prioritized applications for new construction or rehabilitation of housing for lower- and moderate-income households and seniors, with highest priority given to extremely-low-income households.</p> <p>Effectiveness: Throughout the planning period, staff has maintained its 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 its objectives.</p> <p>Continued Appropriateness: The City recognizes the importance of securing affordable housing options through the creation of incentives for developing residential units that are affordable to low- and moderate-income households as well as seniors.</p>
<p>Action 2.3: Accessory 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.</p> <p>Timing: Ongoing 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: In its certification of the 2014-2021 Housing Element Update to the Norco General Plan, HCD required the adoption of ADU requirements consistent with state standards, which are updated periodically. The state views ADUs favorably as a means of increasing the amount of affordable housing units in California and requires them for all cities in the state.</p> <p>On May 5, 2021, the Norco City Council adopted Ordinance No. 1067 to ensure the City's requirements for ADUs are consistent with the State of California's requirements.</p> <p>Effectiveness: During the 2014-2021 planning period, the City continued to provide for second units that comply with the existing Chapter 18.30.40, Accessory Dwelling Units, of the City of Norco Municipal.</p> <p>Continued Appropriateness: The City recognizes ADUs as an affordable housing option and will continue to allow for second units to be constructed.</p>

<p>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 2021-2029 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.</p> <p>Timing: Ongoing 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: Due to lack of funding available, the City did not implement 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.</p> <p>Effectiveness: The City 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.</p> <p>Continued Appropriateness: The City recognizes the importance of securing affordable housing options through the creation of incentives for developing residential units that are affordable to extremely-low-income households. This action will be continued in the 2021-2029 Housing Plan focusing on the constraint removal of developing affordable housing,</p>
<p>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.</p> <p>Timing: Ongoing 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: Following the certification and adoption of the 2014-2021 Housing Element, the City submitted the final draft to the appropriate water and sewer service providers</p> <p>Effectiveness: The City was able to achieve its objective, providing water and sewer providers with information about future housing development.</p> <p>Continued Appropriateness: As required by state law, the City would submit the final 2021-2029 Housing Element to local water and sewer providers for their review and input. This program would be included in the 2021-2029 Housing Element.</p>

<p>Action 2.6: Flood Management. In accordance with Government Code Section 65302, the City has reviewed the Conservation and Safety Elements to consider flood risks as they relate to future land use decisions. The Conservation Element identifies rivers, creeks, streams, flood corridors, riparian habitats, and land that may accommodate floodwater for the 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 establishes 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.</p> <p>Timing: Ongoing 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: During the application review period the City ensured consistency with the General Plan and state and federal requirements to ensure consistency with goals, policies, and objectives regarding flooding.</p> <p>Effectiveness: The City was able to achieve its objective effectively, ensuring protection of the community from unreasonable risks of flooding.</p> <p>Continued Appropriateness: The City recognizes the importance of ensuring safety for its residents and workers and will continue ensuring all proposed development is consistent with the General Plan and state and federal requirements, unless permitted otherwise.</p>
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<p>Goal 3: Preserve and improve the City’s existing housing stock.</p>	
<p>Policy 3.1: Monitor and enforce building and property maintenance code standards in residential neighborhoods.</p> <p>Policy 3.2: Seek methods of preserving and enhancing existing neighborhoods within the City through capital improvement planning and development programs.</p> <p>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.</p> <p>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.</p> <p>Policy 3.5: Encourage energy efficient design in existing and new residential units and promote sustainability upgrades in existing and proposed residential complexes.</p>	
<p>Program</p>	<p>Accomplishments</p>
<p>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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department and Building Department</p>	<p>Progress: Code Enforcement was conducted throughout the City on a complaint basis and deals with violations to the Norco Municipal Code and other City regulations.</p> <p>Effectiveness: The City was able to achieve its objective effectively, ensuring enforcement of City ordinances affecting property maintenance, building conditions, and other housing and neighborhood issues.</p> <p>Continued Appropriateness: The City recognizes the importance of maintaining an aging housing stock to preserve the quality and character of the neighborhoods. Code Enforcement will continue providing service regarding violations to the Norco Municipal Code and other City regulations.</p>

<p>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 homes 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.</p> <p>The elimination of the City’s Redevelopment Agency during a prior planning period resulted in a loss of a direct funding resource for this program. Consequently, for the 2014-2021 planning period, the City investigated new funding opportunities and sought to administer funds as they became available.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: Due to lack of funding available, the City did not implement a program to assist qualified lower-income homeowners to repair or improve their homes.</p> <p>Effectiveness: The City continues to encourage residents to utilize county housing assistance and repair programs to relieve costs associated with home repairs. Programs include:</p> <ul style="list-style-type: none"> • Home Repair Program • Senior Home Repair Program • Home Weatherization Program <p>Continued Appropriateness: The City recognizes the importance of maintaining an aging housing stock to preserve the quality and character of the neighborhoods. This action will be continued in the 2021-2029 Housing Plan focusing on the constraint removal of home repair and improvement of older homes.</p>
<p>Action 3.3: Monitor Affordable Units. The City of Norco currently had 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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: The City maintained its AB 987 Affordable Housing Database on its website and tracked affordable housing units citywide through the annual certification process.</p> <p>Effectiveness: The City was able to achieve its objective effectively, tracking affordable housing to ensure that the rent payments charged are consistent with levels appropriate for the identified income category.</p> <p>Continued Appropriateness: The City recognizes the importance of consistently monitoring and updating as necessary affordable housing rent costs and will continue to do so into the 2021-2029 planning period,</p>

<p>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:</p> <ul style="list-style-type: none"> • Home Repair Program, • Senior Home Repair Program, • Home Weatherization Program, • First-time Home Buyer Down Payment Assistance Program, and • Mortgage Credit Certificate Program. <p>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 information on the City’s website and at City Hall.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: The City has advertised county-run housing assistance programs through the City website and City Hall and has continued to encourage residents to utilize county resources.</p> <p>Effectiveness: The City was able to achieve its objective effectively, providing information regarding application for county-run housing assistance programs on the City’s website and at City Hall.</p> <p>Continued Appropriateness: The City recognizes the importance of providing housing assistance programs to its residents and will continue to implement and promote additional programs as funds become available.</p>
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<p>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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department and Engineering Division</p>	<p>Progress: The City of Norco Public Works Department invests in its infrastructure through its rolling five-year Capital Improvement Program (CIP). Using various funding sources (revenues generated from ratepayers and user fees, grants, and bonds), the City acquires, repairs, or replaces the major assets needed to deliver its services (water, sewer, streets, trails, streetlights, traffic signals and storm drains) to the City’s residents and businesses. The CIP includes extensive water and sewer main replacement, replacement of aging equipment, street reconstruction and paving, street striping, horse trails and trail fencing, new storm drains, new water and sewer treatment plants, and a variety of other projects.</p> <p>Currently, the City is in the process of completing the design and construction of various capital improvement projects approved and budgeted by City Council for fiscal year 2020-2021. The City has included an interactive map on the City website that identifies the type of projects the City has planned for fiscal year 2020-21, their location, and the latest details about each project (schedule, costs, completion rate, etc.). The interactive map also has project data from past fiscal years.</p> <p>Effectiveness: The City was able to achieve its objective effectively, identifying capital improvements citywide. The City website includes project information for years 2017 and onward. Between Fiscal Year 2020 and 2021, the City actively worked on 98 CIP projects, and 14 projects were completed.</p> <p>Continued Appropriateness: The City will continue to update the online database and create new project lists each year consistent with the rolling five-year program currently in place.</p>
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Goal 4: Provide adequate housing in the City for all economic segments of the community.	
<p>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.</p> <p>Policy 4.2: Encourage public/private sector partnerships and cooperation in developing and implementing solutions to affordable housing, and special housing needs.</p> <p>Policy 4.3: Seek and federal, state, and local funding to help provide and subsidize low-cost housing.</p> <p>Policy 4.4: Ensure that environmental, public infrastructure, and traffic constraints are adequately addressed with regard to new residential development.</p> <p>Policy 4.5: Support innovative public, private, and non-profit partnership efforts for the development of affordable housing.</p> <p>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.</p> <p>Policy 4.7: Encourage residential infill within existing neighborhoods to better utilize existing services and utilities and to reduce infrastructure development costs.</p>	
Program	Accomplishments

<p>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 Resource, 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 on parkland/open space beyond the requirement outlined in the City’s zoning code.</p> <p>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 landowners to facilitate redevelopment on vacant sites and severely underutilized sites within the HDO zone. To further encourage development, the City may offer landowners 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.</p> <p>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 residential capacity assumed in Table 6-9, 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</p>	<p>Progress: During the previous planning period, the City identified opportunity sites for the future construction of infill housing. Specifically, the 2008-2014 Housing Element identified 5 sites that were rezoned to accommodate higher density development. The location of these zones was depicted in the City’s Zoning Map for developers pursuing potential sites.</p> <p>Effectiveness: The City effectively was able to provide and maintain information on specific sites that are available for development in the community. The rezoning of the 5 identified sites to apply the Housing Development Overlay (HDO) zone streamlined and created incentives for a mixture of residential and non-residential development. Two of the five sites have been developed or are in the process of development. Another site is in the entitlement process for a mixed-use project including 320 residential units.</p> <p>Continued Appropriateness: This program continues to provide appropriate land use designations and maintain an inventory of suitable sites for residential inventory available on the City’s website to non-profit and for-profit housing developers.</p>
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<p>the HDO zone, an alternate site or sites must be identified and rezoned to maintain the overall affordable unit capacity.</p> <p>Timing: Ongoing, 2014-2021. Monitor sites as development is proposed.</p> <p>Responsibility: Planning Division</p>	
<p>Action 4.2: Lot Consolidation Program. Parcels identified as part of the Housing Development Overlay zone range in size from approximately 0.5 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 of consolidation program if 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.</p> <p>Timing: 2014-2021. Monitor size as development is proposed.</p> <p>Responsibility: Planning Department</p>	<p>Progress: During the previous planning period, the City has established the Lot Consolidation Program to encourage residential and mixed-use projects through incentives provided to these types of projects.</p> <p>Effectiveness: Problems with traffic congestion and marginal land use are often associated with a pattern of lots that are of an irregular form, shape, or inadequate size for proper usefulness and development. Highly fragmented ownership and disjointed parcel configurations seriously hinder plans for renovation or expansion of businesses operating within these areas. This program has encouraged the development of residential and mixed-use projects by working with applicants to consolidate parcels, thereby stimulating eventual recycling of existing uses in affected areas.</p> <p>Continued Appropriateness: This program will continue to be implemented in order to encourage the creation of lots large enough for multi-unit development.</p>

<p>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 these 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.</p> <p>Timing: Ongoing, 2014-2021.</p> <p>Responsibility: Planning Department</p>	<p>Progress: Due to lack of funding available, the City did not implement a 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.</p> <p>Effectiveness: Maintaining an inventory of parcels and/or structures suitable for residential development and/or redevelopment at costs below market rate would be beneficial in meeting housing demands, as well as, attracting potential infill developers to develop at identified sites. The 2008-2014 Housing Element identified 5 sites that were rezoned to accommodate higher density development. These sites were identified as “Housing Development Overlay Zone” on the Zoning Map.</p> <p>Continued Appropriateness: The City recognizes the importance of securing affordable housing by providing attractive infill options for future potential development. This action will be continued in the 2021-2029 Housing Plan focusing on the constraint removal of developing affordable housing.</p>
<p>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 44-55 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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: Information regarding the Density Bonus Program was made available on the City website and is made available at the City Hall.</p> <p>Effectiveness: The City was able to effectively provide and maintain information to promote the application of the Density Bonus Program for the development of affordable units.</p> <p>Continued Appropriateness: The City will continue to promote the program as an important strategy in attracting adequate housing in the City for all economic segments of the community.</p>

<p>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.</p> <p>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.</p> <p>Timing: Ongoing, 2014-2021.</p> <p>Responsibility: Planning Department</p>	<p>Progress: Due to lack of funding available, the City did not implement a program to assist qualified first-time homebuyers in the purchase of homes.</p> <p>Effectiveness: The City continues to encourage residents to utilize county programs, which includes a First Time Homebuyer Program (FTHB) available to Norco residents. From Fiscal Year 2014 to 2015, 15 units were served under the FTHB program.</p> <p>Continued Appropriateness: The City recognizes the importance of providing housing assistance programs to its residents. While this program will be included in the 2021-2029 Housing Element, the program will be reinitiated when funds become available.</p>
<p>Action 4.6: Affordability 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.</p> <p>Timing: Ongoing, 2014-2021.</p> <p>Responsibility: Planning Department</p>	<p>Progress: The City will continue to facilitate meetings with prospective developers and local banks to meet its obligations pursuant to the California Community Reinvestment Act (CCRA). Information regarding the Density Bonus Program was made available on the City website and to the public.</p> <p>Effectiveness: While no affordable housing units have been developed to-date within the 2014-2021 Housing Element period, a project in the entitlement process on one of the City's Housing Development Overlay sites will contain 320 units, with the potential for an affordable housing set-aside within this total.</p> <p>Continued Appropriateness: The City will continue to promote available programs as an important strategy in attracting adequate housing to the City for all economic segments of the community.</p>

<p>Action 4.7: Developer Partnership Program. The City shall encourage development of moderate and lower-income household 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 208/911 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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: Due to lack of funding available, the City did not implement a program to assist qualified first-time homebuyers purchase homes.</p> <p>Effectiveness: The City continues to encourage residents to utilize County programs which includes a First Time Homebuyer Program (FTHB) and Mortgage Credit Certificate Program (MCC) available to Norco residents. From Fiscal Year 2014 to Fiscal Year 2015, 15 units were served under the FTHB program and 82 units were served under the MCC program.</p> <p>Continued Appropriateness: The City recognizes the importance of providing housing assistance programs to its residents. While this program will be included in the 2021-2029 Housing Element, the program will be reinitiated when funds become available.</p>
<p>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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: On a regular basis the City reviews its development standards as well as in instances where developers express concerns 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>Effectiveness: Throughout the planning period, staff has maintained its 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, subject to availability of funds, for projects including affordable units that are required to apply for variations to the existing development standards. The City was able to achieve its objectives.</p> <p>Appropriateness: The City recognizes the importance of reviewing its development standards on a regular basis and seeking input from developers to identify potential constraints to the development of affordable housing. The City will continue to review its standards and address any standards that may be identified to create incentives for the development of large units in the 2021-2029 Housing Element.</p>

Goal 5: Provide equal housing opportunities for all residents of the community.	
<p>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 arbitrary factors.</p> <p>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.</p> <p>Policy 5.3: Comply with the requirements of the Federal Fair Housing Act and the California Fair Employment and Housing Act to provide reasonable accommodation in the zoning code and other land use regulations to provide housing for persons with disabilities.</p>	
Program	Accomplishments
<p>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 inquiries 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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: 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>Effectiveness: 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>Appropriateness: 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.</p>

Action 5.2: Reasonable Accommodation Program. Pursuant to Government Code Section 65583, the City of Norco is obliged 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, required that cities and counties provide reasonable accommodation to rules, polices, practices, and procedures where such accommodations 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 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.

Timing: Ongoing, 2014-2021

Responsibility: Planning Department

Progress: The City’s formal application for reasonable accommodation is codified in Chapter 9.95, Reasonable Accommodation, of the Municipal Code as of 2014. Due to lack of funding available, the City did not implement a funding program to assist residents with disabilities.

Effectiveness: The program provides a formal procedure to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act.

Appropriateness: The City will promote the adopted reasonable accommodation procedures on the City website and at City Hall. The City will continue to seek opportunities to secure funding for housing assistance and repair programs.

<p>Action 5.3: Housing Developmentally Disabled 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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: Due to lack of funding available, the City did not implement a program in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. On a regular basis the City reviews its development standards as well as 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>Effectiveness: Throughout the planning period, staff has maintained its 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 housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities.</p> <p>Appropriateness: The City will continue to 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. Additionally, the City will continue to partner 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.</p>
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Goal 6: Encourage energy conservation activities in all residential development.	
<p>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.</p> <p>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.</p> <p>Policy 6.3: Promote renewable energy generation and water conservation and efficiency in new development of housing.</p> <p>Policy 6.4: Promote and support State and local programs for energy conservation and renewable energy system instillation in existing homes.</p> <p>Policy 6.5: Encourage new residential development to include energy efficiency measures beyond the minimum standards of Title 24.</p> <p>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.</p>	
Program	Accomplishments
<p>Action 6.1: Sustainable Land Use Planning. The City of Norco recognizes that long term planning effort 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 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.</p> <p>Timing: Ongoing, 2014-2021.</p> <p>Responsibility: Planning Department</p>	<p>Progress: During the previous planning period, the City identified opportunity sites that are sufficient for a range of income groups thereby reducing environmental impacts associated with long commutes in search of affordable housing.</p> <p>Effectiveness: Investigating opportunities for housing to accommodate a range of income groups to be developed in the right areas is effective, in theory. Further investigation of these sites can provide details on mitigating environmental impacts of long commutes to work destinations in the City of Norco.</p> <p>Appropriateness: This program has identified and advertised development opportunities within the Housing Development Overlay zone at City Hall, and on its website to encourage compact development in key growth areas. This promotes the use of Multifamily Green Building Guidelines and furthers the progress of this program.</p>

<p>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 insulations, 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 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.</p> <p>Timing: Ongoing, 2014-2021.</p> <p>Responsibility: Planning Department</p>	<p>Progress: On an ongoing basis the City reviews applicable ordinances and recommends changes to encourage energy-efficient housing design and practices that are consistent with the state regulations. During the 2014-2021 planning period, the City of Norco, as part of the Western Riverside Council of Governments, adopted an Energy Action Plan and Climate Action Plan. Through its 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>Effectiveness: The City currently provides information on energy-efficiency programs on its website and at City Hall. When appropriate, City staff and code enhancement officers direct residents to apply for applicable programs. Additionally, the City encourages all new developments to be energy efficient and to take into consideration LEED standards. The City was able to achieve its objectives.</p> <p>Appropriateness: 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. The Housing Development Overlay zone promotes the use of Multifamily Green Building Guidelines and furthers the progress of this program.</p>
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<p>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 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.</p> <p>Timing: Ongoing, 2014-2021</p> <p>Responsibility: Planning Department</p>	<p>Progress: The City, in conjunction with local partners and utility providers, have provided development programs for new construction and rehabilitation to promote energy conservation efforts. Specifically, the City joined Western Community Energy (WCE) JPA, a Community Choice Aggregation (CCA) program designed to offer residents and businesses a choice as to who provides them with electricity. Under a CCA, residents and businesses have the ability to choose from new rates and power sources (that are often more renewable and at reduced cost) offered by the CCA.</p> <p>Effectiveness: During the last planning period, the City and Southern California Edison have invested in grid enhancements and advanced technologies that have improved service reliability, and reduced dependence on foreign oil. Grid improvements have included installing new poles and wires, constructing new substations, and installing new technologically advanced meters. The advance broadband meters communicate with the homeowner's electronics and help with energy efficiency and usage.</p> <p>Appropriateness: This program assists residents in conserving resources and lowering utility costs by working with the utilities and local partners to conduct energy audits and other measures to identify and eliminate unnecessary or wasteful resource consumption.</p>
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8 Definitions

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

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

Multifamily 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 titleholders on a proportional, undivided basis.

Community Development Block Grant (CDBG)

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)

Custom tabulations of American Community Survey data prepared by the U.S. Census Bureau for the U.S. Department of Housing and Urban Development that demonstrates the extent of housing problems and housing needs, particularly for low-income households.

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 number 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, Multifamily

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

Dwelling, Single-family

A dwelling unit designated 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, designated, 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 the 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.

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 definitions 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 or ownership housing or to provide direct rental assistance to low-income people.

Household

The U.S Bureau of 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. A household does not include individuals living in dormitories, prisons, convalescent homes, or other groups.

Household Income

The total income of all 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 following table presents HCD 2021 income categories applicable to Norco.

Income Category	Income Limit for a Four-Person Household (Year 2021)
Very Low	\$39,500
Low	\$63,200
Moderate	\$93,000
Above Moderate	over \$93,000

Note: Based on Riverside County area median income of \$77,500 for four-person households in 2021.

Source: Department of Housing and Community Development, 2021

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.

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 planning agency,

which is the Southern California Association of Governments (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 in a dilapidated or substandard condition for human habitation or use.

Housing Choice Voucher (formerly known as Section 8)

The tenant-based Housing Choice Vouchers (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, Los Angeles, Orange, Riverside, San Bernardino, 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 (including developmentally disabled), large households, female-headed households, farmworkers, and the homeless.

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 Grants (CDBG), HOME, and Section 8 Rental Assistance.

Zoning

A land regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary by 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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Appendix A: AB 987 Database

Street Address	Assessor's Parcel Number	Total Subsidized Units	Subsidized Units by Bedroom Size				Year Constructed/ Rehabilitated/ Assisted	Covenant Document No. and Date	Restrictions Expiration Date
			1BR	2BR	3BR	4BR			
Senior Rental Housing									
Heritage Park 2665 Clark St Norco, CA 92860	129261001	86	64	22	0	0	2007	5/22/2007	5/22/2062
Clark Terrace I 2660 Clark St. Norco, CA 92860	129240008	40	40	0	0	0	1995	12/20/1995	12/20/2035
Clark Terrace II 2660 Clark St. Norco, CA 92860	129240011	40	40	0	0	0	2000	7/26/2001	7/26/2041
Ownership Housing – First-time Homebuyer Program									
Single-family Home Norco CA 92860	130162037	1	-	-	1	-	1994	#069298 2/17/1994	2/17/2024
Single-family Home Norco CA 92860	126240010	1	-	-	1	-	1998	#164322 4/28/1998	4/28/2028
Single-family Home Norco CA 92860	123091021	1	-	-	1	-	2001	#2001-108381 3/16/2001	3/16/2031
Single-family Home Norco CA 92860	133130011	1	1	-	-	-	1995	#302205 9/13/1995	9/13/2025
Single-family Home Norco CA 92860	125070018	1	-	-	1	-	1996	#245382 7/1/1996	7/1/2026
Single-family Home Norco CA 92860	131180027	1	-	-	-	1	1995	#218474 7/6/1995	7/6/2025
Single-family Home Norco CA 92860	127150021	1	-	-	1	-	1994	#449285 11/30/1994	11/30/2024
Single-family Home Norco CA 92860	129272002	1	-	-	1	-	1998	#557311 2/24/1998	2/24/2028
Single-family Home Norco CA 92860	129281004	1	-	-	1	-	1995	#236976 6/22/1995	6/22/2025
Single-family Home Norco CA 92860	123060023	1	-	-	1	-	1997	#283042 8/8/1997	8/8/2027
Single-family Home Norco CA 92860	168020008	1	-	-	1	-	1994	#394346 10/13/1994	10/13/2024
Single-family Home Norco CA 92860	127342009	1	-	-	1	-	1999	#1999- 330722 7/23/1999	7/23/2029
Single-family Home Norco CA 92860	125240003	1	-	-	-	1	1995	#327937 9/29/1995	9/29/2025
Single-family Home Norco CA 92860	131040021	1	-	-	1	-	1997	#115581 11/25/1997	11/25/2027
Single-family Home Norco CA 92860	125100042	1	-	-	1	-	2001	N/A 3/30/2001	3/30/2031
Single-family Home Norco CA 92860	153061002	1	-	-	-	1	1998	#283545 7/9/1998	7/9/2028
Single-family Home Norco CA 92860	125100024	1	-	-	1	-	1998	#48950 2/11/1998	2/11/2028
Single-family Home Norco CA 92860	131060017	1	-	-	1	-	1994	#410304 10/26/1994	10/26/2024

Street Address	Assessor's Parcel Number	Total Subsidized Units	Subsidized Units by Bedroom Size				Year Constructed/ Rehabilitated/ Assisted	Covenant Document No. and Date	Restrictions Expiration Date
			1BR	2BR	3BR	4BR			
Single-family Home Norco CA 92860	127030009	1	-	1	-	-	1999	#199549 2/25/1999	2/25/2029
Ownership Housing – Infill Housing Program									
Single-family Home Norco CA 92860	131030052	1	-	-	1	-	1994	#267797 6/30/1994	5/4/2024
Single-family Home Norco CA 92860	131030069	1	-	-	1	-	1995	#167142 5/24/1995	4/25/2025
Single-family Home Norco CA 92860	131060008	1	-	-	1	-	1994	#250769 6/21/1994	4/27/2024
Single-family Home Norco CA 92860	133040018	1	-	-	1	-	2004	#250774 6/21/2004	4/27/2034
Single-family Home Norco CA 92860	122080035	1	-	-	1	-	2004	N/A 4/16/2004	1/7/2034
Single-family Home Norco CA 92860	131030070	1	-	-	1	-	2007	N/A 4/14/2007	3/21/2037
Single-family Home Norco CA 92860	131030071	1	-	-	1	-	1994	#478985 12/27/1994	12/21/2024
Single-family Home Norco CA 92860	122080032	1	-	-	1	-	2004	N/A 2/5/2004	2/5/2034
Single-family Home Norco CA 92860	131040001	1	-	-	1	-	1998	#364963 8/28/1998	8/28/2023

Appendix B: Public Participation

Communitywide Mailer (front)



CITY OF NORCO
HORSETOWN USA

PLANNING DEPARTMENT
2870 Clark Avenue, Norco, CA 92860
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HOUSING ELEMENT UPDATE PROCESS

- OCTOBER**: City Council Adopts 2021-2029 Housing Element
- MARCH 25**: Virtual Community Meeting at 6 p.m.
- APRIL 14**: Planning Commission Workshop at 7 p.m.
- MAY**: Draft 2021-2029 Housing Element Released for Public Review
- AUGUST**: Final 2021-2029 Housing Element Released for Public Review
- SEPTEMBER**: Public Hearings held by Planning Commission and City Council

YOU'RE INVITED TO PARTICIPATE IN THE HOUSING ELEMENT UPDATE

LEARN MORE & FIND MEETING INFO AT

WWW.NORCO.CA.US/HEU

CONNECT WITH US!  @CITYOFNORCO

Communitywide Mailer (back)



WHAT IS A HOUSING ELEMENT?

Since 1969, California has required all local governments adequately plan to meet the housing needs of everyone in the community. Housing policy in California rests largely on the effective implementation of local general plans and in particular, local housing elements.

WHAT DOES NORCO'S HOUSING ELEMENT DO?

- Provides** the goals, policies, programs and objectives to guide future housing growth to meet the needs of residents of all income levels in Norco.
- Identifies** projected housing needs by income category.
- Requires** certification by the State Department of Housing and Community Development (HCD) for compliance with State housing laws.

WHY IS A HOUSING ELEMENT UPDATE NEEDED?

Housing elements are updated every eight years. Housing element updates ensure that the City complies with State housing laws, which allows the City to become eligible for State grants and other funding sources.

DOES A HOUSING ELEMENT REQUIRE A CITY TO BUILD HOUSING?

The housing element does not require the City of Norco to build any housing. A Regional Housing Needs Assessment (RHNA) is mandated by State Housing Law and quantifies the need for housing within each jurisdiction during specified planning periods. The housing element ensures that a plan and regulatory framework is in place so that the private sector has opportunities to build housing, with market conditions determining when and where housing is built.

 **CITY OF NORCO**
HORSETOWN USA

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March 25, 2021 Virtual Community Meeting Presentation

6th Cycle Housing Element Update

Virtual Community Meeting

March 25, 2021



OVERVIEW

- Team Introductions
- How to Participate Today
- Housing Element Purpose and Basics
- Potential Housing Element Update Strategies
- What is the Regional Housing Needs Assessment (RHNA)?
- Norco Today
- Next Steps
- Q&A

INTRODUCTIONS

- City of Norco
 - Alma Robles, Interim Planning Director
 - Brent Arnold, City Planner
- EPD Solutions
 - Konnie Dobrevá
 - Rafik Albert
- Veronica Tam and Associates, Inc.
 - Veronica Tam

PARTICIPATING IN THE WEBINAR

- Participants are automatically muted when joining and video will be turned off
- To provide comments:
 - On the bottom of your screen, click on participants and click on "Raise Hand" 
 - If you are on the phone, press *9 to raise your hand. When instructed to do so press *6 to unmute yourself
 - When it's your turn to speak, we'll call on you to share your question and unmute you
 - Poll Questions

What is the Housing Element?

HOUSING ELEMENT PURPOSE

- One of the 7 required elements of the City's General Plan
- State-mandated document that:
 - ❖ Identifies housing conditions within the community.
 - ❖ Provides an assessment of the City's housing needs and how best to accommodate the housing needs of existing and future residents.
 - ❖ Sets citywide goals, objectives, policies, and programs for housing that accommodate opportunities for the preservation of existing housing and development new housing.
 - ❖ Provides direction for implementation of various programs to meet existing and future needs for all income levels in the City.
- Must be updated every 8 years according to statutory deadline.
- Must be reviewed for compliance by State Department of Housing and Community Development (HCD).

HOUSING ELEMENT BASICS

- Accommodate projected housing demand, as mandated by the State (RHNA)
- Increase housing production to meet the projected demand in the City
- Preserve existing affordable housing
- Improve the safety, quality and condition of existing housing
- Promote fair housing choice for all
- Facilitate the development of housing for all income levels and household types including special needs populations
- Program strategy to address needs for 2021-2029

THE HOUSING ELEMENT DOES NOT

- ❖ Require the City to build the units
- ❖ Provide funding
- ❖ Authorize construction
 - Projects still need to go through the development review process



REGIONAL HOUSING NEEDS ASSESSMENT

- ❖ RHNA: A minimum number of units by income category each community is required to accommodate through “adequate sites” and zoning – Mandated by the State
- ❖ SCAG responsible for developing methodology and assigning RHNA to Southern CA cities and counties
- ❖ RHNA for Southern California: 1,341,827 units



FINAL RHNA ALLOCATION FOR NORCO

Category	5 th Cycle Units	6 th Cycle Units	Maximum Household Income (family of four)
Very-low Income	205	145	\$37,650
Low Income	136	85	\$60,250
Moderate Income	151	82	\$90,350
Above-moderate Income	326	142	Over \$90,350
TOTAL	818	454	

Source: Units from SCAG 6th Cycle Final RHNA Allocation Plan (HCD approved 3/22/21); maximum incomes from HCD State Income Limits for 2020 Memorandum (4/30/20). Norco 2013-2021 Housing Element.

HOUSING ELEMENT UPDATE GOALS

- ❖ Accommodate RHNA allocation by income category
- ❖ Develop effective housing policies and programs, including strategic implementation
- ❖ Incorporate changes required by state laws/regulations and guidance
- ❖ Ensure that a high quality of life is maintained as the community matures and evolves

BENEFITS OF STATE COMPLIANCE



- ❖ Continue local authority to issue building permits
- ❖ Protect against lawsuits
- ❖ Maintain eligibility for state funding opportunities
- ❖ Keep customary eight-year cycle
- ❖ Avoid substantial fines and penalties

CONSEQUENCES OF NONCOMPLIANCE

- **Risk of Litigation (AB 72, AB 101)**
 - HCD monitors for non-compliance and reports to Attorney General (AG)
 - Court can impose fines up to \$100,000 per month
 - Huntington Beach sued by AG for continued inaction and settled
 - Pleasanton sued by AG and was suspended from issuing building permits for over one year
 - Pomona and San Clemente sued by nonprofits
- **Ineligibility for State Grants**
 - SB 2 Grant (City received \$160,000 in 1st round)
 - Other infrastructure/transportation funds being considered

POTENTIAL HOUSING ELEMENT STRATEGIES

- ❖ Rezone for more homes by increasing maximum allowable densities
- ❖ Redevelop older/utilized properties
- ❖ Change affordable housing policies
- ❖ Create an inclusionary housing ordinance
- ❖ Ease restrictive development standards
- ❖ Encourage innovative design



NORCO TODAY

Population	27,564
Households	7,152
Population Growth Rate (2000-2020)	0.7% per year
Housing Type	95.2% single-family detached 1.3% single-family attached 0.5% multifamily, 2-4 units 2.6% multifamily, 5+ units 0.3% mobile homes
Net Housing Construction (2010-2020)	+5 single-family residential (7,072 total) No new multifamily residential (233 total)
Source: SCAG Pre-certified Local Housing Data for the City of Norco, August 2020	

NORCO TODAY

Housing Issues	Overcrowding: 224 units have greater than 1 occupant per room
	Cost Burden: 2,692 households (36% of total) spend 30% or more of gross income on housing
Affordable Housing	166 affordable senior housing units, with affordability protections through at least 2035
Source: SCAG Pre-certified Local Housing Data for the City of Norco, August 2020	

WHAT IS THE PROCESS?

- Conduct community outreach to obtain input from residents and stakeholders
- Prepare Draft Housing Element
 - Housing Needs Assessment
 - Identify constraints and resources
 - Develop goals, policies, actions, and objectives
- Review Draft Housing Element with the community
- Submit Draft Housing Element to State for review and approval
- Adopt the State-approved Housing Element
- Begin implementation

NEXT STEPS

Spring 2021:

- ❖ *Planning Commission Study Session (April 14, 2021)*
- ❖ Draft Housing Element released for public review and comment

Summer 2021:

- ❖ State review of draft document
- ❖ Environmental analysis
- ❖ Public review of environmental analysis

Fall 2021:

- ❖ Planning Commission hearing
- ❖ City Council hearing

State Due Date – October 15, 2021 for certification

MORE INFORMATION

Contact the Planning Department at
(951) 270-5661 or planning@ci.norco.ca.us

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Social Media Outreach – Facebook Postings



Social Media Outreach – Twitter Postings



Appendix C: Affirmatively Furthering Fair Housing

C.1. Overview of AB 686

In 2018, the California State Legislature passed AB 686 to expand upon the fair housing requirements and protections outlined in the Fair Employment and Housing Act (FEHA). The law:

- requires all state and local public agencies to facilitate deliberate action to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities; and
- creates new requirements that apply to all housing elements due for revision on or after January 1, 2021.

The passage of AB 686 protects the requirement to affirmatively further fair housing within California state law, regardless of future federal actions. It also preserves the strong policy in the U.S. Department of Housing and Community Development's (HUD) Affirmatively Furthering Fair Housing (AFFH) Rule as published in the Federal Register in 2015.

As of January 1, 2019, AB 686 proactively applies the obligation to affirmatively further fair housing to all public agencies in California. Public agencies must now examine existing and future policies, plans, programs, rules, practices, and related activities and make proactive changes to promote more inclusive communities.

AB 686 also creates new requirements for all housing elements due to be revised on or after January 1, 2021. These requirements ensure that the obligation to affirmatively further fair housing is a part of a jurisdiction's planning process and guiding documents for community development.

C.2. Assessment of Fair Housing Issues

A fair housing issue is a condition in a geographic area of analysis that restricts fair housing choice or access to opportunity and includes such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty and affluence, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing.

This assessment of fair housing considers the elements and factors that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs. The California Department of Housing and Community Development (HCD) has developed a statewide AFFH Data Viewer. The AFFH Data Viewer assembles various data sources and provides options for addressing each of the components within the full scope of the assessment of fair housing. The AFFH Data Viewer was utilized to address the data components of new requirements to affirmatively furthering fair housing in combination with other data such as local or regionally available data. Other data sources used in this assessment include the 2010 U.S. Census, American Community Survey (ACS) 5-Year Estimates, and other sources as referenced below. Patterns were compared from the 2019 ACS 5-Year and the 2010 ACS 5-Year Census data to identify trends within the jurisdiction.

C.2.1. Fair Housing Enforcement and Outreach Capacity

The City of Norco (City) is served by the Fair Housing Council of Riverside County (FHCRC). The FHCRC is a non-profit organization that seeks to protect the housing rights of all individuals. This

organization, approved by HUD, works with government offices to ensure Fair Housing laws are upheld. Since 1986, FHCRC has taken part in a variety of activities to eliminate illegal housing discrimination, such as free educational workshops, outreach to the community, and the investigation of discrimination complaints throughout the county.

FHCRC investigates allegations of discrimination based on a person's status as a member of one of the State or Federally protected categories, which include: Race, Color, Religion, National Origin, Sex, Familial Status, Disability, Marital Status, Sexual Orientation, Ancestry, Age, Source of Income, and Arbitrary Characteristics. Race, Color, Religion, National Origin, Sex, Familial Status, and Disability are the categories protected by the federal Fair Housing Act. The State of California provides protection from discrimination based on all seven of the federal protected categories and has added Marital Status, Sexual Orientation, Ancestry, Age, Source of Income and Arbitrary Characteristics as additional protected classes under State law. According to FHCRC quarterly reports covering July 1, 2013 through June 30, 2018, 87 percent of fair housing complaints were received by telephone and 13 percent of complaints were received in-person at an office location. Once a Fair Housing complaint is received, FHCRC educates the complainant of their rights and responsibilities. The complainants are advised of possible further investigation depending on the complaint.

During the five-year period studied (July 1, 2013 to June 30, 2018) in the Analysis of Impediments to Fair Housing Choice 2019-2024, FHCRC assisted county residents with fair housing discrimination complaints, addressing 3,108 complaints in total, with 95 percent of those from in-place tenants, 3 percent from landlords or managers and the balance from other types of complainants. Consistent with state and national trends, the leading bases of complaints included physical disability (51 percent), mental disability (12 percent), race (10 percent), familial status (8 percent), national origin (7 percent), and sex (3 percent). Taken together, complaints based on disability status accounted for 63 percent of all cases in Riverside County. None of the complaints received during the 5-year period were from Norco residents.

The 2014 County of Riverside (County) Analysis of Impediments (A.I.) included a recommendation to “[c]ontinue to develop, expand, and provide more education and outreach to housing providers, community organizations, and the general public regarding housing discrimination, fair housing laws, and services provided by the Fair Housing Council.” The County supported the development and expansion of education and outreach to housing providers, community organizations, and the general public requesting housing discrimination, fair housing laws, and services provided by FHCRC. FHCRC provided 20 first-time homebuyer workshops during fiscal year 2017-18.

In addition, the City regularly updates its municipal and zoning codes in accordance with State and Federal laws and requirements regarding fair housing. With each housing element cycle, local nonprofits, agencies, advocacy groups, and other fair housing stakeholders are invited to take part in the development and review of the City's housing element (see Section C.2.6). To increase enforcement and outreach, the City will provide FHCRC information at City Hall and will provide a link on their website to fair housing services and information.

C.2.2. Integration and Segregation

Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.

Race and Ethnicity

The ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. In February 2017, HCD and the California Tax Credit Allocation Committee (TCAC) convened a group of independent organizations and research centers that would become the California Fair Housing Task Force (“Task Force”). HCD and TCAC charged the Task Force with creating an opportunity map to identify areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Table C-1 shows the full list of indicators. The opportunity maps include a measure or “filter” to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- Poverty: Tracts with at least 30 percent of population under federal poverty line
- Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

According to the California Fair Housing Task Force’s 2021 TCAC/ HCD opportunity maps, the city of Norco is made up of census tracts identified as Highest Resource and High Resource, as shown in Figure C-1. Nearby areas that are designated as High Segregation & Poverty include central portions of the city of Riverside to the east and Corona to the south (see Figure C-2). Within the County of Riverside, the eastern portion of the county is shown as generally having lower resources than western jurisdictions. High resource areas are clustered around the Norco/Corona, Indio/La Quinta, and Temecula regions. Areas of Low Resource and High Segregation & Poverty are found around the outskirts of urban areas, within the more rural regions of the county.

Table C-1: Domains and List of Indicators for Opportunity Maps

Domain Indicator	Indicator
Economic	Poverty
	Adult education
	Employment
	Job proximity
	Median home value
Environmental	CalEnviroScreen 3.0 pollution indicators and values
Education	Math proficiency
	Reading proficiency
	High school graduation rates
	Student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020

Census block groups with the highest concentration of minority races, in this case, a Hispanic majority, are located west of Interstate 15 and the northern boundary of the city that borders Jurupa Valley. These block groups consist of a minority concentration of 73.70 percent and 81.47 percent respectively (Figure C-3). While these block groups have a high percentage of minorities, most of the census block groups in the city have a low percentage ranging from 30 to 48 percent. In contrast, a majority of census blocks in Riverside County have a high concentration of minority groups, where the minority population is upwards of 90 percent. An important note on mapping of racial/ethnic concentrations is that concentration is defined by the proportion of a racial/ethnic group in the total population of a census block group. If a

census block group has a low population, the proportion of a racial/ethnic group may appear high. This could be the case with Norco, as the city has a small population relative to other cities in the county.

Figure C-1: 2020 TCAC/HCD Opportunity Areas (Norco)

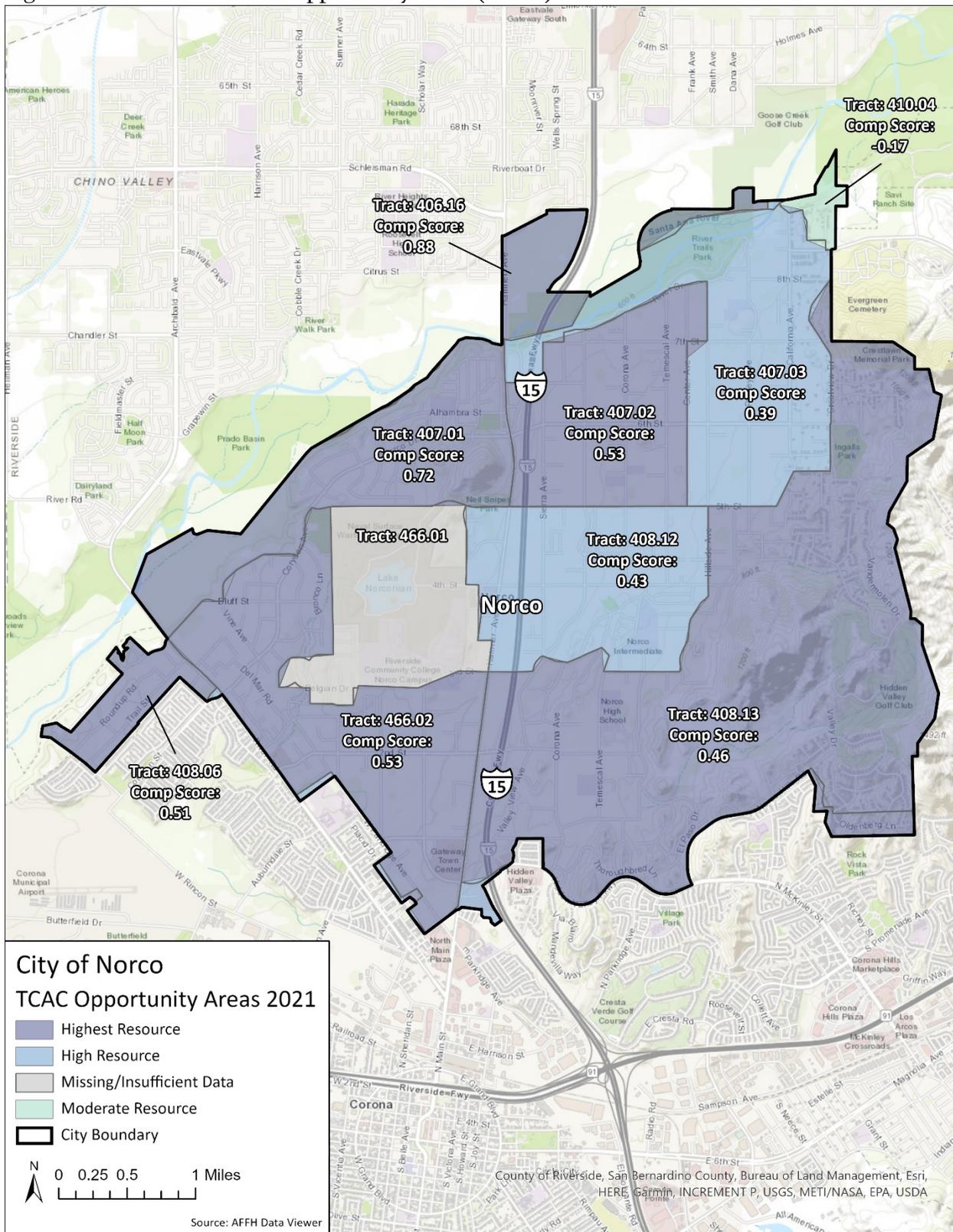


Figure C-2: 2021 HCD/TCAC Opportunity Areas (County)

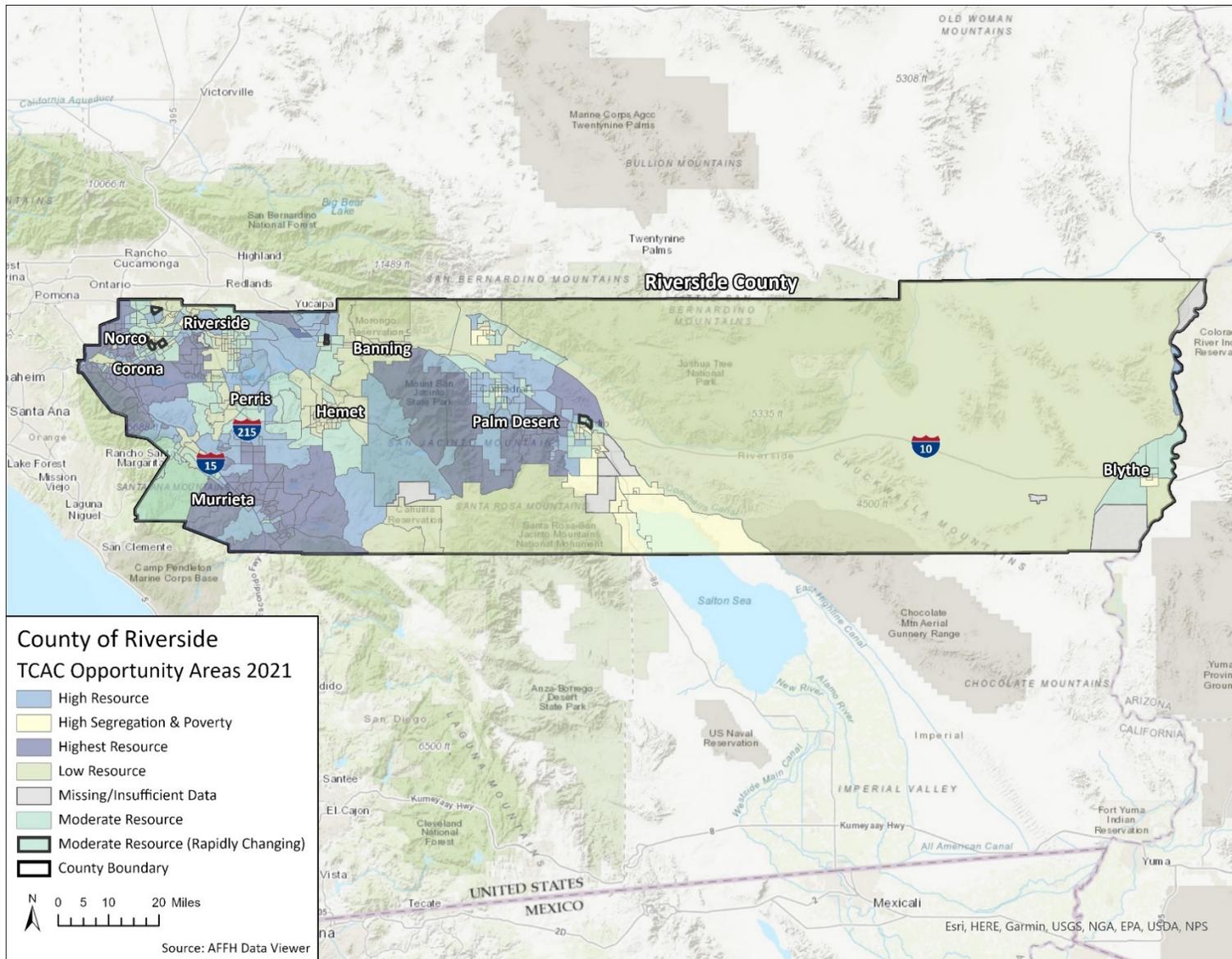
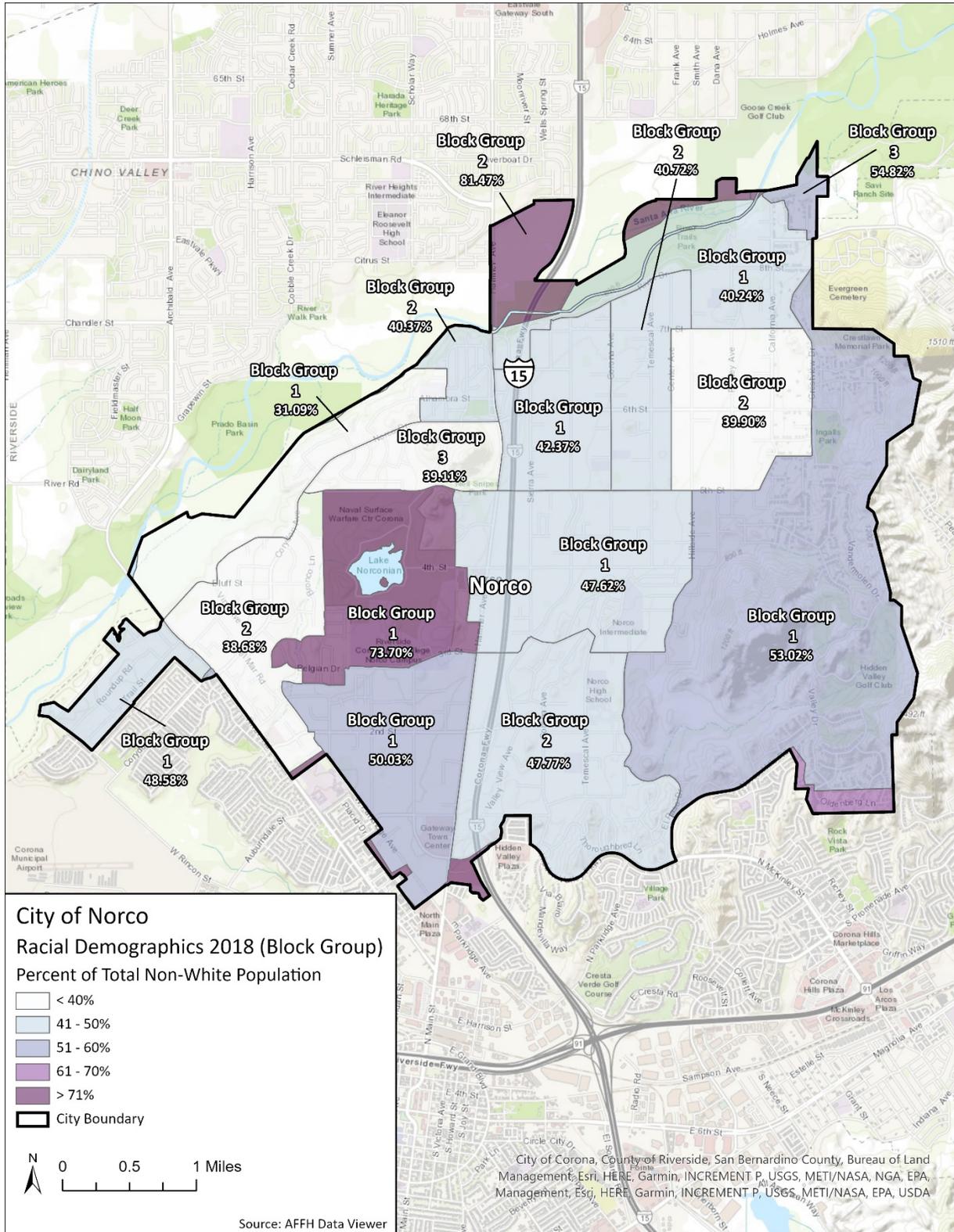


Figure C-3: Areas of Minority Concentration in Norco



Persons with Disabilities

According to the 2019 A.I., nearly 63 percent of the discrimination complaints in the County of Riverside over the last five years were on the basis of physical or mental disability. In total, there were 3,108 fair housing complaints surfaced through the work of the FHCRC over the last five years, with 1,586 or 51.03 percent of all discrimination cases reported on the basis of physical disability and with 370 or 11.90 percent of all discrimination cases reported on the basis of mental disability. These two case categories were the leading causes (first and second, respectively) of discrimination complaints in Riverside County according to FHCRC data.

As shown in Figure C-4, people with disabilities generally compose 10 to 20 percent of the population within Riverside County census tracts. Higher concentrations of persons with disabilities are located in the Hemet, Banning, and Palm Desert areas. Tracts within the city of Norco include populations with less than 10 percent or 10 to 20 percent persons with disabilities (see Figure C-5). Therefore, the city of Norco includes relatively small numbers of persons with disabilities compared to the county.

Familial Status

In order for families to have protected choice they need to access housing options without discrimination. In a 2016 housing discrimination study, researchers found that compared to households without children, households with children were shown slightly fewer units and were commonly told about units that were slightly larger, and as a result, slightly more expensive to rent (California Department of Housing and Community Development, 2021). This differential treatment is considered discrimination and a type of steering, which occurs on a racial basis as well.

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of household. The 2019 A.I. compared County of Riverside households by household type for 2000, 2010, and 2016. The analysis found the number of family households married without children, other families, and non-families are generally increasing, while families married with children are generally decreasing. On the contrary, the average household size continued to increase between 2000 and 2016, from 2.98 to 3.26, showing housing is becoming more crowded even though the number of households married with children are declining.

According to the HCD AB686/AFFH data tool maps (see Figure C-6), all census tracts in the city identified persons 18 years and over in households living alone as making up less than 20 percent of the overall population. Conversely, persons 18 years and over in households living with a spouse accounted for 36 to 60 percent of the population (see Figure C-7). Census tracts near the center of the city had a slightly lower percentage of persons 18 years and over in households living with a spouse than the areas further away from the center of the city. These percentages are consistent with the percentage of married persons reported in the 2019 A.I. (24.34% married with children, 29.82% married without children, 54.16% total).

As shown in Figure C-8, all census tracts in the city had greater than 60 percent of married couple households having children. Although the percentage of married persons within the city was consistent with percentages reported by the county in the 2019 A.I. as mentioned above, the percentage of married couples with children in the city is notably higher than rates reported by the county. Less than half of married couples within the county had children (24.34% married with children and 29.82% married without children), while percentages range from 60 to 100% among married couples within the city. In addition to married couples, the percent of children in female-headed households ranged from less than 20 percent to 40 percent as shown in Figure C-9. These households were concentrated toward the center of the city.

Figure C-4: Percent Population with Disabilities in Riverside County

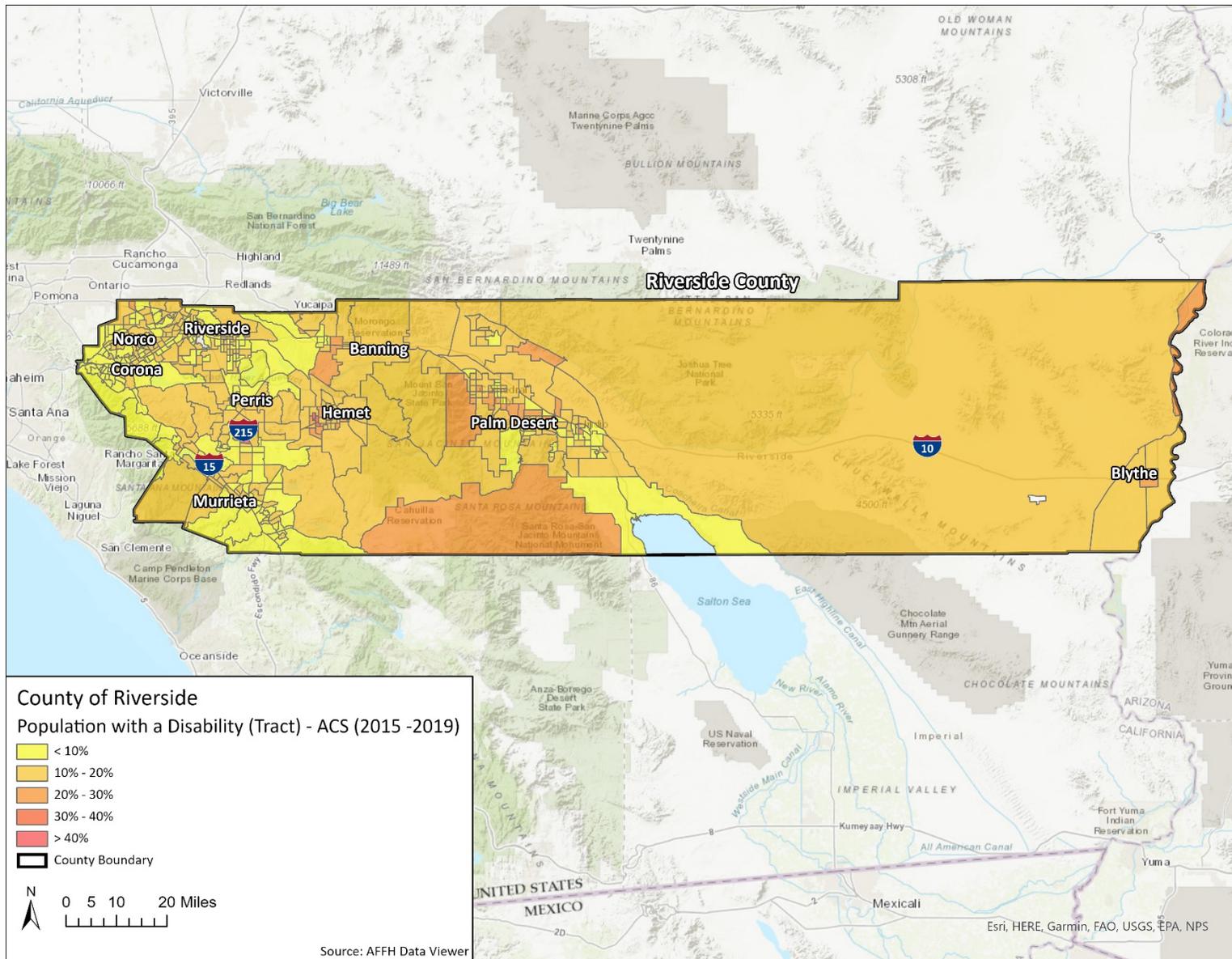


Figure C-5: Percent Population with Disabilities in Norco

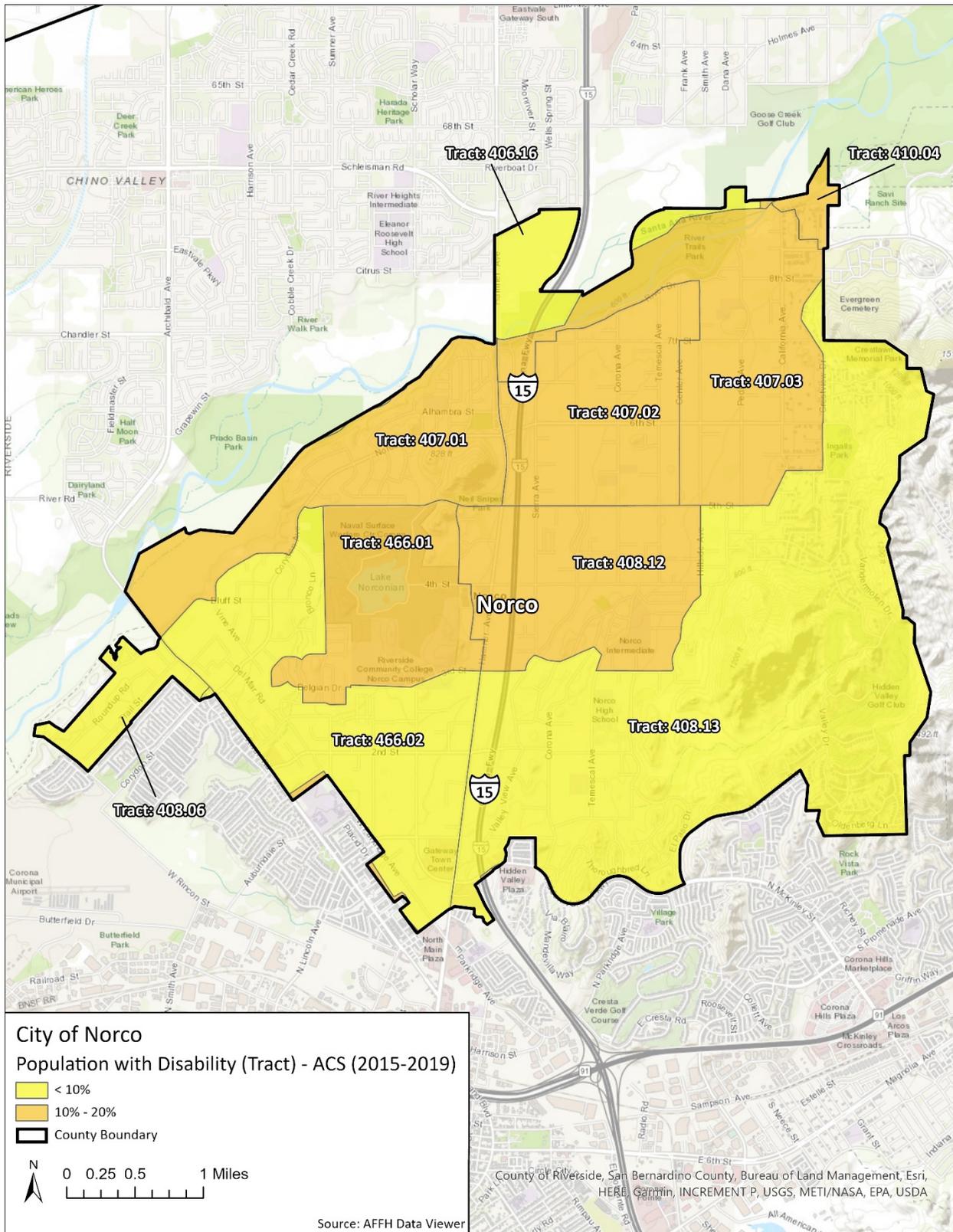


Figure C-6: Percent Population of Adults Living Alone – Norco

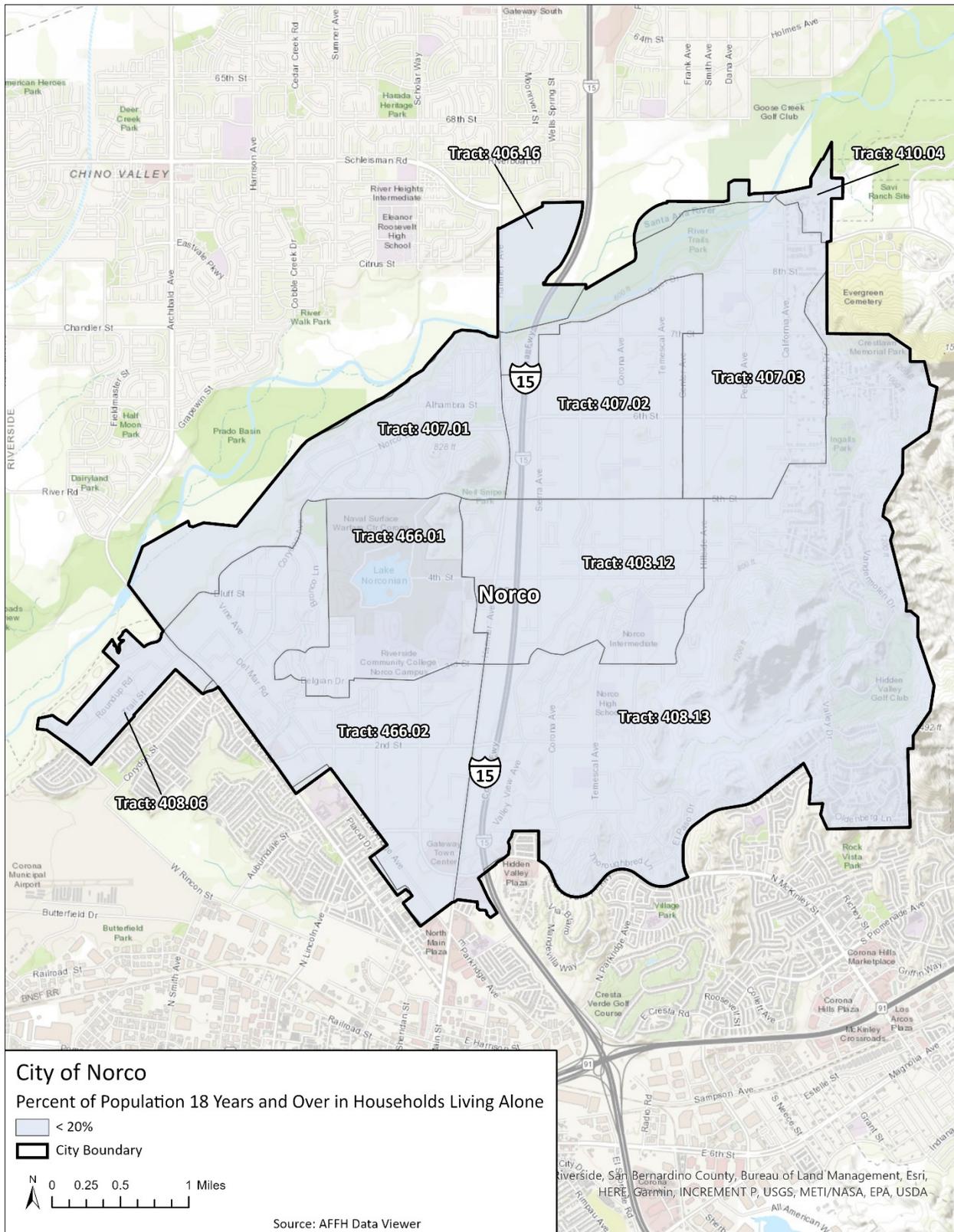


Figure C-7: Percent Population of Adults Living with their Spouse – Norco

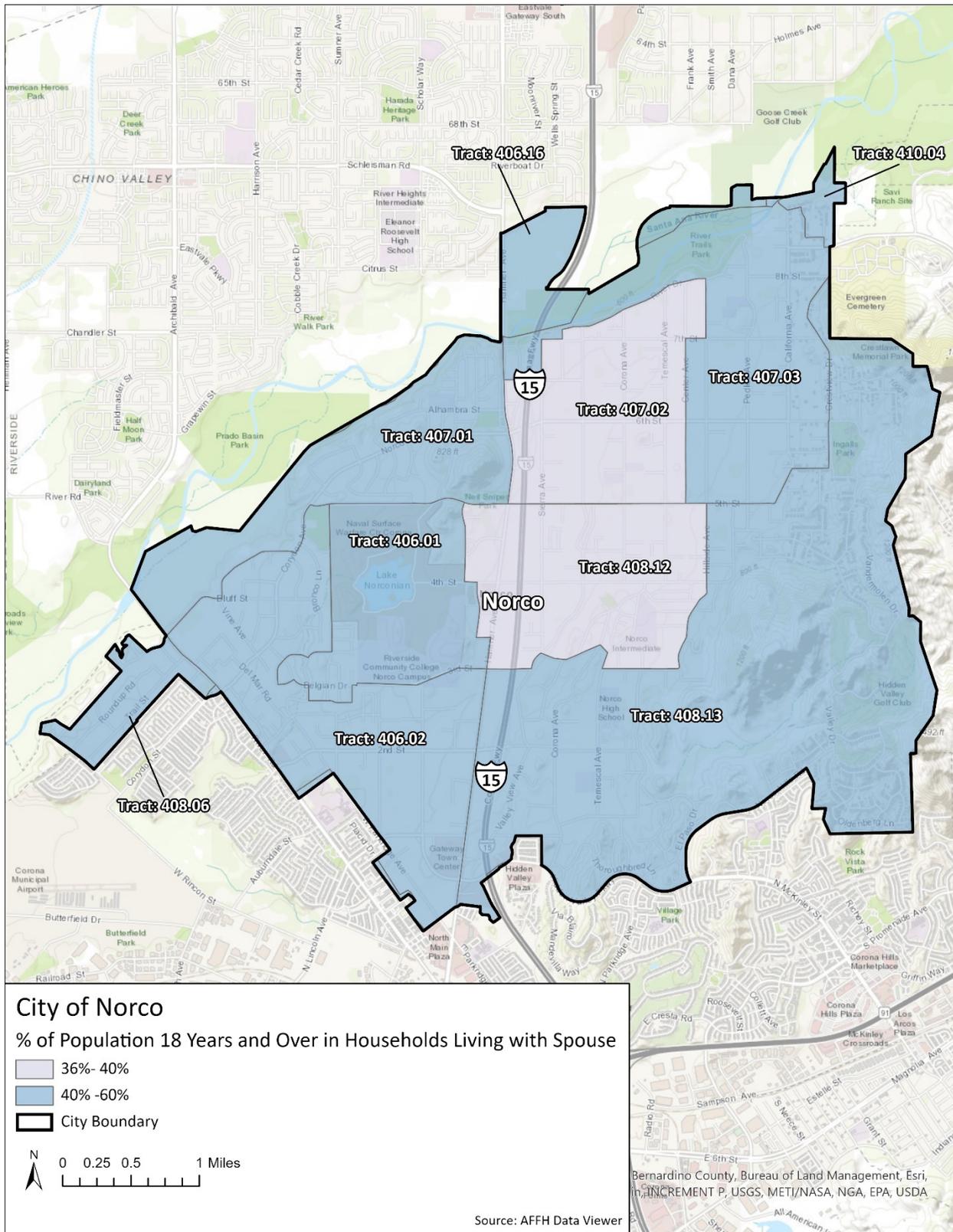


Figure C-8: Percent of Children in Married Couple Households – Norco

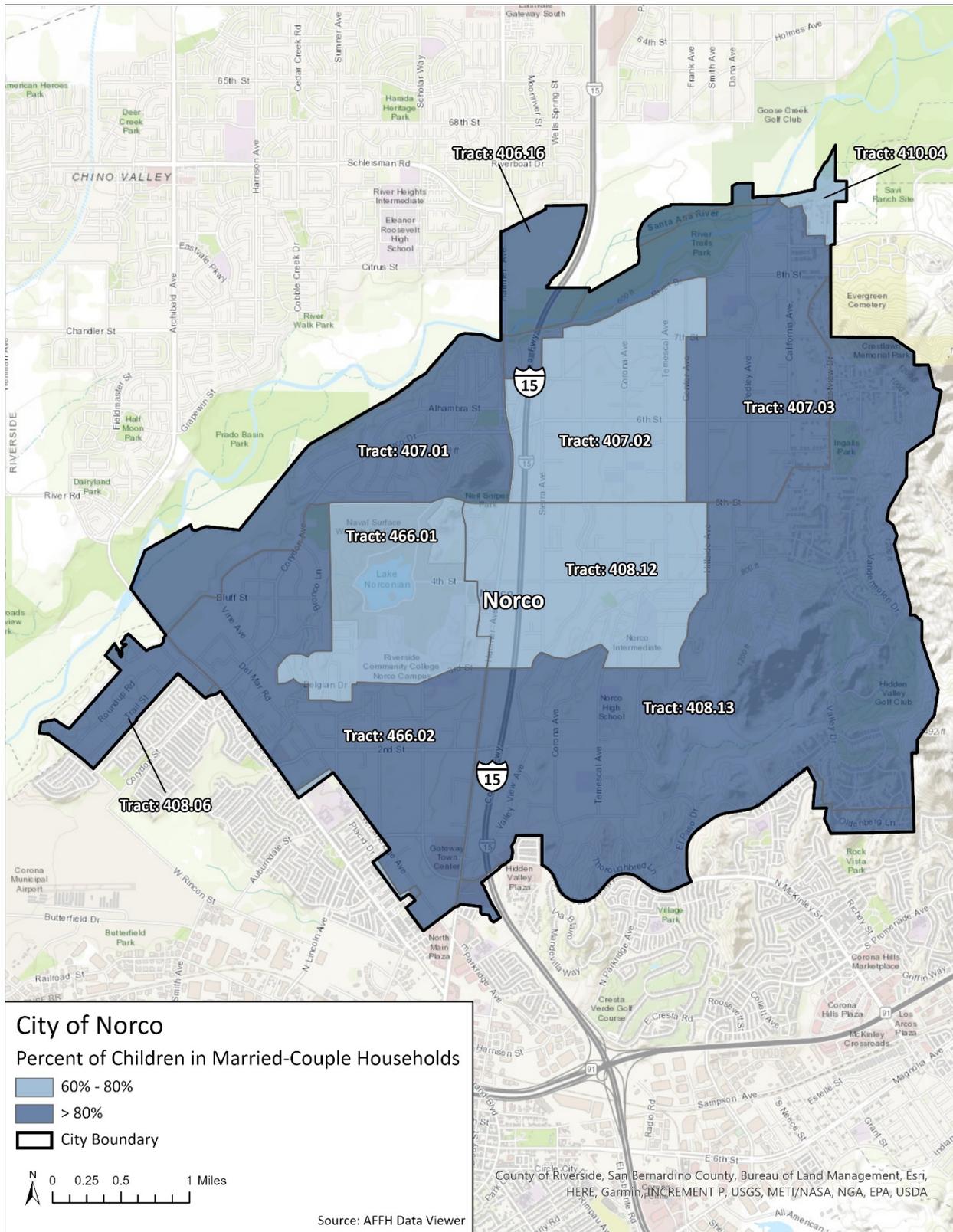
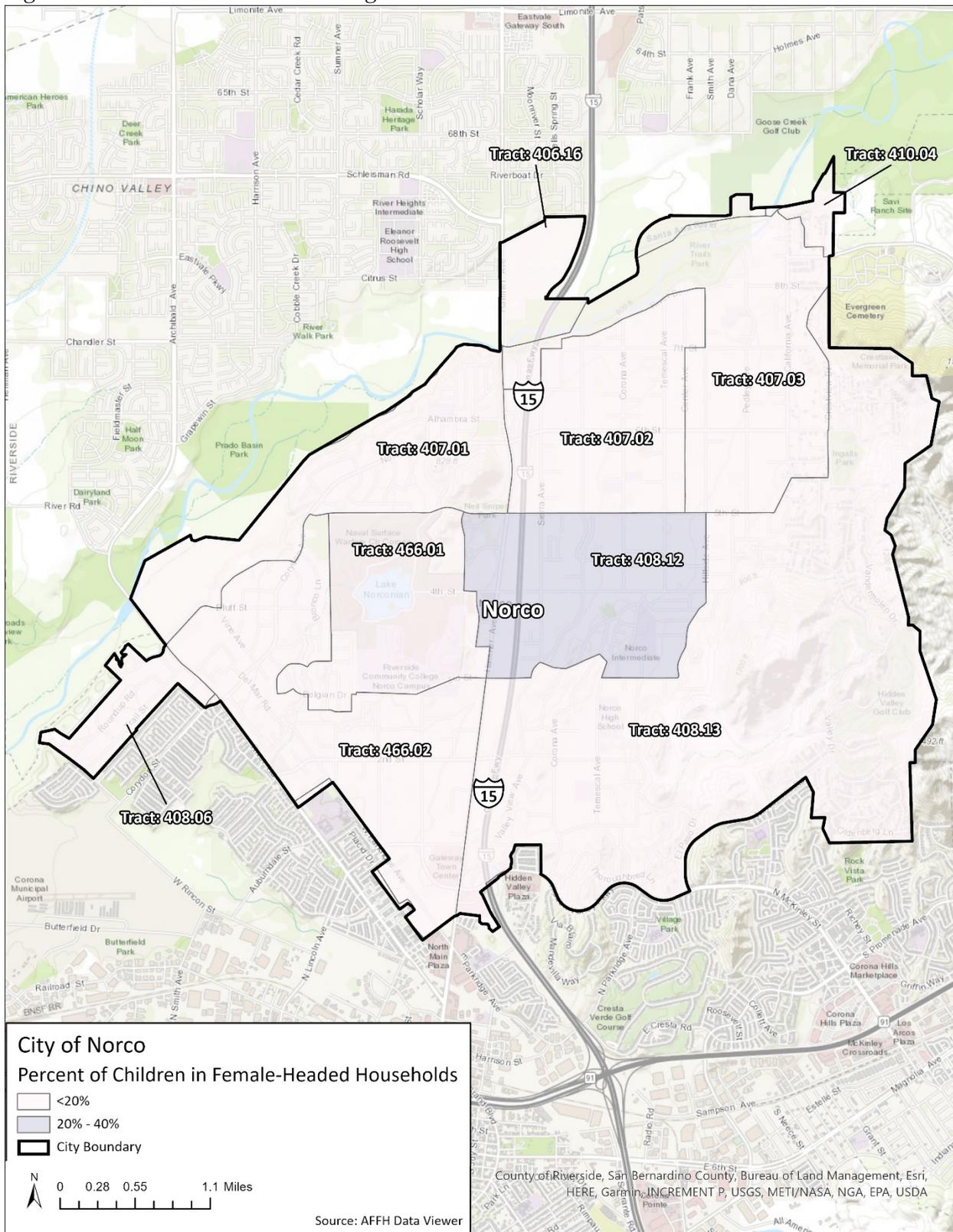


Figure C-9: Percent of Children in Single Female-Headed Households – Norco



Income Level

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. Figure C-10 shows the Lower and Moderate Income (LMI) areas in the County by census tract. HUD defines a LMI area as a census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). Similar to trends of high and low resource show in Figure C-2, the western portion of the County of Riverside contains lower proportions of low to moderate income populations while the eastern portion includes higher proportions of low to moderate income populations. There are four clusters of low percentage low to moderate income populations, including western Norco/Corona/Eastvale, northeast Riverside, surrounding Murrieta/Temecula, and the Indio/La Quinta area. The city of Norco does not include any LMI areas (greater than 50 percent low to moderate income) (Figure C-11). However, the cities of Corona and Riverside contain concentrations of LMI areas, while cities to the west, including Eastvale and Chino Hills, and unincorporated Riverside County to the south do not.

C.2.3. Racially and Ethnically Concentrated Areas

Racially/Ethnically Concentrated Areas of Poverty

In an effort to identify racially/ethnically-concentrated areas of poverty (RECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. The County of Riverside includes several RECAP area clusters scattered throughout the jurisdiction as shown in Figure C-12. RECAP areas include Riverside/Moreno Valley, southwest of Perris, Hemet, Mecca, and Desert Hot Springs. Most of the RECAP areas overlap areas also designated as being higher in percentage of poverty-status households; however, some RECAP areas, such as near Perris and Riverside, contain lower percentages of poverty-status households. The city of Norco is not considered a RECAP area and is identified as having lower percentages of poverty-status households (less than 10 percent to 20 percent).

Racially Concentrated Areas of Affluence

In response to the RECAPs utilized by HUD in its 2015 AFFH rule, scholars at the University of Minnesota Humphrey School of Public Affairs have created the Racially Concentrated Areas of Affluence (RCAs) metric to more fully tell the story of segregation in the United States. Based on their research, RCAs are defined as census tracts where 1) 80 percent or more of the population is white, and 2) the median household income is \$125,000 or greater (slightly more than double the national the median household income in 2016). While this is a useful measure nationwide, HCD has adjusted the RCA methodology to better reflect California's relative diversity.

Figure C-10: Low and Moderate Income (LMI) areas in Riverside County

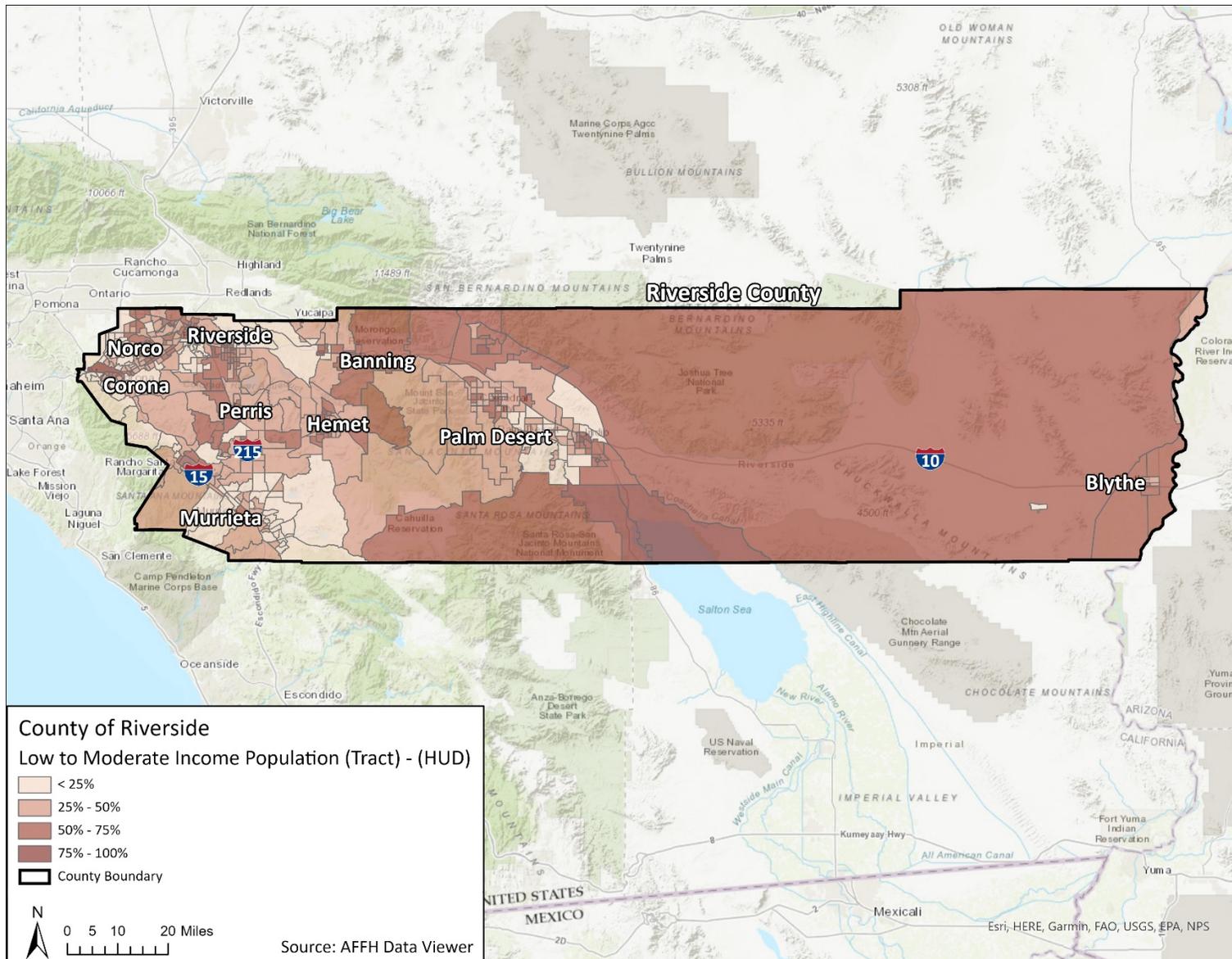


Figure C-II: Low and Moderate Income (LMI) areas in Norco

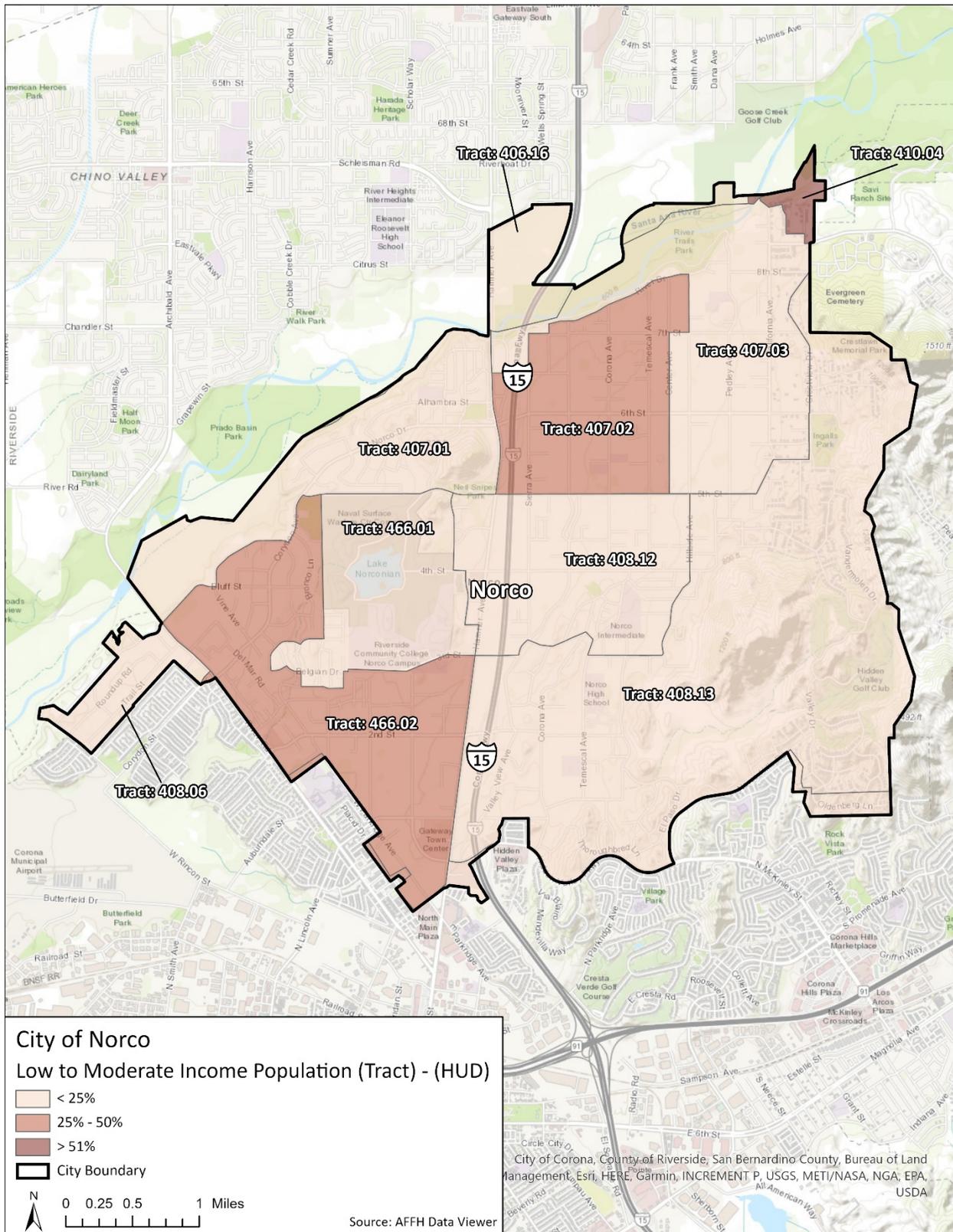
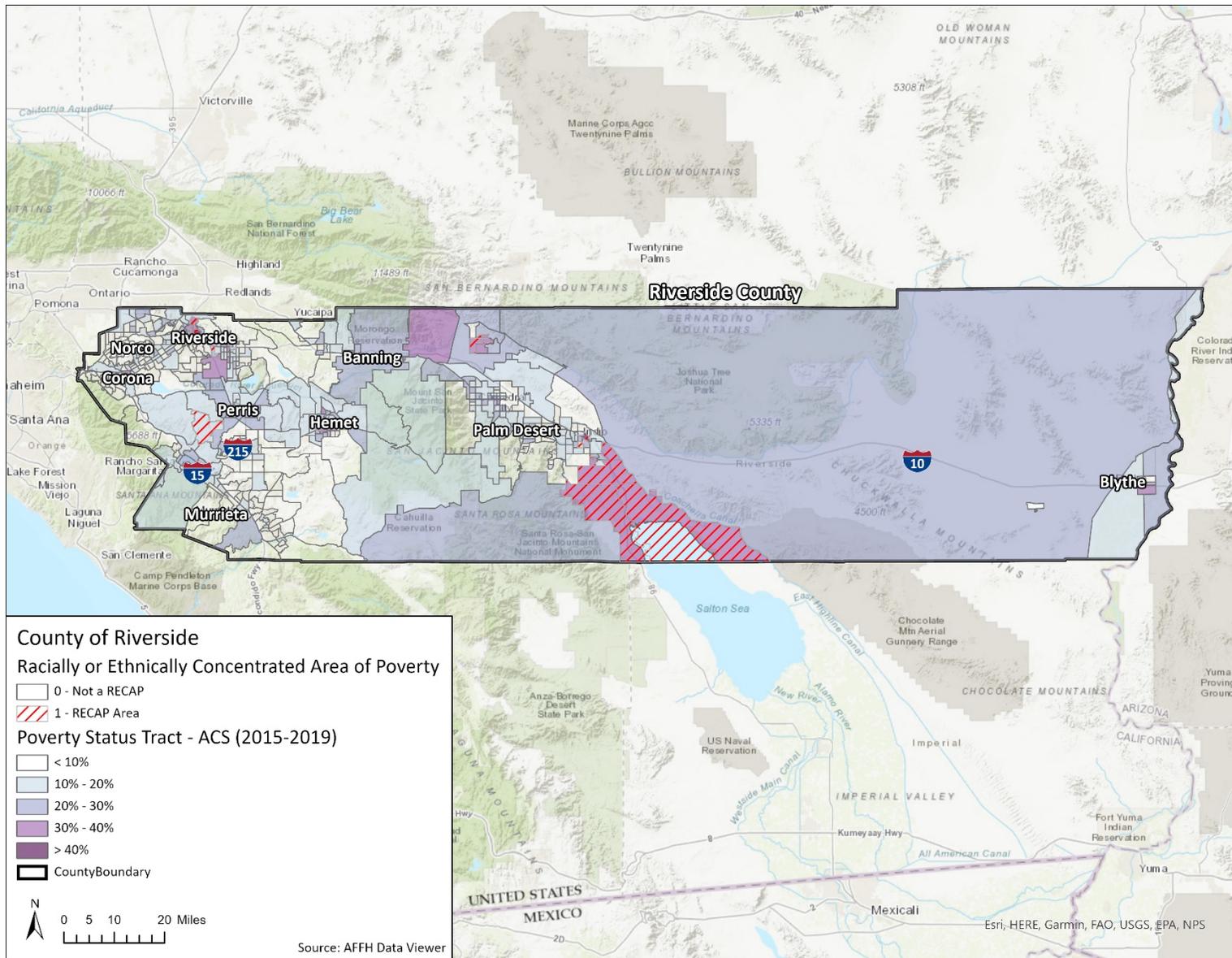


Figure C-12: Racially Concentrated Areas of Poverty (RECAPs) in Riverside County



RCAAs have not been studied extensively nor has a standard definition been published by HCD or HUD, this fair housing assessment uses the percent White population and median household income as proxies to identify potential areas of affluence. Figure C-13 shows the disparity between white population and minority populations. Census block groups within the city of Norco are identified as having a sizable (10 to 50 percent gap) White population majority. Median income within the city ranges from less than \$30,000 to greater than \$125,000, as shown in Figure C-13. Census block groups with the highest median incomes in the city are located to the far west and east (block group 1, census tract 408.13; block group 1, census tract 407.01; and block group 2, census tract 466.02). Overlapping areas of sizable White population majority and high median income are located in the far east and west portions of the city indicating possible racially concentrated areas of affluence.

According to ACS 5-Year 2014-2019 data, the city median income was \$102,817 and the County was \$73,260. Additionally, the 59.8 percent of the city population and 59.8 percent the county population identified as White (alone). The city of Norco has a substantially higher median income than Riverside County, but overall percentage of the White population is almost identical. However, as shown in Figure C-10 and described above, there are four clusters within the county of low poverty and higher affluence, including western Norco/Corona/Eastvale, northeast Riverside, surrounding Murrieta/Temecula, and the eastern Palm Desert area. Map II-3: Demographics and Poverty of the 2019 A.I. illustrates relatively high concentrations of White population overlapping these same areas, indicating possible racially concentrated areas of affluence.

C.2.4. Access to Opportunities

Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to “High Resource” neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions).

TCAC/HCD Opportunity Maps

The 2021 TCAC/HCD Opportunity Maps are made from composite index scores of three different divisions (economic, environmental, and education) to categorize tracts as low, moderate, or high resource (Table C-1 shows the full list of indicators). Categorization is based on percentile rankings for census tracts within Riverside County. Higher composite scores mean higher resources. At the county level, high and highest resource areas are located in the eastern and central areas of the county. Most tracts surrounding the city of Norco are of high or highest resource. From Indio to Blythe, the vast majority of eastern Riverside County is mostly of low resource. Locally, northern and central census tracts (407.03 and 408.12) scored lower, indicating lower resources than other tracts within the city, although overall scores still indicated High Resource. Table C-2 shows the scores by domain.

Figure C-13: White Population and Median Income Distribution

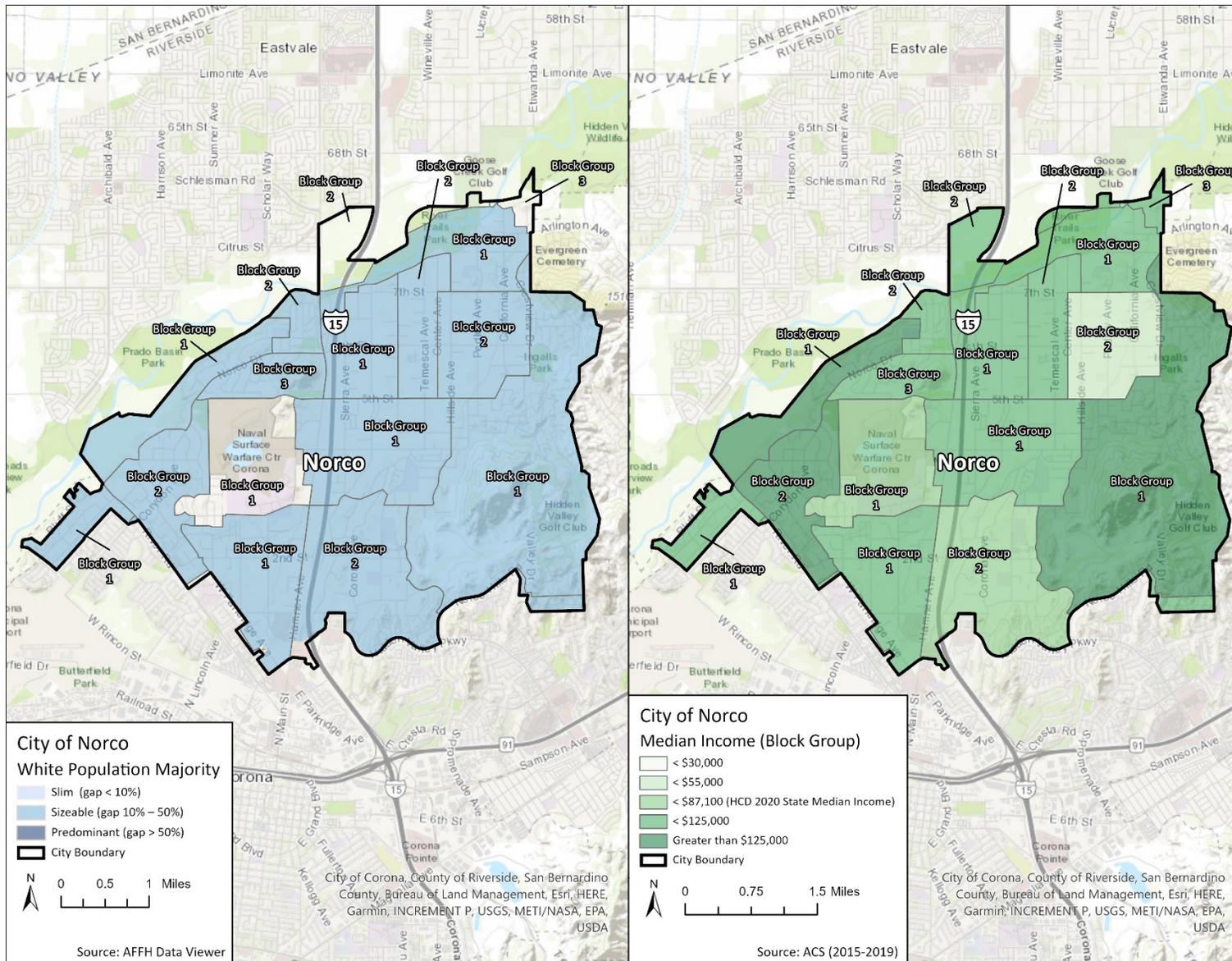


Table C-2: Opportunity Map Scores and Categorization (2021)

Census Tract	Economic Domain Scores	Environmental Domain Scores	Education Domain Score	Composite Index Score	Final Category
466.01	N/A	N/A	N/A	N/A	N/A
466.02	0.853	0.136	0.904	0.533	Highest Resource
407.01	0.906	0.2	0.949	0.725	Highest Resource
407.02	0.881	0.193	0.84	0.534	Highest Resource
407.03	0.802	0.302	0.795	0.388	High Resource
408.06	0.863	0.265	0.827	0.514	Highest Resource
408.12	0.717	0.201	0.879	0.435	High Resource
408.13	0.868	0.089	0.854	0.459	Highest Resource

Source: California Fair Housing Task Force, TCAC/HCD Opportunity Maps, 2021 Statewide Summary Table, December 2020

Education

According to the 2015-2019 American Community Survey 5-Year Estimate, Norco has a high percentage of Title I schools (27.7 percent) compared to the county overall (8.6 percent) as seen in Table C-3. Title I schools are intended to help meet the educational needs of students by using federal, state, and local funds to support effective, evidence-based educational strategies that close the achievement gap and enable the students to meet the state’s challenging academic standards. Schools in which children from low-income families make up at least 40 percent of enrollment are eligible to use Title I funds to operate schoolwide programs that serve all children in the school in order to raise the achievement of the lowest-achieving students. Kidsdata.org, a program of the Lucile Packard Foundation for Children’s Health, estimated that 19.6 percent of children aged 0-17 in the Corona-Norco District were living in low-income working families between 2012 and 2016. In the city of Norco, Title I schools are concentrated in tracts 407.03, 410.04, and 466.02, which consists of a population with higher percentages of lower to moderate income households and a total non-White population when compared to the rest of the city. The Early Care and Education Unit (ECE) has received several grants to help meet their goals for improving childcare and building capacity in Riverside County. These grants allow ECE to assist the community in receiving child development funding; work with teachers and childcare providers in promoting early literacy and reading readiness; assist parents with skills for raising their children; and increase quality child development programs.

Employment

Local economic characteristics impact local housing needs, even though these characteristics may not be directly related to fair housing. These economic characteristics include the types of jobs available within the municipality, the way residents access jobs, the types of occupations held by residents, and their household income. According to the ACS 5-year Estimate, the most common employment sectors for those who live in Norco, are construction, retail trade, and health care and social assistance. This breakdown is of primary residents of Norco, though some of these residents may live within the city and work elsewhere.

In 2018, the areas with the highest median household income in Norco were census tracts 407.01 and, 408.13, which are clustered at the southern border of the city's boundary. Similar to the distribution of median household income, the highest job proximity rankings in Norco were concentrated in southern Norco. HUD states, "The job proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Central Business Service Area (CBSA), with larger employment centers weighted more heavily." Higher median household income could be correlated to the jobs proximity index rankings as those households have better access to jobs through Interstate 15 and State Route 91. Generally, Norco has higher index scores nearly across the board which indicates greater access for Norco residents to opportunities in the important areas of education and employment and lower exposure to poverty. Furthermore, these scores are consistent across various protected groups, meaning that members of most racial and ethnic groups experience a better standard of living by various measures than their counterparts within the greater statistical region.

Transportation

All Norco residents generally enjoy superior access to transportation infrastructure, which includes the Riverside Transit Agency (RTA) bus system, the Riverside Metrolink Station, and the Corona Transit Center and Metrolink station. The city is also traversed by the Interstate 15 and in close proximity to State Route 91. Each of the public transit operators mentioned have programs available to incentivize ridership by students, seniors, and persons with disabilities. Each has an ADA plan and each of the bus lines offer a version of dial-a-ride that provides origin-to-destination advanced reservation transportation services for seniors and persons with disabilities.

Environmental

The California Office of Environmental Health Hazard Assessment (OEHHA) developed a screening methodology to help identify California communities disproportionately burdened by multiple sources of pollution called the California Communities Environmental Health Screening Tool (CalEnviroScreen). This tool uses census tracts as the unit of analysis where high-scoring census tracts tend to be more burdened by pollution from multiple sources and are most vulnerable to its effects, considering their socioeconomic characteristics and underlying health status.

Pollution Burden scores for each census tract are derived from the average percentiles of the seven Exposures Indicators (ozone and PM2.5 concentrations, diesel PM emissions, drinking water contaminants, pesticide use, toxic releases from facilities, and traffic density) and the five Environmental Effects indicators (cleanup sites, impaired water bodies, groundwater threats, hazardous waste facilities and generators, and solid waste sites and facilities). Indicators from the Environmental Effects component were given half the weight of the indicators from the Exposures component. The calculated average pollution burden score (average of the indicators) was divided by 10 and rounded to one decimal place for a Pollution Burden score ranging from 0.1 -10.

Population Characteristics scores for each census tract are derived from the average percentiles for the three Sensitive Populations indicators (asthma, cardiovascular disease, and low birth weight) and the five Socioeconomic Factors indicators (educational attainment, housing burdened low income households, linguistic isolation, poverty, and unemployment). The calculated average percentile is divided by 10 for a Population Characteristic score ranging from 0.1 -10.

After the components are scored within Pollution Burden or Population Characteristics, the scores are multiplied to calculate the overall CalEnviroScreen Score ranging from 1-100%. CalEnviroScreen reports scores as percentiles to compare tracts across the entire county.

Tracts in the city of Norco had relatively low scores with most tracts ranging in between the 30-50 percentile, with the outlier being tract 410.04 that scored 90.20%. This tract also experiences a greater percentage of low to moderate income households and a predominant population of Hispanics. Census tract 410.04 scored high due to high exposures to ozone, particulate matter 2.5, toxic releases, traffic, pesticides, and contaminated drinking water. Census tract 410.04 overlaps several jurisdictions, with most of its area overlapping the City of Riverside. Figure C-14 and Table C-3 shows that while Norco had relatively low scores, overall Riverside County averaged high scores with most tracts scoring over 50.01%.

Neighboring cities like Riverside (average: 71-95 percentile) and Jurupa Valley (average: 65-91 percentile) had some of the highest scores in the county. Norco's relatively low scores can be correlated to the policies and practices the City has adopted to reduce the environmental footprint of the community. For example, the Norco Municipal Code encourages the use of xeriscape landscaping on all new development to reduce the overall amount of water that is ultimately directed toward the watering of landscaping. In addition, the City's Conservation Element combined the goals of the Western Riverside Council of Government's Climate Action Plan with goals of the Southern California Association of Government's Sustainable Community Strategy which has the same overriding goal of reducing greenhouse gas emissions, but with the focus on coordinated transpiration and land use planning.

C.2.5. Disproportionate Housing Needs

Disproportionate Housing Needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions.

There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.

As shown in Table C-4, a higher percent of non-White households experienced housing problems than White households in Norco. Non-White households that experienced the greatest proportion of housing problems include American Indian (100 percent), Hispanic (46.73 percent), and Asian or Pacific Islander (46.15 percent); however, all non-White households had a higher percentage of housing problems than White households in Norco.

Table C-3: Access to Opportunity Indicators by Race/Ethnicity

Opportunity Indicators	Census Tracts								City of Norco	County of Riverside
	407.01	407.02	407.03	408.06	408.12	408.13	466.01	466.02		
Poverty Rate										
Population Below Federal Poverty Level	4.1	3.6	7.1	6.2	18.8	6.4	4.3	3.4	7.5	13.7
White alone	4.7	4.0	7.4	6.0	20.0	7.2	4.2	3.7	8.4	12.0
Black or African American alone	0.0	100.0	100.0	0.9	-	7.4	14.3	0.0	8.6	17.5
American Indian and Alaska Native alone	0.0	-	-	8.2	-	0.0	-	0.0	0.0	20.8
Asian alone	0.0	0.0	8.7	8.4	42.9	0.0	0.0	0.0	1.1	11.3
Native Hawaiian and Other Pacific Islander alone	-	-	-	-	-	-	-	-	-	13.0
Hispanic or Latino (of any race)	9.6	1.3	9.4	7.3	28.3	8.4	5.5	3.1	10.8	16.7
School Proficiency										
Total Title 1 Schools	-	-	-	-	-	-	-	-	3	48
Total Schools	-	-	-	-	-	-	-	-	11	558
Percent of Schools	-	-	-	-	-	-	-	-	27.3	8.6
Unemployment Rate (2019)	2.7	3.4	3.4	0.6	3.1	1.6	0.1	2.4	2.1	4.5
Job Proximity										

< 29 mins.	52.4	44	47.2	44.4	41.4	42.9	47.5	49.5	48.8	44.3
30 – 59 mins.	28.6	34.7	28.7	36.1	39	29.4	35.4	22.2	26.4	31.6
60 mins. or more	19.2	21.4	23.9	19.6	19.6	27.8	17.2	28.2	24.8	24.1
Transit Metrics										
All Transit Performance Score	1.9	1.2	0.5	0.0	2.8	1.4	3.1	1.4	1.6	3.3
Transit Trips Per Week within ½ Mile	146	112	97	0	220	141	216	93	138	589
Transit Routes within ½ Mile	1	1	0	0	1	1	1	1	1	3
Jobs Accessible in 30-Min Trip	14,488	12,467	8,473	0	28,001	22,173	28,001	14,321	17,685	27,262
Commuters Who Use Transit (percent)	0.00	0.41	1.06	1.57	1.60	0.38	0.00	2.94	1.11	1.42
CalEnviroScreen										
CES 3.0 Score	26.31	32.06	23.26	16.13	35.23	28.81	-	27.43	18.87	27.93
CES 3.0 Percentile	52.50	63.17	45.73	28.06	68.89	57.43	-	54.69	34.45	50.01
Pollution Burden Score	89	76	65	72	91	97	-	88	4.54	5.17
Population Characteristics Score	28	48	32	14	44	25	-	31	4.20	5.17

Sources: 2015-2019 American Community Survey 5-Year Estimates; AllTransit Metrics, 2021; CalEnviroScreen 3.0, 2021

Notes: Data regarding census tract 466.01 were not available on CalEnviroScreen.

City and county CalEnviroScreen scores were calculated by taking the average score for all census tracts included within the geographic boundary.

Figure C-14: CalEnviroScreen 3.0 Percentile Scores

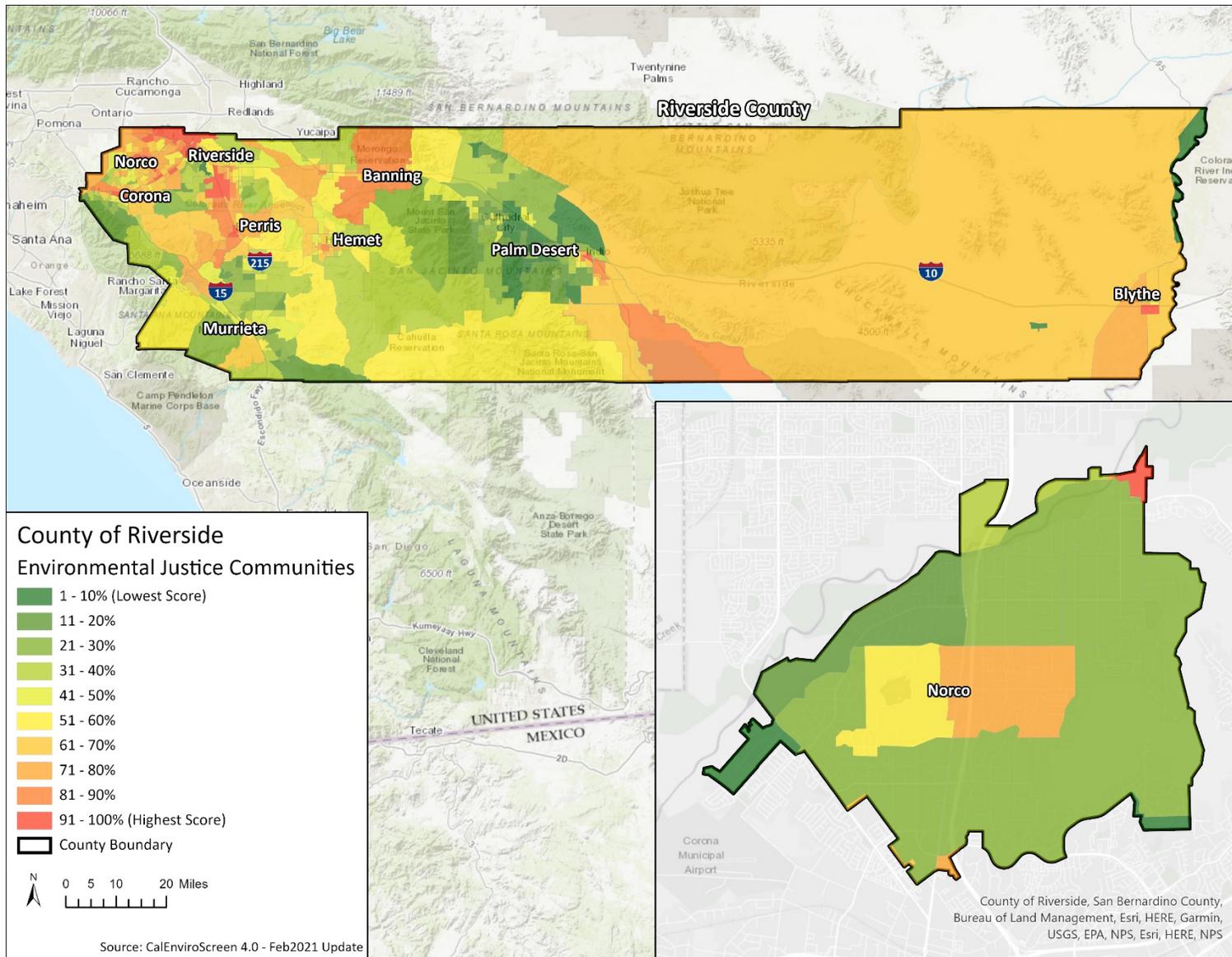


Table C-4: Any Housing Problem by Tenure and Race

	White	Black	Asian or Pacific Islander	American Indian	Hispanic	Other	All
Norco							
Total households	4,908	74	247	4	1,680	109	7,022
Households with housing problems	1,665	29	114	4	785	44	2,641
Percent of households with housing problems	33.92%	39.19%	46.15%	100.00%	46.73%	40.37%	37.61%
Riverside County							
Total households	355,051	42,287	36,803	3,380	233,476	12,205	683,145
Households with housing problems	149,920	24,810	18,755	1,760	138,825	6,270	337,325
Percent of households with housing problems	42.22%	58.67%	50.96%	52.07%	59.46%	51.37%	49.38%

Sources: HUD CHAS Databook using data from 2013-2017 ACS; County of Riverside Analysis of Impediments to Fair Housing Choice 2019-2024

City data is consistent with findings for Riverside County. A higher percent of non-White households experienced housing problems than White households in Riverside County as well. Non-White households that experienced the greatest proportion of housing problems include Hispanic (59.46 percent), Black (58.67 percent), and American Indian (52.07 percent); however, all non-White households had a higher percentage of housing problems than White households in the county. Aside from American Indian households, all other city populations experienced a lower percentage of housing problems than their respective populations within the county, including White households. Approximately 37.16 percent of overall households in the city identified one or more housing problems, whereas 49.38 percent of overall households in the county identified one or more housing problems. Of note, American Indians residents in Norco identified as 100 percent of households with housing problems; however, the number of American Indian households in the city is extremely low.

Large households may also be subject to disproportionate housing problems, whether it is affordability or adequate physical needs (number of rooms, complete facilities). Table C-5 shows that non-family households actually experienced the greatest percentage of housing problems (50.58 percent). The household type with the lowest percentage of housing problems was family households with less than five people (31.66 percent). The percentage of families with more than five people that experienced one or more housing problems (40.08 percent) was almost exactly between the other two household types. According to county data, large families experienced the greatest percentage of households with housing problems (64.48 percent). Non-families experienced the second largest percentage of households with housing problems (50.51 percent) and small families experienced the lowest percentage (43.63 percent) even though the ratio of households of each household type was relatively consistent between city and county populations. Overall, the city had similar or lower percentages of households with housing problems across all household types compared to the county. One explanation could be that the county has a larger

percentage of renter-occupied housing than the city, as identified below in Table C-10. Renters may experience more housing problems as a result of slow landlord response, or lack of property investment. According to 2015-2019 ACS 5-Year Estimates, 27.21 percent of 1-person households, 12.33 percent of 2- to 4-person households, and 17.01 percent of 5-person and greater households were renters in the City of Norco. This would be consistent with the trend identified for households with housing problems in the city, indicating a possibility that renters are more likely to experience housing problems than homeowners in the city.

Table C-5: Housing Problems by Household Type and Size

Household Type	Family households, <5 people	Family households, 5+ people	Non-family households
Norco			
Total households	4,074	1,260	1,710
Households with housing problems	1,290	505	865
Percent of households with housing problems	31.66%	40.08%	50.58%
Riverside County			
Total households	375,275	129,419	178,440
Households with housing problems	163,745	83,445	90,135
Percent of households with housing problems	43.63%	64.48%	50.51%

Sources: HUD CHAS Databook using data from 2013-2017 ACS; County of Riverside Analysis of Impediments to Fair Housing Choice 2019-2024

Cost Burden

Cost burden is the fraction of a household’s total gross income spent on housing costs. There are two levels of cost burden: (1) “Cost Burden” refers to the number of households for which housing cost burden is greater than 30 percent of their income; and (2) “Severe Cost Burden” refers to the number of households paying 50 percent or more of their income for housing. This analysis must address the burdens on both owners and renters (tenure).

According to HUD CHAS Databook using data from 2013-2017 ACS, the race and ethnicities that experience the greatest severe cost burden in Norco are Other and Hispanic, as shown in Table C-6. The race and ethnicities that experience the greatest severe cost burden in Riverside County are Black and Other. Compared to the county, Norco had lower severe cost burden percentages across all races.

As shown in Table C-7, non-family households experienced the greatest percentage of severe cost burden within Norco and Riverside County. The percentage of non-family households was substantially higher than family households, less than five people and family households, and more than five people; however, the percentage of non-family households with severe cost burden (27.95) was similar to the county’s percentage of non-family households with severe cost burden (27.00). A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related. As identified above, the 2019 A.I. compared County of Riverside

households by household type for 2000, 2010, and 2016. The analysis found the number of family households married without children, other families, and non-families are generally increasing, while families married with children are generally decreasing. This could indicate that there is a lack of housing affordable for non-families and single persons that do not rely on two incomes for living expenses.

Table C-6: Severe Cost Burden by Race

	White	Black	Asian or Pacific Islander	American Indian	Hispanic	Other	All
Norco							
Total households	4,908	74	247	4	1,680	109	7,022
Households with severe cost burden	730	0	30	0	365	24	1149
Percent of households with severe cost burden	14.87%	0.00%	12.15%	0.00%	21.73%	22.02%	16.36%
Riverside County							
Total households	355,051	42,287	36,803	3,380	233,476	12,205	683,145
Households with severe cost burden	65,420	12,500	8,370	755	55,930	3,160	146,135
Percent of households with severe cost burden	18.43%	29.56%	22.74%	22.34%	23.96%	25.89%	21.39%

Sources: HUD CHAS Databook using data from 2013-2017 ACS; County of Riverside Analysis of Impediments to Fair Housing Choice 2019-2024

Table C-7: Cost Burden for Households by Type

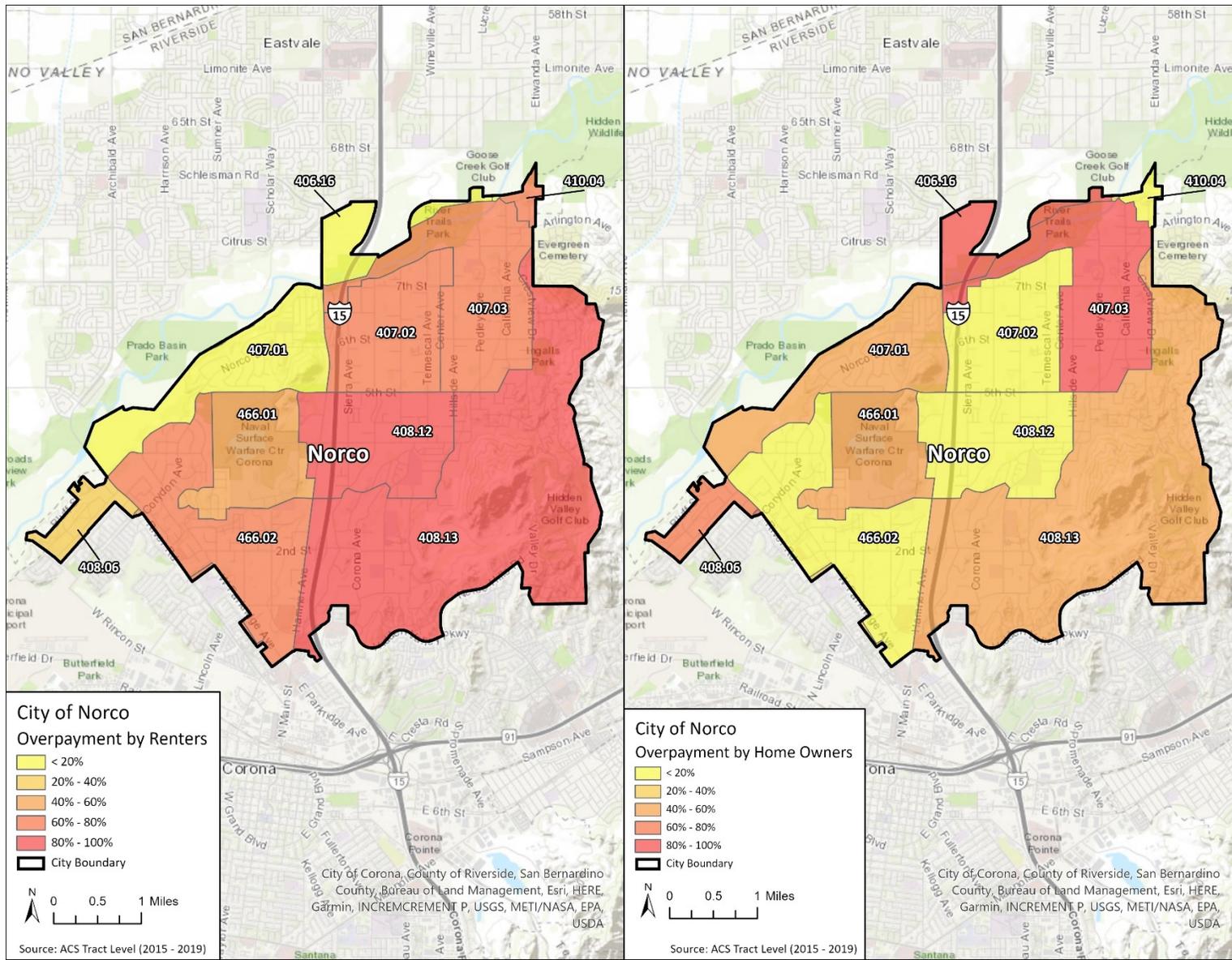
	Family households, <5 people	Family households, 5+ people	Non-family households
Norco			
Total households	4,074	1,260	1,710
Households with severe cost burden	539	133	478
Percent of households with severe cost burden	13.23%	10.56%	27.95%
Riverside County			
Total households	375,275	129,419	178,440

Households with severe cost burden	73,835	24,125	48,185
Percent of households with severe cost burden	19.67%	18.64%	27.00%

Sources: HUD CHAS Databook using data from 2013-2017 ACS; County of Riverside Analysis of Impediments to Fair Housing Choice 2019-2024

Affordability could be a barrier to housing for persons with disabilities or special needs populations who rely on Supplemental Security Income as their primary source of income, which ranges from \$954 to \$1,776, depending on their qualifications. Households may experience cost burden when SSI incomes are not adequate to pay for rent and not increasing at rates comparable to rent increases. Majority of renters within city census tracts had over 40 percent cost burdened households, while majority of homeowners within city census tracts had less than 40 percent cost burden (see Figure C-15). Due to lack of rental options available in the city, renters could experience lack of affordable options.

Figure C-15: Distribution of Cost Burdened/Overpayment Households



Overcrowding

Households having more than 1.01 to 1.5 persons per room are considered overcrowded and those having more than 1.51 persons per room are considered severely overcrowded. The person per room analysis excludes bathrooms, porches, foyers, halls, or half-rooms. This analysis of Norco addresses the overcrowding on both owners and renters.

According to the 2018 five-year ACS estimates, a low percentage of households in Norco (average: 1.5 percent) are living in overcrowded conditions. Regionally, census tracts with overcrowded households are concentrated in the west Riverside County, particularly in the cities of Riverside and Jurupa Valley. Meanwhile, within Norco, all tracts besides one have a low percentage of overcrowding ranging between 1 and 3 percent. The tract with the highest percentage of overcrowded living conditions is tract 410.04 (11.01 percent) which is located in the northeastern part of the city that borders Jurupa Valley (see Figure C-16). The low average of overcrowded living condition in Norco suggests that there are no significant disparities in the proportion of members of a protected class, as populations of all races and income levels do not experience overcrowding within the city.

Substandard Housing

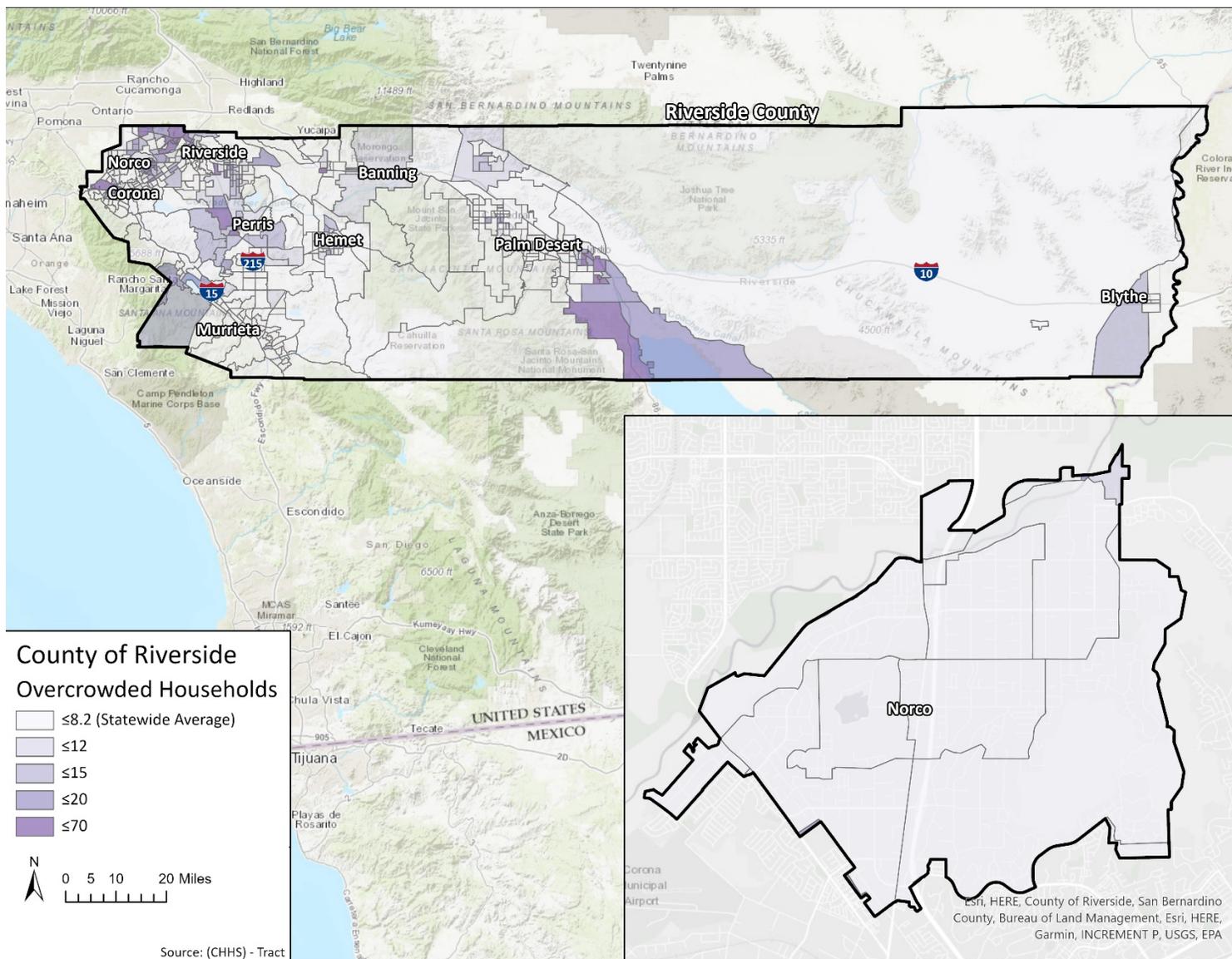
Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. A small percentage of units are in moderate to substandard housing condition as only 36 percent of housing is older than 50 years old in all tracts of the city (Table C-8). However, old housing units are concentrated in census tracts 466.02, 408.12, and 408.13, which are located in the south-center of the city. Most new housing has been built in the last 30 years in tract 407.03, which is located at the city’s eastern boundary.

Table C-8: Age Housing Built

Year Built	Number of Units	Percent of Units
Before 1940	205	2.7%
1940-1949	273	3.7%
1950-1959	810	10.8%
1960-1969	1,582	21.2%
1970-1979	2,151	28.8%
1980-1989	765	10.2%
1990-1999	579	7.7%
2000-2009	1,072	14.3%
2010 or later	35	0.5%
Total	7,472	

Source: 2015-2019 American Community Survey 5-Year Estimates

Figure C-16: Distribution of Overcrowded Households



Homelessness

The homeless includes individuals or families who lack or are perceived to lack a fixed, regular, and adequate nighttime residence, or who have a primary nighttime residence in a shelter, on the street, in a vehicle, or in an enclosure or structure that is not authorized or fit for human habitation. People experiencing homelessness are vulnerable to violence and criminalization due to their unhoused status.

Two key factors in predicting displacement are the loss of low-income households and increases in rent. As Table C-9 shows, the city's household median income increased by over \$20,000 between 2010 and 2019. The county's median income increased by approximately \$20,000 during the same timeframe. Therefore, the increase in income is likely a result of natural inflation. Generally, household income is higher for the City of Norco than the County of Riverside.

According to the Continuum of Care (CoC) and Riverside County Department of Public Social Services (DPSS) 2020 Homeless Point-in-Time Count and Survey, there were an estimated 2,884 homeless persons on any given day in Riverside County. This assessment estimated 12 homeless persons in the city of Norco.

There are numerous factors that contribute to homelessness in Norco and Riverside County. Difficulties in obtaining employment, insufficient education, mental illness, and substance abuse are a few of the more common factors. In recent history, however, new factors are emerging that significantly contribute to homelessness. The trends that largely are responsible for the rise in homelessness are a growing shortage of affordable housing, and simultaneous growth in the population of low-income renters, which has correlated with high demand and shrinking supply.

Table C-9: Household Income

Income	City (2010)	City (2019)	County (2010)	County (2019)
Total	7,087	7,119	666,906	734,948
Less than \$10,000	3.7	2.1	4.7	5.0
\$10,000 to \$14,999	3.7	2.5	4.9	3.7
\$15,000 to \$24,999	4.7	5.8	10.2	7.2
\$25,000 to \$34,999	5.7	5.6	10.1	6.9
\$35,000 to \$49,999	12.9	6.7	13.5	11.0
\$50,000 to \$74,999	15.6	13.7	18.8	17.2
\$75,000 to \$99,999	17.3	12.0	13.6	13.5
\$100,000 to \$149,999	15.9	22.9	14.7	18.4
\$150,000 to \$199,999	12.8	14.6	5.3	8.6
\$200,000 or more	7.6	14.2	4.2	8.4
Median income (dollars)	80,426	102,817	57,768	73,260
Mean income (dollars)	97,277	119,459	75,076	95,564

Source: 2015-2019 American Community Survey 5-Year Estimates; 2006-2010 American Community Survey 5-Year Estimates

Other Data

Tenure

Norco’s population is made up of primarily homeowners. According to 2015-2019 ACS data, 83.9 percent of households are owner-occupied, compared to 66.3 percent of households in the county. Additionally, the percentage of owner-occupied units decreased from 2010 to 2019 within the county (70.0 to 66.3), but increased for the city (81.3 to 83.9). Both populations experienced growth from 2010 to 2019. The county experienced growth, numerically, in both homeowners and renters from 2010 to 2019; however, the growth in the renter population outpaced the growth in the homeowner population, causing a decrease in the overall percentage of homeowners. The city experienced a numeric increase in number of homeowners and a decrease in renters from 2010 to 2019.

Table C-10: Housing by Tenure

	City of Norco		Riverside County	
Tenure	Estimate	Percentage	Estimate	Percentage
2010				
Owner-occupied	5,764	81.3	467,086	70.0
Renter-occupied	1,323	18.7	199,820	30.0
Total	7,087		666,906	
2019				
Owner-occupied	5,974	83.9	480,944	66.3
Renter-occupied	1,145	16.1	243,949	33.7
Total	7,119		724,893	

Source: 2015-2019 American Community Survey 5-Year Estimates; 2006-2010 American Community Survey 5-Year Estimates

Mortgage Lending

Initially in mortgage lending, buyers must locate a lender who will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide sensitive information including their gender, ethnicity, income level, age, and familial status. This information is required to be gathered by the Community Reinvestment Act and the Home Mortgage Disclosure Act; however, it does not guarantee that individual loan officers or underwriters will not misuse the information.

A report on mortgage lending discrimination by the Urban Land Institute describes four basic stages in which discrimination can occur:

- Advertising/outreach stage. Lenders may not have branches in certain locations, not advertise to certain segments of the population, or violate advertising rules with respect to fair housing.
- Pre-application stage. Lenders may not provide applicants of different racial and ethnic backgrounds the same types of information as other preferred groups, or may urge some to seek another lender.

- Lending stage. Lenders may treat equally qualified individuals in a different manner, giving different loan terms, preferred rates, or denying a loan based on a factor not related to ability to pay and risk.
- Loan administration. Lenders may treat minorities in harsher terms, such as initiating foreclosure proceedings if any payment is late, or by making loans at terms that encourage defaults.

Table C-11 shows loan application actions by race in the City of Norco for 2019 as provided by the Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) Dataset. Table C-12 further identifies loan denial percentages by race in Norco for 2019. Comparing the proportion each race makes up of the applicant pool to the percentage denied can provide indication as to whether mortgage lending discrimination is occurring.

According to Table C-12, White applicants made up the majority of the applicant pool, accounting for 67.6 percent of applications. Applicants that identified as Native Hawaiian and Other Pacific Islander made up the smallest proportion of applicants, accounting for 0.3 percent. All racial and ethnic applicant categories were relatively representative of their overall population percentage within the city. Denial percentages were also relatively representative of applicant pool percentage by race; however, the Hispanic applicants experienced a higher percentage of denial (28.7 percent) than their proportion of the applicant pool (17.5 percent).

Table C-11: Loan Application Actions by Race (2019)

	Loan originated	Application approved but not accepted	Application denied	Application withdrawn by applicant	File closed for incompleteness	Purchased loan	Grand Total
White	833	51	198	175	67	98	1,422
Black or African American	9	-	4	4	4	1	22
Asian	23	4	9	10	3	2	51
American Indian or Alaska Native	7	-	1	-	1	1	10
Native Hawaiian or Other Pacific Islander	4	-	2	1	-	-	7
2 or more minority races	1	-	-	-	1	-	2
Race Not Available	187	6	72	45	28	180	518
Other	19	2	7	3	1	1	33
Hispanic or Latino	190	15	84	36	14	22	361

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) Dataset, 2019

Notes: Other includes Free Form Text and Joint applicants

Table C-12: Loan Applications and Denial by Race

	Population	Population (proportion of total population)	Applicant Pool (proportion of total applicants)	Denial (proportion of total denials)
White alone	20,879	78.3%	68.9%	67.6%
Black or African American alone	1,262	4.7%	1.1%	1.4%
American Indian and Alaska Native alone	108	0.4%	0.5%	0.3%
Asian alone	1,163	4.4%	2.5%	3.1%
Native Hawaiian and Other Pacific Islander alone	39	0.1%	0.3%	0.7%
Hispanic or Latino	8,788	33.0%	17.5%	28.7%
Total Population	26,670	-	-	-

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) Dataset, 2019; 2015-2019 American Community Survey 5-Year Estimates

Note: The sum of percentages for a given category may not equal 100 percent due to overlap between Hispanic ethnicity and races identified. Additionally, not all applicants identified their racial/ethnic backgrounds, or multiple categories were selected.

C.2.6. Outreach

The preparation, adoption, and implementation of a housing element requires a diligent effort to include all economic segments of the community. AB 686 reinforces and builds on this requirement. Under AB 686 and changes to Housing Element Law, the housing element must also include a summary of fair housing outreach and capacity.

Public participation is summarized in Section 1.5 of the Housing Element. Several stakeholder groups were invited to participate in the planning process, including FHCRC and other fair housing partners and advocate groups. Outreach efforts made and public participation opportunities provided included the following:

- Postcards/mailings;
- Promotion on social media;
- Custom Housing Element Update webpage;
- Electronic billboard notices at City entries;
- Virtual public workshop (March 25, 2021, 6 p.m.); and
- Planning Commission study session conducted in conjunction with a regularly scheduled meeting (April 14, 2021, 7 p.m.).

The public workshop and Planning Commission meeting were both available to attend via livestream or by telephone. Remote accommodations provided opportunities to those with geographic barriers to participation. The Planning Commission meeting was also open to the public and allowed in-person attendance.

Meetings were held outside of work hours, during on evenings, to facilitate participation. Drafts of the housing element will be made available to the public for review and comment. Comments will be incorporated into the document and before submission to the Department of HCD for review. Meetings were recorded and posted on the City website for those who were unable to participate and wanted to watch the meetings at a later time. Housing element outreach was conducted in accordance with the SB 1000 (2016).

C.2.7. Summary of Fair Housing Issues

Findings from 2019 Regional Analysis of Impediments to Fair Housing Choice

The City of Norco participated in the 2019 Riverside County Analysis of Impediments to Fair Housing (2019 A.I.). The 2019 A.I. determined the following were impediments to Fair Housing Choice in Riverside County.

- Discrimination against Persons with Disabilities: Consistent with findings in the 2014 A.I., nearly 63 percent of the discrimination complaints in the County of Riverside between 2013-2018 were on the basis of physical or mental disability. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations. This impediment was addressed during the 2013-2018 planning period through education and outreach to housing providers through workshops, audits, information and referrals. However, given the high percentage of all fair housing complaints received by FHCRC between 2013-2018 were on the basis of disability, this impediment has not been adequately addressed.
- Siting and Standards for Transitional and Supportive Housing: Review of the County's 2017-2021 Housing Element of the General Plan and County Ordinance 348 governing land use planning and zoning in the County of Riverside revealed that transitional and supportive housing are not currently defined in the Ordinance and are not treated as a permitted use in residential zones.

Of the discrimination complaints filed in the County of Riverside between 2013-2018, none originated from the City of Norco. Therefore, discrimination against persons with disabilities is not considered applicable to the City as an impediment to Fair Housing Choice. Additionally, transitional and supportive use definitions are included in the City's Zoning Code and are permitted in residential zones in compliance with State law. Therefore, neither condition identified in the County's 2019 A.I. are applicable to the City.

Summary of Additional Fair Housing Concerns

Additional fair housing concerns identified as part of this Housing Element update are summarized below:

- City of Norco census tract 410.04 scored 90.20 percent for overall CalEnviroScreen Score. This tract also experiences a greater percentage of low to moderate income households and a predominant population of Hispanics. Census tract 410.04 also experienced the highest percentage of overcrowded living conditions (11.01 percent). Indicators suggest a potential for disproportionate access to opportunities and housing needs for this specific region of the population.
- Non-White households experienced a greater proportion of housing problems than White households within the city. The City has a program, Action 3.2 Home Rehabilitation Program, to investigate new funding opportunities for provided funding resources to qualified lower-income

homeowners to repair or improve their homes. Such program would support households with special needs in addressing housing problems.

- Household types that experienced the greatest percentage of overall housing problems (which includes cost burden) in Norco were non-family households, followed by large family households, and small family households. This trend was consistent with the percentage of renters by household type, indicating a possibility that renters are more likely to experience housing problems than homeowners in the city.
- Non-family households experienced the greatest percentage of severe cost burden within Norco and Riverside County. The percentage of non-family households was substantially higher than family households; however, the percentage of non-family households with severe cost burden (27.95) was similar to the county's percentage of non-family households with severe cost burden (27.00). The 2019 A.I. found that the number of family households married without children, other families, and non-families are generally increasing, while families married with children are generally decreasing. This could indicate that there is a lack of housing affordable for non-families and single persons that do not rely on two incomes for living expenses.
- Majority of renters within city census tracts had over 40 percent cost burdened households, while majority of homeowners within city census tracts had less than 40 percent cost burden. Due to lack of rental options available in the city, renters could experience lack of affordable options.
- Hispanics experienced a higher percentage of denial (28.7 percent) than their proportion of the applicant pool (17.5 percent) based on 2019 mortgage lending data.

C.2.8. Local Data and Knowledge

Based on data from Nextdoor, a free social media platform provides neighbors within the same geographical area the ability to share information and communicate information, including neighborhood updates, polls, events, ask for recommendations, as well as list items for sale. Neighborhoods, as identified by residents on Nextdoor, include California Avenue, Crestview, Longhorn Way, Old Town North of 7th, JR Spread, Norco Bluffs, Norco Ranch, Norco Ridge Ranch, and South Norco. Some common characteristics that Nextdoor users identified as favorable about their community were “quiet,” “dog friendly,” “family friendly,” “safe,” “rural,” “hills,” “trails,” and “neighbors.”

During the virtual public workshop held on March 25, 2021, the public was able to provide questions and comments regarding the housing element process, as well as general information to consider while developing the analysis and policies for the housing element. A poll conducted during the meeting revealed that 69 percent of attendees felt Norco has enough housing to meet the needs of its residents and 63 percent of residents felt that housing in Norco is affordable. One resident expressed concern that new housing would impact the small-plot agricultural lifestyle that attracted them to the city. The small-plot agricultural lifestyle is an important component of the city's character, as identified by the City's General Plan Land Use Element.

Comments were not provided regarding local demographics or impediments to fair housing during public outreach. However, Figure C-17 identifies distribution of White and Hispanic population majority across census block groups, the two largest populations of race and ethnicity in the city. Census block groups 466.01, 406.16, and 410.04 are majority Hispanic, while all other block groups are majority White population. Census block group 466.01 land use includes Naval Weapons Station Seal Beach Detachment Norco and Lake Norconian. Census block groups 407.01 and 410.04 overlap the cities of Eastvale and Jurupa Valley.

C.2.9. Other Contributions

Other contributions that affect the accumulation of wealth and access to resources include historically disinvestment, lack of infrastructure improvements, and presence of older affordable housing units that may be at risk of conversion to market-rate housing.

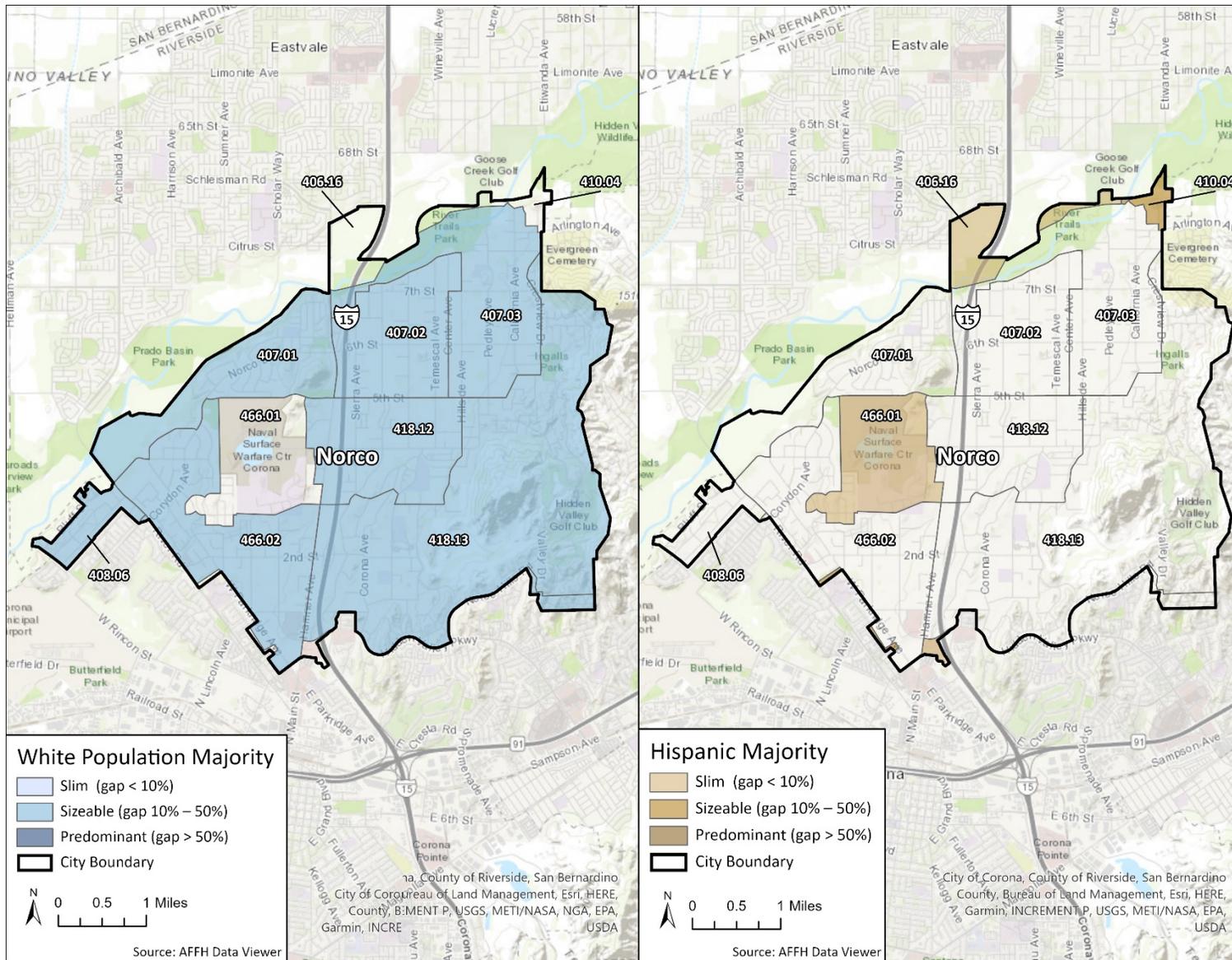
The Norco Public Works Department invests in its infrastructure through its rolling five-year Capital Improvement Program (CIP). Using various funding sources (revenues generated from ratepayers and user fees, grants, and bonds), the City acquires, repairs, or replaces the major assets needed to deliver its services (water, sewer, streets, trails, streetlights, traffic signals and storm drains) to the City's residents and businesses. The CIP includes extensive water and sewer main replacement, replacement of aging equipment, street reconstruction and paving, street striping, horse trails and trail fencing, new storm drains, new water and sewer treatment plants, and a variety of other projects.

Currently, the City is in the process of completing the design and construction of various capital improvement projects approved and budgeted by City Council for fiscal year 2020-2021. The City has included an interactive map on the City website that identifies the type of projects the City has planned for fiscal year 2020-21, their location, and the latest details about each project (schedule, costs, completion rate, etc.). The interactive map also has project data from past fiscal years.

Effectiveness: The City was able to achieve its objective effectively, identifying capital improvements citywide. The City website includes project information for years 2017 and onward. Between Fiscal Year 2020 and 2021, the City actively worked on 98 CIP projects, and 14 projects were completed. Projects captured on the City's interactive map range widely throughout the City, concentrated where existing public infrastructure is located.

Additionally, Appendix A includes housing currently under covenants per AB 987. Housing includes 28 single-family residences and three senior housing facilities. Single-family units include ownership housing purchased under the First time Homebuyer Program or the Infill Housing Program. All units will continue to provide affordable housing within the covenant restriction expiration date.

Figure C-17: Distribution of Predominantly White and Predominantly Hispanic Population



C.3. Sites Inventory

The Norco Land Use Element and Zoning Code provide residential development opportunities to accommodate the City's 2021-2029 Regional Housing Needs Allocation (RHNA). The City has zoned sites applying the Housing Development Overlay (HDO) zone to 56.3 acres of underutilized and vacant land. Figure C-18 illustrates the location of the sites inventory for RHNA

Norco's Regional Housing Allocation for the 2021-2029 planning period is a total of 454 housing units, including 145 units for very-low-income households, 85 units for low-income households, 82 units for moderate-income households, and 142 units for above moderate-income households. As shown in Figure C-18, sites to accommodate RHNA are located west of the Interstate 15 in tracts 466.01, and 466.02. These sites are not concentrated in areas of racial and income segregation as further discussed below.

- **Improved Conditions:** The 2014-2021 Housing Element identified five sites for residential development, two of which have since been developed. The three other sites remain available and have been zoned within the Housing Development Overlay, which will be amended to allow 30 dwelling units per acre without discretionary approvals if at least 20 percent of units are affordable to low-income households. Two of the remaining sites have been split to create the four sites identified for the 2021-2029 Housing Element update seen in Figure C-18. To accommodate lower income RHNA units, the City will incentivize the development of affordable housing through density bonuses, development fee modifications where feasible, reduction of development standards, and funding for offsite improvements where budget allocation permits. In addition, to encourage the preservation of the city's rural aesthetic and historical pattern, the City will provide a density bonus for the provision of equestrian facilities and/or parkland above the city's open space requirements.
- **Exacerbated Conditions:** After the City's lower-income RHNA requirement has been met, any remaining acreage may be developed for mixed-use, additional residential uses, and/or nonresidential uses as permitted by the underlying zone. Mixed-use development can provide a variety of economic opportunities to residents of all income levels, including low-income, while simultaneously increasing access to resources. The City's current site inventory and approach to accommodate future growth through the Housing Development Overlay is an effective strategy to meet the City's 2021-2029 RHNA allocation.
- **Isolation of the RHNA:** Spatial analysis showed that tracts 466.01 and 466.02 have different percentages of low to moderate income households, concentrated minorities, or other housing problems. For example, tract 466.02 has a greater percentage of lower to moderate income households compared to tract 466.01; whereas tract 466.01 has a larger Hispanic population in comparison to tract 466.02. With this distribution, the City's site inventory is not concentrated in a single geographical area that experiences greater social, economic, or environmental disparities.

C.3.1. Integration and Segregation: Race and Income

Census tracts with the highest concentration of minority races, in this case, a Hispanic majority, are located west of Interstate 15 (tract 466.01) and the northern tract bordering Jurupa Valley (tract 410.04). Additionally, low- and moderate-income populations are scattered throughout Norco with tract 466.02 being located to the southwest, and tract 410.04 at the very northeast border of the city. The site inventory identified two sites within tract 466.01 that are zoned as HDO with underlying zoning of C-G and two sites within tract 466.02 that are zoned HDO with underlying zoning of SP. The City's strategy to incentivize affordable housing in these areas will offer housing opportunities to minority and lower-income groups in these tracts.

C.3.2. Racially/Ethnically Concentrated Areas of Poverty and Affluence

While no racially/ethnically concentrated areas of poverty (per HUD's definition) were found in Norco, some tracts with a high concentration of minorities and LMI populations were found in the southwestern and northern parts of the city (as mentioned above). In contrast, census tract 466.02 can be considered a concentrated area of affluence as it has a majority White population and a higher range in median income. Two sites were identified in this tract that are zoned as HDO with underlying zoning of SP (Specific Plan), that would support affordable housing in more affluent areas.

C.3.3. Access to Opportunity

Norco consists of 10 tracts, the vast majority of which are considered high and highest resource opportunity areas (Figure C-1). Due to the city's high access to opportunity, the housing units in the site inventory are not disproportionately concentrated in different resource areas.

C.3.4. Disproportionate Housing Needs

The county's assessment of impediments found a need for affordable housing indicating that the lack of available housing is a housing market condition whereby there are an insufficient number of units available to accommodate individuals and households at all income levels. The City incentivizes the production of affordable housing in the site inventory through the Housing Development Overlay. The HDO permits a density of 30 units per acre without discretionary approvals if at least 20 percent of the units are affordable to low-income households. Once the City's lower-income RHNA requirement has been met, any remaining acreage from the four identified sites will allow the development of uses permitted by the underlying zone. Two of the sites have an underlying zone that will be able to accommodate the development of moderate to above moderate residential development. The use of the HDO to encourage affordable housing in combination with compatible underlying zones will ensure that all housing needs are met.

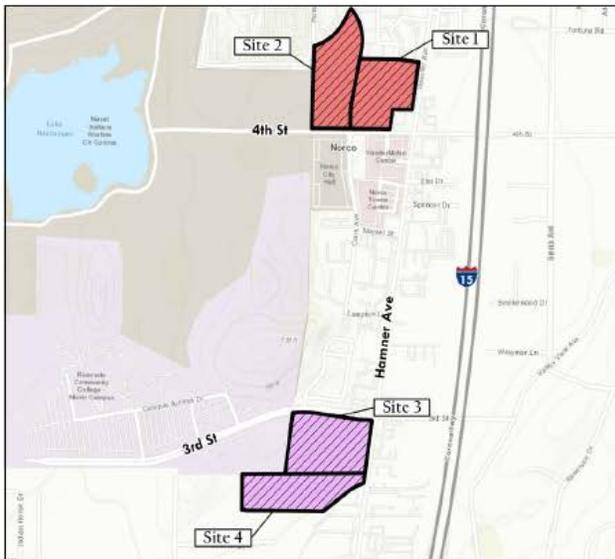
Figure C-18: Location of Sites to Meet RHNA



Figure C-18
Available Development Sites

Legend

- SP (Specific Plan)
- C-G (General Commercial)
- HDO (Housing Development Overlay)



C.4. Identification and Prioritization of Contributing Factors

The following are contributing factors that affect fair housing choice in Norco.

C.4.1. Housing Problems for Non-families

The analysis found that non-families experienced the greatest percentage of housing problems, and further, the greatest percentage of severe cost burden. The 2019 A.I. found non-families to be among the fastest growing cohort of household within the county. City data showed an overall decline in non-family households from 2010 to 2019. Non-families may rely on rental housing, as indicated by trends identified with city census data, which Norco has relatively little of compared to the overall County rental housing stock. This may indicate that non-families, including single persons, do not have access to affordable housing within the City of Norco and are opting to live in other more affordable areas within the County.

Contributing Factors:

- Lack of City-funded assistance programs
- Limited rental options
- Availability of affordable housing

C.4.2. Housing Problems for Non-White Population

Non-White households experienced a slightly greater proportion of housing problems than White households within the city. Additionally, the race and ethnicity that experience the greatest severe cost burden in Norco are Other and Hispanic. Hispanics also experienced a higher percentage of denial on home mortgage loans than other race and ethnicities. Therefore, non-White households may experience greater housing problems (including cost burden), specifically the Hispanic population, than the predominant White population within Norco. However, Norco has higher index scores than Riverside County nearly across the board, meaning that members of most racial and ethnic groups experience a better standard of living by various measures than their counterparts within the greater statistical region.

Contributing Factors:

- Mortgage lending discrimination
- Limited rental options
- Availability of affordable housing

C.4.3. Concentration of Disproportionate Access to Opportunities and Housing Needs

Census tract 410.04 was identified as having notable levels of environmental burden, low to moderate income, and overcrowding. Also, this Census tract has a predominant Hispanic population. These indicators suggest that this specific region of Norco experiences disproportionately low access to opportunities and housing needs compared to all other Census tracts within Norco. Census tract 410.04 overlaps several jurisdictions, with most of its area overlapping the city of Riverside. Therefore, indicators may represent an influence of outside areas rather than city-specific policy and influence.

Contributing Factors:

- Outside areas of influence
- Limited rental options
- Availability of affordable housing