REDEVELOPMENT AGENCY OF THE CITY OF RIVERSIDE

2010-2015 REDEVELOPMENT HOUSING IMPLEMENTATION PLAN

Redevelopment Agency of the City of Riverside
Riverside, California

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2010-2015 REDEVELOPMENT HOUSING IMPLEMENTATION PLAN

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2010-2015 REDEVELOPMENT HOUSING IMPLEMENTATION PLAN FOR THE REDEVELOPMENT AGENCY OF THE CITY OF RIVERSIDE

I. Introduction

The Redevelopment Agency of the City of Riverside's Housing Implementation Plan (Plan) is being prepared and adopted in accordance with Article 16.5 of the California Community Redevelopment Law (Health and Safety Code Section 33000 *et seq*.). Under Article 16.5 Redevelopment Agencies are required to adopt a Housing Implementation Plan every five years. This Housing Implementation Plan addresses the following key requirements of Article 16.5:

- A description of the Redevelopment Agency of the City of Riverside's (Agency) specific housing goals and objectives for the Redevelopment Project Areas (Project Areas), including specific programs, possible projects and estimated expenditures over the next five years and how the Agency will implement the requirement for expenditures of Redevelopment Housing funds over a ten year period.

- A description of how certain goals and objectives, programs and expenditures will satisfy the low- and moderate-income housing requirements of the California Community Redevelopment Law (CRL).

This Plan is the Agency's fourth Five-Year Housing Implementation Plan. The Plan will be adopted after a noticed public hearing in accordance with Health and Safety Code Section 33490. The public hearing is scheduled to be on June 22, 2010 at 3:00 P.M. or as soon thereafter as the Plan might be heard.

II. Overview of the Redevelopment Plans

A. Project Area Descriptions

The Agency currently has six separate Project Areas, which are shown in Figure 1 and described as follows:

1. Arlington Project Area, adopted in 1976
2. Casa Blanca Project Area, adopted in 1978
3. La Sierra/Arlanza Project Area, adopted in 2004
4. Magnolia Center Project Area, adopted in 1998
5. Merged Downtown/Airport Industrial – Hunter Park/Northside Project Area, merged in 2009
6. University Corridor/Sycamore Canyon Merged Project Area, merged in 1977

B. Previous Five-Year Housing Implementation Plan

In accordance with the CRL, the Agency adopted the prior Plan on October 18, 2005. The Plan for 2005-2010 established the Agency's specific goals and objectives for the housing component of the Project Areas. The Plan also identified the anticipated programs, projects and expenditures for the ensuing five-year period (e.g., 2005 through 2010), and described how the

goals and objectives, programs, projects, and expenditures would increase and improve the supply of affordable housing.

In July 2009, the California Legislature enacted a package of bills in special session to address the State's fiscal emergency. Among the bills enacted during the special session was Assembly Bill 26 (AB 26) which provides for a shift of funds during fiscal year 2009-2010 and 2010-2011 from redevelopment agencies to the State of California. This action required the Agency to pay $17,061,841 by May 10, 2010 to the State of California Supplemental Education Revenue Augmentation Fund (SERAF).

On May 4, 2010, the Agency made a finding that insufficient other funds were available to make the SERAF payment and approved the use of Housing Funds for this purpose.

On May 10, 2010, the Agency made the SERAF payment ($17,061,841) using Housing Funds. Therefore, the Agency is obligated to repay the Housing Fund by June 30, 2015 from non-housing redevelopment funds.

III. Project Area Goals and Objectives for FY 2010-2011 Through FY 2014-2015

The Agency adopted a separate Redevelopment Implementation Plan for all six Project Areas on December 15, 2009. The principal goals and objectives identified in the Redevelopment Implementation Plan for the Project Areas over the next five year period included the following:

1) Affordable housing;
2) Blight elimination;
3) Economic development;
4) Public infrastructure and facilities; and
5) Other goals and objectives as determined by the Agency Board to further redevelopment in Riverside.

IV. Housing Implementation Plan

A. Introduction

Redevelopment Agencies, pursuant to Section 33413(b)(4) of CRL, are required to prepare a plan to meet the Project Area Housing Production Requirements for each Project Area over each successive ten-year period of the redevelopment program. While the Housing Production Requirement is a separate major affordable housing obligation, when possible it can be coordinated and prepared as part of the affordable housing portion of a Redevelopment Agency's AB 1290 Implementation Plan. However, the Agency has chosen to complete a separate plan. The Plan for the Project Areas provided herein meets the Housing Production Plan requirements outlined in Section 33413(b)(4) and 33490 of CRL. The Plan provides estimates of:

- Number of new or rehabilitated residential units to be developed within the Project Areas;
- Number of units for very low-, low-, and moderate-income households to be constructed by private and public agencies other than the Agency;
- Agency-developed units to be constructed in the next ten years; and

- Number of Agency-developed units to be developed to meet affordable housing requirements.

This Plan also provides a strategy for the actual production of the required number of units during the ten-year compliance period. The Plan has also been developed to be consistent with the City of Riverside's Housing Element of the General Plan 2025 ("Housing Element").

B. Housing Goals and Policies of the Plan

In addition to the goals and objectives of the Redevelopment Implementation Plan, the City of Riverside proposed a series of goals and policies pertaining to affordable housing, which are based on the policies stated in the Housing Element.

The Housing Element provides the following goals and policies to address the major challenges facing Riverside. Programs and quantified objectives to support these efforts are addressed in the following sections.

1. Neighborhood Livability

A foundation of the City's vision is the preservation of its strong network of neighborhoods. The City of Riverside is renowned for its 27 distinct neighborhoods. The identity of each neighborhood is evident to the casual visitor. Each residential neighborhood is distinguished by its history, architecture, housing types, street patterns and community life. Neighborhoods define our quality of life; they are where residents feel safe, where friendships and social ties develop; where traditions are passed to new residents, and how people identify with the City. The City long-term housing objective is to create neighborhoods that offer distinctive, special places to live that are safely and well served by community amenities, and encourage community involvement in local decision.

Goal 1.0: **To provide livable neighborhoods evidenced by well-maintained housing, ample public services, and open space that provide a high quality living environment and instill community pride.**

Policy 1.1: ***Housing Conditions.*** Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.

Policy 1.2: ***Code Enforcement.*** Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement.

Policy 1.3: ***Historic Preservation.*** Facilitate and encourage the preservation and restoration of residential structures possessing historical or architectural merit and preserve and protect the historic districts and neighborhood conservation areas.

Policy 1.4: ***Parks and Recreation.*** Enhance neighborhood livability and sustainability by providing parks and open spaces, planting trees, greening parkways, and maintaining a continuous pattern of paths that encourage an active, healthy lifestyle.

Policy 1.5: ***Public Facilities and Infrastructure.*** Provide quality community facilities, physical infrastructure, traffic management, public safety, and other public services to promote and improve the livability, safety, and vitality of residential neighborhoods.

Policy 1.6: ***Neighborhood Identity.*** Maintain and strengthen programs that ensure each neighborhood has a unique community image that is incorporated and reflected in its housing, public facilities, streetscapes, signage, and entryways.

Policy 1.7: ***Neighborhood Involvement.*** Encourage active and informed participation in neighborhood organizations to help identify local needs and implement programs aimed at the beautification, improvement, and preservation of neighborhoods.

2. Housing Diversity

According to the 2006-2014 Regional Housing Needs Assessment (RHNA), the City of Riverside has been allocated a total housing production need of 11,380 housing units. The City of Riverside clearly recognizes that a fundamental principle in building a livable community is to facilitate and encourage the production of an adequate supply of housing for all its residents. A broad housing stock includes a range of housing types: single-family housing, townhomes, apartments, mixed-use, senior housing, student housing, and special needs housing. This allows residents of all income levels and types to live in the same community. The City long-term housing objective is to facilitate the development of diverse housing types and prices that are high quality, built in a sustainable manner, and meet the varied housing needs of residents.

Goal 2.0: **To provide adequate diversity in housing types and affordability levels to accommodate housing needs of Riverside residents, encourage economic development and sustainability, and promote an inclusive community.**

Policy 2.1: ***Corridor Development.*** Focus development along the L-Corridor connecting the University Village, Downtown, Magnolia, and Market Place Specific Plans to create vibrant mixed-use and mixed-income environments that support the downtown, are transit-oriented, and strengthen the economy.

Policy 2.2: ***Smart Growth.*** Encourage the production and concentration of quality mixed-use and high density housing along major corridors and infill sites throughout the City in accordance with smart growth principles articulated in the General Plan.

Policy 2.3: ***Housing Design.*** Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.

Policy 2.4: ***Housing Diversity*.** Provide development standards and incentives to facilitate live-work housing, mixed-use projects, accessory dwellings, student housing, and other housing types.

Policy 2.5: ***Entitlement Process*.** Provide flexible entitlement processes that facilitate innovative and imaginative housing solutions, yet balance the need for developer certainty in the approval process, governmental regulation, and oversight.

Policy 2.6: ***Collaborative Partnerships*.** Seek, support, and strengthen collaborative partnerships of nonprofit organizations, the development community and local government to aid in the production of affordable and market rate housing.

Policy 2.7: ***Housing Incentives***. Facilitate the development of market rate and affordable housing through the provision of regulatory concessions and financial incentives, where feasible and appropriate.

3. Housing Assistance

Where should we live? Should we live near work or family? What kind of housing can we afford? How long will it take to save a down payment? Does this neighborhood, size of home, and quality of home best meet the needs of our family and children? All of us ask these questions at some time–when our children move out on their own, as we have families, and as we contemplate retirement. The answers to these questions have significant implications for Riverside's economic competitiveness, the well-being of its residents, and the importance of assisting residents in meeting their housing needs. The City long-term housing objective is to increase the opportunities for low- and moderate-income residents and workforce to find suitable ownership and rental housing in the community.

Goal 3.0: **To increase and improve opportunities for low- and moderate-income residents to rent or purchase homes**.

Policy 3.1: ***Homeownership Assistance.*** Support and provide, where feasible, homeownership assistance for low- and moderate-income households through the provision of financial assistance, education, and collaborative partnerships.

Policy 3.2: ***Homeownership Preservation****.* Aggressively work with governmental entities, nonprofits, and other stakeholders to educate residents and provide assistance, where feasible, to reduce the number of foreclosures in the community.

Policy 3.3: ***Rental Assistance.*** Support the provision of rental assistance to extremely low-, very-low, and low-income households, including emergency rental assistance for those in greatest need.

Policy 3.4: ***Preservation of Affordable Housing.*** Assist in the preservation of affordable rental housing at-risk of conversion by working with interested

parties, offering financial incentives, and providing technical assistance, as feasible and appropriate.

Policy 3.5: ***Collaborative Partnerships.*** Collaborate and/or facilitate collaboration with nonprofit organizations, developers, the business community, special interest groups, and state and federal agencies to provide housing assistance.

Policy 3.6: ***Community Services.*** Support the provision of employment training, childcare services, rental assistance, youth services, and other community services for each neighborhood that enable households to attain the greatest level of self-sufficiency and independence.

Policy 3.7: ***Fair Housing*****.** Prohibit discrimination and enforce fair housing law in all aspects of the building, financing, sale, rental, or occupancy of housing based on protected status in accordance with state or federal fair housing law.

4. Special Housing Needs

Certain households in Riverside have greater difficulty finding decent, affordable housing. State law defines "special needs" groups to include senior households, persons with disabilities, large households, female-headed households, single-parent families, farm workers, and people who are homeless. The City long-term housing objective is to provide adequate housing and supportive services that assist in meeting the varied needs of residents with special housing needs.

Goal 4.0: **To provide adequate housing and supportive services for Riverside residents with special needs that allow them to live fuller lives.**

Policy 4.1: ***Senior Housing.*** Support the development of accessible and affordable senior rental and ownership housing that is readily accessible to support services; and provide assistance for seniors to maintain and improve their homes.

Policy 4.2: ***Family Housing.*** Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.

Policy 4.3: ***Educational Housing.*** Work in cooperation with educational institutions to encourage the provision of housing accommodations for students, faculty, and employees that reflect their housing needs.

Policy 4.4: ***Housing for Homeless People.*** Support adequate opportunities for emergency, transitional, and permanent supportive housing through the implementation of land use and zoning practices and, where feasible, financial assistance.

Policy 4.5: ***Housing for People with Disabilities*****.** Increase the supply of permanent, affordable, and accessible housing suited to the needs of persons with

disabilities; provide assistance to persons with disabilities to maintain and improve their homes.

Policy 4.6: ***Supportive Services.*** Continue to fund the provision of supportive services for persons with special needs to further the greatest level of independence and equal housing opportunities.

C. Provision of Low- and Moderate-Income Housing

The following sections are from the current practices and legal requirements of Redevelopment Agencies.

1. Definition of Terms

The terms “affordable housing cost”, “replacement dwelling unit”, “persons and families of low- or moderate-income”, and “very low-income household” as used herein shall have the meanings as defined by the CRL and other State and local laws and regulations pertaining thereto.

2. Authority Generally

The Agency may, inside or outside Project Areas, acquire land, donate land, improve sites, or conduct or rehabilitate structures in order to provide housing for persons and families of low- or moderate-income.

3. Replacement Housing

Whenever dwelling units housing persons and families of low- or moderate-income, as defined by the CRL, are destroyed or removed from the low- and moderate-income housing market as part of a redevelopment project, the Agency shall, within four years of such destruction or removal, rehabilitate, develop, or construct or cause to be rehabilitated, developed, or constructed, for rental or sale to persons and families of low- or moderate-income, an equal number of replacement dwelling units at affordable housing costs within the City.

One hundred percent (100%) of the replacement dwelling units shall replace dwelling units available at affordable housing cost in the same income level of very low- and low-income households, and persons and families of low- and moderate-income as the persons displaced from those destroyed or removed units. The Agency may replace destroyed or removed dwelling units housing persons and families of low- or moderate-income with a fewer number of dwelling units if the units have a greater or equal number of bedrooms and are available to the same low- and moderate-income groups.

4. New or Rehabilitated Dwelling Units Developed Within the Project Areas

Pursuant to Section 33413 of the CRL, at least thirty percent (30%) of all new or rehabilitated dwelling units developed within the Project Area by the Agency shall be available at affordable housing costs to persons and families of low- or moderate-income; of such thirty percent (30%), not less than fifty percent (50%) thereof shall be available to and occupied by very low-income households. At least fifteen percent (15%) of all new or rehabilitated units developed within the Project Area by public or private

entities or persons other than the Agency shall be available at affordable housing costs to persons and families of low- or moderate-income; and of such fifteen percent (15%), not less than forty percent (40%) thereof shall be for very low-income households. This requirement is known as the inclusionary rule. The percentage requirements set forth in this Section shall apply in the aggregate to housing in the Project Area and not to each individual case of rehabilitation, development, or construction of dwelling units.

The Agency shall require, by contract or other appropriate means, that whenever any low- and moderate-income housing units are developed within the Project Area, such units shall be made available on a priority basis for rent or purchase whichever the case may be, to persons and families of low- and moderate-income displaced by a redevelopment project; provided, however, that failure to give such priority shall not affect the validity of title to the real property upon which such housing units have been developed.

5. Relocation Housing

If insufficient suitable housing units are available in the Project Areas for use by persons and families of low- and moderate-income displaced by a redevelopment project, the Agency may, to the extent of that deficiency, direct or cause the development, rehabilitation, or construction of housing units within the City, both inside and outside the Project Areas.

6. Tax Increment Funds (Housing Funds)

Except as otherwise provided in the Health and Safety Code Section 33334.2, not less than twenty percent (20%) of all taxes which are allocated to the Agency pursuant to Health and Safety Code Section 33670 shall be used by the Agency for the purposes of increasing and improving the City's supply of housing for persons and families of low- or moderate-income and very low-income households as required by Health and Safety Code Section 33334.2.

In implementing the Plan, the Agency may exercise any or all of its powers including, but not limited to, the following:

- Acquire real property or building sites.
- Improve real property or building sites with on-site or off-site improvements, but only if either (a) the improvements are made as part of a program which results in the new construction or rehabilitation of affordable housing units for low- or moderate-income persons that are directly benefited by the improvements; or (b) the Agency finds that the improvements are necessary to eliminate a specific condition that jeopardizes the health or safety of existing low- or moderate-income residents.
- Donate real property to private or public persons or entities.
- Finance insurance premiums.
- Construct buildings or structures.
- Acquire buildings or structures.
- Rehabilitate buildings or structures.

- Provide subsidies to, or for the benefit of, very low-income households, as defined by Section 50105 of the California Health and Safety Code, lower income households, as defined by Section 50079.5 of the California. Health and Safety Code, or persons and families of low- or moderate-income, as defined by Section 50093 of the California Health and Safety Code, to the extent those households cannot obtain housing at affordable costs on the open market. Housing units available on the open market are those units developed without direct government subsidies.
- Develop plans, pay principal and interest on bonds, loans, advances, other indebtedness, or pay financing or carrying charges.
- Maintain the Agency's supply of mobile homes.
- Preserve the availability to low-income households of affordable housing units in housing developments which are assisted or subsidized by public entities and which are threatened with imminent conversion to market rates.
- Satisfy replacement housing requirements.

The Agency may use Housing Funds to meet, in whole or in part, the replacement housing provisions of the Plan as restated above. These funds may be used inside or outside the Project Areas, provided however; that funds may be used outside the Project Areas only if findings of benefit to the Project Areas are made as required by Section 33334.2 of the CRL. The Agency has adopted resolutions for each Project Area that makes the finding of when Housing Funds are used outside the Project Area it will be of benefit to the Project Area.

The funds for this purpose shall be held in a Housing Fund until used. Any interest earned by such Housing Fund shall accrue to the Fund.

Any reduced income resulting from the below-market rate sale or lease, grant, or donation of land to private for-profit and non-profit organizations may be debited to the Agency's Housing Fund. The amount of any debit shall not be subject to any transfer required by law for failure to expend or encumber the monies held in a Housing Fund.

7. Duration of Affordability

Except as otherwise permitted by law, all new or substantially rehabilitated housing units developed or otherwise assisted with monies from the Housing Fund pursuant to an agreement approved by the Agency shall be required to remain available at an affordable housing cost to persons and families of low- or moderate-income and very low-income households for the longest feasible time, but for not less than the following periods of time:

a. Fifty-five years for rental units. However, the Agency may replace rental units with equally affordable and comparable rental units in another location within the City if (i) the replacement units are available for occupancy prior to the displacement of any persons and families of low- or moderate-income residing in the units to be replaced and (ii) the comparable replacement units are not developed with monies from the Housing Fund.

b. Forty-five years for owner-occupied units. However, the Agency may permit sales of owner occupied units prior to the expiration of the 45-year period for a price in excess of that otherwise permitted under this subdivision pursuant to an adopted program which protects the Agency's investment of monies from the Housing Fund.

The Agency shall require the recording of covenants or restrictions, which implement these requirements for each parcel, or unit of real property developed, assisted, or substantially rehabilitated with monies from the Housing Fund. The Agency may purchase longer affordability covenants on existing projects with lower numbers of covenanted years as a way to meet these newer obligations.

D. Riverside Population, Housing and Employment Trends

According to the 2008 American Community Survey, resident population within the incorporated City of Riverside was 305,428. The median age was 28.9 years. The population over 65 years of age was 7.9 percent.

The estimated ethnic composition of Riverside is distributed as follows: White, 63.7 percent; Black or African American, 6.2 percent; American Indian/Eskimo/Aleut, .9 percent; Asian, 7.3 percent; Islanders, .6 percent; Other, 17.3 percent; and Two or more races, 3.9 percent. Persons of Hispanic origin were 47.8 percent. Ethnicity within the Project Areas is not presently available, but is assumed to be distributed in a comparable manner.

The average household size was 3.3 persons and the average family size was 3.87 persons.

In 2008, there were 67,644 single-family residential units, of which 54 percent were owner-occupied and 46 percent were renter occupied. The vacancy rate was 2.1 percent. In 2008, of persons 25 years or older, 77.3 percent had high school diplomas and 13.6 percent had bachelor's degrees or higher. Sixty-eight percent of the population is in the labor force with a total of 157,876 persons. Nine percent of all families are below the poverty level and 13.5 percent of all individuals are below the poverty level.

E. Housing/Low- and Moderate-Income Assistance

As provided by Section 33334.2(a) of the Health and Safety Code, not less than twenty percent (20%) of all tax increment allocated to the Agency shall be used for the purpose of increasing, improving, or preserving the supply of low-and moderate-income housing.

According to CRL Section 33334.2 (g), an agency may use the low- and moderate-income housing fund outside the Project Area upon a resolution of the Agency and the legislative body that the use will be of benefit to the Project Area. The Agency has passed a resolution in this regard making a finding such that they will be able to use the Housing Funds generated from the Project Areas outside the Project Areas, but within the incorporated portion of the City.

F. Housing Implementation Plan

This section develops the action plan to meet Riverside's housing needs and the Agency's obligations. The affordable housing requirements include:

1. Housing Fund
2. Housing Production (or Inclusionary Housing)
3. Replacement Housing

1. Housing Set-Aside Fund Requirements

The Agency must set-aside in a separate Housing Fund at least 20 percent (20%) of all tax increment revenue generated from the Project Areas. These funds must be used for the purpose of increasing, improving, and preserving the community's supply of affordable housing. This housing must be available at an affordable housing cost and occupied by households of very low-, low-, or moderate-income.

State law requires that the Agency report the amount available in the Housing Fund and the estimated amounts that will be deposited into the Housing Fund during each of the next ten years (2010-2020). The Housing Set-Aside funds for the next ten years are estimated as follows:

Year	Est. Total 20% Set-Aside	Debt Service	Est. Administration	Est. Housing Project/Programs Funds
2009/2010 (Projected end balance)	$ 8,365,502	$ 0	$ 0	$ 8,365,502
2010/2011	$ 9,491,521	$ 3,228,475	$ 2,167,484	$ 4,095,562
2011/2012	$ 8,953,928	$ 3,231,702	$ 2,232,509	$ 3,489,717
2012/2013	$ 8,953,928	$ 3,228,285	$ 2,299,484	$ 3,426,159
2013/2014	$ 9,291,616	$ 3,143,707	$ 2,368,469	$ 3,779,440
2014/2015*	$ 26,697,898	$ 3,140,920	$ 2,439,523	$21,117,455
2015/2016	$ 9,987,387	$ 3,140,786	$ 2,512,709	$ 4,333,892
2016/2017	$ 10,345,744	$ 3,142,312	$ 2,588,090	$ 4,615,342
2017/2018	$ 10,711,268	$ 3,138,628	$ 2,665,733	$ 4,906,907
2018/2019	$ 11,084,103	$ 3,139,068	$ 2,745,705	$ 5,199,330
2019/2020	$ 11,464,394	$ 2,937,127	$ 2,828,076	$ 5,699,191
Total	**$125,347,289**	**$31,471,010**	**$24,847,782**	**$69,028,497**

*Includes Agency's SERAF repayment of $17,061,841.

2. Affordable Housing Cost

Housing fund monies must be used to increase, improve, and preserve housing availability to low- and moderate-income families at an affordable cost. The definition of affordable cost is complex and is found in Section 50052.5 and implementing regulations. In general, affordable housing cost means:

Owner-Occupied Housing

Very Low-Income: 30 percent x 50 percent of area median income
Low-Income: 30 percent x 70 percent of area median income
Moderate-Income: 35 percent x 110 percent of area median income

For purchasers, housing costs include principal and interest on a mortgage, property taxes and assessments, fire and casualty insurance, property maintenance and repairs, allowance for utilities and home owner association fees.

Rental Housing

Very Low-Income: 30 percent x 50 percent of area median income
Low-Income: 30 percent x 60 percent of area median income
Moderate-Income: 30 percent x 110 percent of area median income

For renters, the components for determining affordability include rent, allowance for utilities, fees and service charges assessed by lessor and charged to all tenants, and possessors' interest taxes, or other fees charged by a party other than the lessor.

All of the amounts are adjusted for family size. The following table provides an affordability analysis for Riverside County using 2009 State of California Riverside-San Bernardino County income limits.

TABLE 1
Affordability Analysis

2009 Riverside County Affordability Analysis				
	Very Low-Income	**Low-Income**	**Median-Income**	**Moderate-Income**
State Rental Percent	50%	60%		110%
State Owner Percent	50%	70%		110%
2009 State Rental	$33,300	$38,700	$64,500	$70,950
2009 State Owner	$33,300	$45,150	$64,500	$70,950
2009 Rentals				
30% Percent of Income	$9,990	$11,610	$19,350	$21,285
Monthly Rent	$838	$968	$1,613	$1,774
2009 Home Purchase				
30% of Income	$9,990	$13,545	$19,350	
35% of Income				$24,833
Monthly Available	$833	$1,129	$1,613	$2,069
Taxes & Insurance (15%)	$125	$169	$242	$310
Maintenance/Repairs (4%)	$33	$45	$65	$83
Utilities (8%)	$67	$90	$129	$166
Net Available	$608	$825	$1,177	$1,510
Loan Amount (6% interest rate)	$101,409	$137,603	$196,314	$251,855
Down Payment (10% - .1111 Factor)	$11,267	$15,288	$21,810	$27,981
Purchase Price	$112,676	$152,891	$218,124	$279,836

3. Targeting Requirements

State law requires the Agency to target the number of housing units needed for very low- to moderate-income persons as each of those needs have been identified in the most recent determination pursuant to Government Code Section 65584 (of the RHNA), and the proposed amount of expenditures from the Housing Fund for each income group during each year of the Housing Production Plan period.

Targeting requirements as stated above are more focused under AB 637. Spending must be targeted as calculated in dollars spent. Income, in at least the same ratios that very low-, low-, or moderate-income households represent of total households in the City's Housing Element (RHNA from SCAG). Housing must also be targeted as to age, in the same proportion as the population under 65-years bears to the total population (families), and population 65 and over bears to the total population (Seniors). The following distribution is required for the City of Riverside for the proposed planning period.

City of Riverside
Regional Housing Needs Assessment
January 1, 2006 – June 30, 2014

Income Level	Area Median Income (AMI)	Allocation	
		Units	Percent
Very Low	0% to 50% of AMI	2,687	24%
Low	51% to 80% of AMI	1,866	16%
Moderate	81% to 120% of AMI	2,099	18%
Above Moderate	Above 120% of AMI	4,728	42%
	Total	11,380	100%

Source: Southern California Association of Governments, March 2010

Affordability Covenants

Policies

The Agency shall document the characteristics of the historical affordability covenants and how they are being monitored. When the Agency funds any affordable housing project with Housing Funds, the Agency will make sure that affordability covenants are properly recorded. The affordable housing projects that have been built inside and outside the project area with affordability covenants are listed in Table 2.

Table 2
Housing Units Produced (excluding Replaced Housing)

Project Area	Project	Fiscal Year	New Units	Substantial Rehab	Total Units	Low or Mod Units	Very Low Units
University	Oaktree Apts.	1997/98		X	25	25	0
University	Eastside Homeowner	1998/99		X	1	1	0
University	2874 & 2896 12th Street	2003/04	X		2	0	2
University	1784 Twelfth Street	2005/06	X		1	1	0
University	1764 Twelfth Street	2005/06	X		1	1	0
University	1754 Twelfth Street	2005/06	X		1	1	0
University	1794 Twelfth Street	2005/06	X		1	1	0
University	1774 Twelfth Street	2005/06	X		1	1	0
University	TELACU Las Fuentes	2007/08	X		74	74	0
Downtown	Mulberry Street – RHDC	1999/00		X	4	4	0
Downtown	MV Rehab – RHDC	1998/00		X	2	2	0
Downtown	MV Rehab – RHDC	1999/00		X	4	4	0
Downtown	Substantial Rehab - RHDC	1999/00		X	3	3	0
Downtown	Mt. Rubidoux Manor	1997/98		X	12	0	12
Downtown	3491 Mulberry	2001/02		X	1	1	0
Downtown	3441 Mulberry	2001/02	X		1	1	0
Downtown	Salvation Army	1994/95	X		75	0	75
Downtown	Mission Villages Homes	2003/04	X		1	1	0
Outside	Eastside Homeowner	1998/99		X	5	2.5	0
Outside	MV Rehab RHDC	1998/99		X	1	0.5	0
Outside	Sandra Apts.	1998/99		X	8	3	1
Outside	Riverside Park Apts.	1997/98		X	79	36	3.5
Outside	Eastside Homeowner	1999/00		X	2	1	0
Outside	Eastside Homeowner	1997/98		X	2	1	0
Outside	La Sierra Manor	1998/99		X	65	30	2.5
Outside	3428 Jurupa Avenue	1997/98	X		1	0	0.5
Outside	Victoria Manor Apts.	2008/09		X	111	89	22
Outside	ESG Housing Loan	1989/90	X		2	1	0
Outside	Breezewood Apts.	1998/99		X	156	62.5	15.5
Outside	Cambridge Gardens	1992/93	X		75	0	37.5
Outside	5410 Magnolia Avenue	2008/09	X		1	.5	0
Outside	4855 Montgomery	2002/03		X	1	.5	0
Arlington	Indiana Avenue Apts.	2001/02		X	2	1	1
Arlington	Indiana Avenue Apts.	2002/03		X	28	21	7
Arlington	Indiana Avenue Apts.	2003/04		X	8	8	0
Arlington	8871 Indiana Avenue	2005/06		X	4	2	2
Arlington	Indiana Avenue Apts.	2009/10		X	32	24	8
Arlington	TELACU El Paseo Apts.	2009/10			74	0	74
Casa Blanca	3151 Dolores Street	1995/96	X		1	1	0
Casa Blanca	CBHAP	1994/95	X		17	17	0
Casa Blanca	Washington/Evans Homes	1995/96	X		22	22	0
Casa Blanca	7606 Freda	2002/03		X	1	0	1
Casa Blanca	3118 Madison Street	2005/06	X		1	0	1
Hunter Park	Mission Pointe Apts.	2005/06		X	63	40	23
Magnolia Center	Goldware Senior Apts.	2002/03	X		136	16	109
La Sierra	Cypress Springs Apts.	2007/08	X		101	0	43
					1,209	500.5	440.5

The Agency will assure that affordability covenants on all units that will be assisted with Agency funds as of January 1, 2002 are consistent with AB 637 requirements, i.e. 45 years (owner-occupied) or 55 years (rental).

The Agency may negotiate/purchase additional affordability covenants to meet the requirements of the CRL.

The Agency will assure that Housing Funds will be leveraged from other sources of funding and be used to help bridge the funding gaps that cannot be covered through "other reasonable means of private or commercial financing."

The Plan assumes that the Housing Fund will be leveraged 10 percent with other funds. Findings will be made as required by the CRL.

The Agency will make findings indicating that alternative sources of funding were sought, but none were available if more than 50% of the project funding for new or substantially rehabilitated housing comes from the Housing Fund.

The Agency will make these findings. Because the Housing Fund is at such a significant level the Agency currently plans to leverage the funds at 10 percent.

4. Leveraging of the Housing Fund

Other funding sources that may be considered for leveraging of the Housing Fund include the funding sources described as follows:

Affordable Housing Innovation Program – Loan Fund
Provide quick acquisition financing for development of preservation of affordable housing. Loans are available for developers, provided through a non-profit fund manager.

Building Equity and Growth in Neighborhoods (BEGIN) Program
Reduce local regulatory barriers to affordable ownership housing, and provide down payment assistance loans to qualifying first-time low- and moderate-income buyers of homes in BEGIN projects.

California Community Reinvestment Corporation (CCRC)
Non-profit mortgage banking consortium that pools resources to reduce lender risk in financing affordable housing. Provides long-term debt financing for affordable multi-family rental housing.

California Department of Housing & Community Development Predevelopment Loan Program
Low interest loans for the development of affordable housing with non-profit agencies.

California Housing Finance Agency (CHFA) Home Mortgage Purchase Program
CHFA sells tax-exempt bonds to provide below-market loans to first-time homebuyers. Program is operated through participating lenders that originate loans purchased by CHFA.

CHFA Multiple Rental Housing Programs
Below market rate financing offered to builders and developers of multiple family and elderly housing. Tax-exempt bonds provide below market mortgage money.

California Housing Rehabilitation Program
Low interest loans for the rehabilitation of substandard homes owned and occupied by low- to moderate-income households.

CalHome Program
Provides loans and grants to local governments for a variety of homeowner assistance programs, including down payment assistance and housing rehabilitation loans.

Community Development Block Grant (CDBG)
Entitlement program that is awarded to the City on a formula basis. The objectives are to fund housing activities and expand economic opportunities. Project must meet one of three national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums or blight; or meet other urgent needs.

Emergency Shelter Grants (ESG)
Annual grant funds are allocated on a formula basis. Funds are intended to assist with the provision of Cold Weather shelter services for homeless.

Federal Economic Development Initiative Grant
$500,000 for the Shack Attack Program as part of the 1998-1999 HUD/VA Appropriations Bill.

Federal Emergency Shelter Program (State of California Program)
Grants awarded to non-profit organizations for shelter support services.

Federal Home Loan Bank Affordable Housing Program
Direct subsidies to non-profit and for-profit developers, and public agencies for affordable low-income ownership and rental projects.

Federal Home Ownership for People Everywhere (HOPE)
HOPE program provides grants to low-income people to achieve homeownership. The three programs are: *HOPE I*—Public Housing Homeownership Program, *HOPE II*—Homeownership of Multifamily Units Program, *HOPE III*—Homeownership for Single Family Homes.

Federal Low-Income Housing Credit (LIHTC)
Program encourages the investment of private capital for the creation of affordable rental housing for low-income households. Tax credits are available to individuals and corporations who invest in such projects.

Federal National Mortgage Association (Fannie Mae)
Fannie Neighbor – Under served low-income minorities are eligible for low downpayment mortgages for the purchase of single-family homes.

Federal Neighborhood Initiative Program (NIP) Grant
Federal funds used to revitalize neighborhoods and eradicate blight.

Federal Section 8 Rental Assistance
Rental assistance program that provides a subsidy to very low-income families, individuals, seniors, and the disabled. Participants pay 30% of their adjusted income toward rent.

Federal Section 108 Loan
Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations

for loan repayment. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. Maximum loan term is 20 years.

Federal Section 202
Provides grants to non-profit developers of supportive housing for the elderly.

Federal Shelter Care Plus
Provides grants for rental assistance for permanent housing and case management for homeless individuals with disabilities and their families.

Federal Supportive Housing Grant
Grants to improve quality of existing shelters and transitional housing. Increase shelters and transitional housing facilities for the homeless.

HOME Investment Partnership (HOME) Program
Grant program for housing. The intent of this program is to expand the supply of decent, safe, and sanitary affordable housing. HOME is designed as a partnership program between the federal, state, and local governments, non-profit and for-profit housing entities to finance, build/rehabilitate, and manage housing for lower-income owners and renters.

Housing Incentives Program
The City offers developers density bonuses up to 20% for projects in which a specified percentage of the units are reserved for and affordable to very low- to moderate-income households.

Levels of Leveraging
The total projected Housing Fund for the ten-year period is $125,347,289. If the Housing Fund were leveraged 10 percent of the estimated housing project/program funds the total funds would be $132,250,139. While additional funds may become available, this Housing Plan will be based on a leveraged level of at least $6,902,850. Table 3 shows what levels of funding would be available at a 10 percent increase, a 15 percent increase, and a 20 percent increase.

Multi-Family Mortgage Revenue Bond Program
Bonds are used to finance construction, acquisition, and mortgage loans, as well as capital improvements for multi-family housing. A significant portion of the units in bond-funded projects must be set-aside for persons or families whose income does not exceed 60% of the median household income for the area. In addition, at least half of the set-aside units must be occupied by a person or families whose income does not exceed 50% of the household median income.

Public Housing
The Housing Authority of the County of Riverside owns and manages public housing for occupancy by low- and very low-income families and operates a Section 8 Rental Assistance program.

SAMCO Loan Pools
The Savings Association Mortgage Company has created a loan pool for use in affordable housing development and rehabilitation. Through the pool, 30-year permanent

loans for affordable housing are available for persons earning up to 120% of the median-income.

Single-Family Mortgage Revenue Bond Program
Bonds are issued to finance the purchase of new or resale homes. Proceeds from the bond sales are used to make mortgage loans to qualified low- and moderate-income buyers.

State Downtown Rebound
Provides funds for infill and conversion of commercial buildings for “live-work.”

State Inter-Regional Planning
Allocates funds from the Housing Rehabilitation Loan Fund for collaborative work by a City in partnership with the state and federal governments, two or more councils of governments, and/or two or more sub regions within a multi-county council of governments, to mitigate interregional impacts of substantial imbalances of jobs and housing.

State Low-Income Housing Tax Credit (LIHTC)
Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, of which the proceeds are utilized for housing development.

State Permanent Housing for the Handicapped
Provides funding to private non-profit and public housing agencies for development of affordable housing for disabled homeless persons. HUD will provide up to 50% of total project costs.

State Section 203K Insured Loans
HUD financed rehabilitation loans for income eligible individuals purchasing a house.

State Self Help Housing
Provides funds for low-income owner-builders who contribute significant sweat equity.

Table 3 identifies the amount of funds the Agency could expect to leverage over a ten year period.

TABLE 3
Projected Leveraged Housing Funds

Year	Est. Housing Projects/Programs Funds	Leverage 10%	Leverage 15%	Leverage 20%
2009/2010 (Projected end balance)	$ 8,365,502	$ 836,550	$ 1,254,825	$ 1,673,100
2010/2011	$ 4,095,562	$ 409,556	$ 614,334	$ 819,112
2011/2012	$ 3,489,717	$ 348,972	$ 523,458	$ 697,943
2012/2013	$ 3,426,159	$ 342,616	$ 513,924	$ 685,232
2013/2014	$ 3,779,440	$ 377,944	$ 566,916	$ 755,888
2014/2015	$ 21,117,455	$2,111,746	$ 3,167,618	$ 4,223,491
2015/2016	$ 4,333,892	$ 433,389	$ 650,084	$ 866,778
2016/2017	$ 4,615,342	$ 461,534	$ 692,301	$ 923,068
2017/2018	$ 4,906,907	$ 490,691	$ 736,036	$ 981,381
2018/2019	$ 5,199,330	$ 519,933	$ 779,900	$ 1,039,866
2019/2020	$ 5,699,191	$ 569,919	$ 854,879	$ 1,139,838
Total	**$69,028,497**	**$6,902,850**	**$10,354,275**	**$13,805,697**

The following table is how the Agency proposes to distribute housing and leveraged funds based on the City's income and age population.

TABLE 4
Annual Deposit Estimate and
Income and Age Distribution

Year	110%*	Very Low 44%	Low 20%	Moderate 28%	Senior 8%
2009/2010 (Projected end balance)	$ 9,202,052	$ 4,048,903	$ 1,840,410	$ 2,576,575	$ 736,164
2010/2011	$ 4,505,118	$ 1,982,252	$ 901,024	$ 1,261,433	$ 360,409
2011/2012	$ 3,838,689	$ 1,689,023	$ 767,738	$ 1,074,833	$ 307,095
2012/2013	$ 3,768,775	$ 1,658,261	$ 753,755	$ 1,055,257	$ 301,502
2013/2014	$ 4,157,384	$ 1,829,249	$ 831,477	$ 1,164,067	$ 332,591
2014/2015	$ 23,229,201	$ 10,220,849	$ 4,645,840	$ 6,504,176	$1,858,336
2015/2016	$ 4,767,281	$ 2,097,604	$ 953,456	$ 1,334,839	$ 381,382
2016/2017	$ 5,076,876	$ 2,233,826	$ 1,015,375	$ 1,421,525	$ 406,150
2017/2018	$ 5,397,598	$ 2,374,943	$ 1,079,520	$ 1,511,327	$ 431,808
2018/2019	$ 5,719,263	$ 2,516,476	$ 1,143,852	$ 1,601,394	$ 457,541
2019/2020	$ 6,269,110	$ 2,758,408	$ 1,253,822	$ 1,755,351	$ 501,529
Total	**$ 75,931,347**	**$ 33,409,794**	**$15,186,269**	**$21,260,777**	**$6,074,507**
Housing Fund	$ 68,338,212	$ 30,068,815	$13,667,642	$19,134,699	$5,467,056
Other Funds	$ 7,593,135	$ 3,340,979	$ 1,518,627	$ 2,126,078	$ 607,451

*20% set-aside plus 10% leverage

Considering the cost of rental and housing prices in the Project Areas, approximately $48,596,063 ($43,736,457 + $4,859,606) of Housing and leveraged funds should be used over the next ten years for the development of rental housing programs and the

purchase of affordability covenants. Of this $6,074,507 of leveraged funds ($5,467,056 of Housing Funds) could be used for senior housing. This would most likely also be in the rental category.

Leveraged housing funds devoted to single-family ownership could amount to $21,260,777 ($19,134,699 of Housing Funds). This could include a variety of programs including silent seconds, on or off-site improvements, and long-term affordability covenants. The housing program funds could be summarized as follows:

	Total	Housing Fund	Other Funds
Very Low- and Low-Income	$48,596,063	$43,736,457	$4,859,606
Moderate-Income	$21,260,777	$19,134,699	$2,126,078
Senior	$ 6,074,507	$ 5,467,056	$ 607,451
Total	**$75,931,347**	**$68,338,212**	**$7,593,135**

The Agency could infuse a portion of these housing funds into existing housing programs if they meet the Plan's requirements. The Agency and City's housing programs are summarized in the City's Housing Element. The Housing Element includes goals and policies that address Riverside's housing needs and are implemented through housing programs offered by the City's Planning and Development Department, Redevelopment Agency, and public and private agencies. In drafting these goals and policies, Section 65583 of the Government Code requires the Housing Element to address five major areas:

- Housing and Neighborhood Conservation
- Providing Adequate Sites to Achieve Diversity
- Assisting in the Provision/Development of Housing
- Removing or Mitigating Governmental Constraints
- Promoting Fair and Equal Housing Opportunity

This section describes the programs that Riverside will implement to address these areas. The housing programs described contain existing programs as well as future programs needed to address identified gaps in meeting needs. As identified in the City's "Seizing our Destiny" plan, the Agency will create partnerships with for-profit and non-profit organizations to carry out affordable housing projects and programs that address diverse housing needs and improve the quality of life for all residents.

Code Enforcement

Program/Activity	Description	Responsible Agency	Objective/Policies
Neighborhood Livability Program (NLP)	Coordinate and investigate neighborhood livability concerns related to illegal group homes, parole boarding houses, unlicensed massage parlors, non-permitted homeless encampments and other serve public nuisance violations in the community.	• Code Enforcement Division • City Attorney's Office • Police Department • Planning Division	Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement.

Program/Activity	Description	Responsible Agency	Objective/Policies
Foreclosed or Vacant Properties Program	Address all complaints of vacant and foreclosed homes where the property is not being maintained to the neighborhood standards.	Code Enforcement	Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement.
Neglected Property Team	Actively address vacant, neglected and foreclosed homes through a comprehensive enforcement program aimed at eliminating the blight associated with these properties and working with property owners to have properties rehabilitated and reoccupied.	Code Enforcement	Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement.
Warrants, Abatements, Receiverships, and Demolitions (WARD) Team	Specialize in obtaining warrants, conducting abatements, coordinating receivership actions, and demolishing hazardous structures.	Code Enforcement	Maintain and improve the quality of rental and ownership housing through adoption and enforcement of housing and property maintenance standards and involvement.

Housing Rehabilitation Programs

Program/Activity	Description	Responsible Agency	Objective/Policies
Citywide Housing Rehabilitation Program	Provide rehabilitation assistance to low- to moderate-income single-family residential and mobile home owners to rehabilitate their homes. Low interest loan and senior, disability, emergency and mobile home grants are available to finance housing repairs for income eligible homeowners.	Housing & Neighborhoods Division	Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.
Rebuilding Together Riverside (RTR)	RTR holds an annual Rebuilding Day event in April to perform minor rehabilitation on owner-occupied residential properties. To be eligible, household's income cannot exceed 80% of Area Median Income. Annually	Housing & Neighborhoods Division	Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.
Lead-Based Paint Abatement Program	Perform lead abatement on residential properties that were built before 1978. The program provides community education and awareness; housing testing and lead abatement activities and blood screening for young children under ages six.	• Housing & Neighborhoods Division • Riverside County Department of Public Health	Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.
Northside Neighborhood and Downtown Neighborhood Revitalization	Offer rehabilitation loan/grant program to owner-occupied properties in the Northside and Downtown Neighborhoods.	Housing & Neighborhoods Division	Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.

Homeownership Programs

Program/Activity	Description	Responsible Agency	Objective/Policies
Down Payment Assistance	Provide gap financing between the first trust deed and the purchase price for 3 very low-, 26 low-, and 24 moderate-income households who are first time homebuyers.	Housing & Neighborhoods Division	Support and provide, where feasible, homeownership assistance for low- and moderate-income households through the provision of financial assistance, education, and collaborative partnerships.
Mortgage Credit Certificate Program	This program entitles qualified homebuyers 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. This tax credit allows the buyer to qualify more easily for a loan by increasing the effective income of the buyer.	County of Riverside Economic Development Agency	Support and provide, where feasible, homeownership assistance for low- and moderate-income households through the provision of financial assistance, education, and collaborative partnerships.
Foreclosure Prevention	Offer foreclosure prevention to households in jeopardy of losing their home. Programs include Foreclosure Prevention and financial management programs	Housing & Neighborhoods Division • Fair Housing Council of Riverside County, Inc. • HOPE NOW • Springboard Nonprofit Counseling Credit Management	Aggressively work with governmental entities, non-profits, and other stakeholders to educate residents and provide assistance, where feasible, to reduce the number of foreclosures in the community.
Continue to implement the Mobile Home Park Rent Stabilization Policy	Mobile home rents in the City of Riverside are increased only when the Los Angeles-Riverside-Orange County Consumer Price Index increases for the twelve month period ending August 31st of the prior year. A public hearing is held in September to announce any rental increase.	Housing & Neighborhoods Division	To preserve mobile home parks.

Historic Preservation

Program	Description	Responsible Agency	Objective/Policies
Historic Preservation Program	Historic preservation efforts include an ongoing process, record and designate historic resources, an award winning historic resources inventory database, design guidelines, educational programs and a historic preservation Plan.	Planning Division	Facilitate and encourage the preservation and restoration of residential structures possessing historical or architectural merit and preserve and protect the historic districts and neighborhoods conservation areas.

Housing and Neighborhood Safety Programs

Program	Description	Responsible Agency	Objective/Policies
Crime-Free Multi-Housing Program	The Program is designed to reduce crime, drugs and gangs on apartment properties.	• Police Department • Planning Division	Provide quality community facilities, physical infrastructure, traffic management, public safety, and other public services to promote and improve the livability, safety and vitality of residential neighborhoods.

Program	Description	Responsible Agency	Objective/Policies
Neighborhood Watch Program and Academy	The Program is the added eyes, ears and awareness on the City streets and is critical in reducing crime and improving the quality of life in each of the neighborhoods.	Police	Provide quality community facilities, physical infrastructure, traffic management, public safety, and other public services to promote and improve the livability, safety and vitality of residential neighborhoods.
Homeowners' Association Crime-Free Program	Require all new projects with Homeowners' Association to participate in the Police Department's Crime-Free Multi-Housing Program	Police	Provide quality community facilities, physical infrastructure, traffic management, public safety, and other public services to promote and improve the livability, safety and vitality of residential neighborhoods.

Corridor Development

Program/Activity	Description	Responsible Agency	Objective/Policies
Revise the Market Place Specific Plan	Update the Plan to redesignate approximately 31 acres of industrial land to mixed urban uses.	Planning Division	Focus development along the L Corridor connecting the University Village, Downtown, Magnolia, and Market Place Specific Plans to create vibrant mixed-use and mixed-income environments that support the downtown, are transit-oriented, and strengthen the economy.
Revise the University Avenue Specific Plan	Update the Plan to rezone approximately nine acres to accommodate mixed-use neighborhood, village, and urban uses.	Planning Division	Focus development along the L Corridor connecting the University Village, Downtown, Magnolia, and Market Place Specific Plans to create vibrant mixed-use and mixed-income environments that support the downtown, are transit-oriented, and strengthen the economy.
Continue to implement the Downtown and Magnolia Avenue Specific Plans	The Plans encourage a variety of housing opportunities that include apartments and condominiums, live-work loft spaces, and very high density residential and mixed-uses surrounded by historic residential neighborhoods.	Planning Division	Focus development along the L Corridor connecting the University Village, Downtown, Magnolia, and Market Place Specific Plans to create vibrant mixed-use and mixed-income environments that support the downtown, are transit-oriented, and strengthen the economy.

Smart Growth

Program/Activity	Description	Responsible Agency	Objective/Policies
Revise the Market Place and University Avenue Specific Plan	Rezone and redesignate approximately 40 acres between the two plans for mixed urban uses.	Planning Division	Encourage the production and concentration of quality mixed-use and high density housing along major corridors and infill sites throughout the City in accordance with smart growth principles articulated in the General Plan.
Ensure the development of 107 housing units are planned/built	Develop 24 extremely low- and/or very low-income housing units and 83 moderate-income housing units to meet the required RHNA this housing cycle.	• Housing & Neighborhoods Division • Planning Division	Encourage the production and concentration of quality mixed-use and high density housing along major corridors and infill sites throughout the City in accordance with smart growth principles articulated in the General Plan.

Housing Design

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to provide the voluntary Riverside Green Builder (RGB) program	This program is primarily for production builders to use more green elements in their developments.	Building Division	Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.
Continue to offer "Energy Saving", "Green Power" and "Water" rebates to residential customers and their contractors	Rebate programs that encourage energy conservation.	Public Utilities	Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.
Continue to offer Energy-Efficiency loans	Provide improvement financing for energy-efficiency projects.	Public Utilities	Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.
Continue to offer the Residential Photovoltaic System Rebate Program	Provides financial incentives to Riverside Public Utilities' customers who install solar powered systems on their homes.	Public Utilities	Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.
Continue to offer the WE CARE Weatherization Program	Program provides a free in-home weatherization service to help low-income, disabled and senior households to save money on utility bills. The program includes free weatherization and conservation materials, free installation and free conservation tips.	Public Utilities	Require excellence in the design of housing through the use of materials and colors, building treatments, landscaping, open space, parking, sustainable concepts, and environmentally sensitive building and design practices.

Housing Incentives

Program/Activity	Description	Responsible Agency	Objective/Policies
Residential Infill Incentive Program	Infill is defined as the development, redevelopment or reuse of less than five vacant or underutilized R-1 or RR zoned parcels of 21,780 square feet or less, surrounded by residential uses (80% of land uses within a half mile radius) where the proposed project is consistent with General Plan designations and applicable Zoning. For such, infill projects fees are adjusted, avoided, and/or waived as an incentive.	Planning Division	Facilitate the development of market rate and affordable housing through the provision of regulatory concessions and financial incentives, where feasible and appropriate.

Program/Activity	Description	Responsible Agency	Objective/Policies
Age-Restricted Senior Housing Program	Reduction of up to 60% in all City Permit, Plan Check, and City Impact Mitigation Fees for age-restricted senior housing projects in order to promote such development	Planning Division	Facilitate the development of market rate and affordable housing through the provision of regulatory concessions and financial incentives, where feasible and appropriate.
Consider the feasibility of the certain Zoning Code incentives that would promote diversity in housing types, sustainability and affordability	Programs include: - University Design/Visitability - Second Units - Eastside Infill Program - Graduated Density Program	Planning Division	Facilitate the development of market rate and affordable housing through the provision of regulatory concessions and financial incentives, where feasible and appropriate.

Rental Programs

Program/Activity	Description	Responsible Agency	Objective/Policies
Multi-family Development Program	Provide State and Federal funds for the new construction of multi-family housing units to be made available for low- to moderate-income households	Housing & Neighborhoods Division	Promote the repair, improvement, and rehabilitation of housing to enhance quality of life, strengthen neighborhood identity, and instill community pride.
Continue to participate and promote the Housing Authority of the County of Riverside rental assistance programs	Rental Assistance Programs include the following: - Housing Choice Voucher Program - Section 8 Project Based Moderate Rehabilitation Housing Assistance Program - Bond Financed Rental Housing - The Family Self-Sufficiency Program	• Housing & Neighborhoods Division • Housing Authority of the County of Riverside	Support the provision of rental assistance to extremely low-, very low-and low-income households, including emergency rental assistance for those in greatest need.
Provide rental assistance to 120 extremely low-income families	The City of Riverside provides renal assistance of up to 12 months or security deposits for individuals at-risk of becoming homeless.	• Housing & Neighborhoods Division • Housing Authority of the County of Riverside	Support the provision of rental assistance to extremely low-, very low-and low-income households, including emergency rental assistance for those in greatest need.

Preservation of Affordable Housing

Program/Activity	Description	Responsible Agency	Objective/Policies
Preserve 48 very low and 138 low income At-Risk Units	Provide assistance to affordable housing projects that are at-risk of becoming market rate units.	Housing & Neighborhoods Division	Aggressively work with governmental entities, nonprofits, and other stakeholders to educate residents and provide assistance, where feasible, to reduce the number of foreclosures in the community.
Review the list of affordable projects throughout the City regularly.	Determine what projects are "at-risk" of losing their affordability covenants and then look into the feasibility of preserving these units.	Housing & Neighborhoods Division	Assist in the preservation of affordable rental housing at risk of conversion by working with interested parties, offering financial incentives, and providing technical assistance, as feasible and appropriate.

Collaborative Partnerships

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to support Rebuilding Together Riverside (RTR)	RTR is a leading nonprofit group working to preserve affordable homeownership and revitalizing communities through the use of volunteers. They provide free rehabilitation to the homes of low-income residents.	Housing & Neighborhoods Division	Collaborate and/or facilitate collaboration with nonprofit organizations, developers, the business community, special interest groups, and state and federal agencies to provide housing assistance.
Actively seek additional partnerships with for-profit and on-profit organizations to provide housing opportunities for low- and moderate-income residents	Review proposals from developers for affordable housing projects and programs that meet the City's greatest housing needs.	Housing & Neighborhoods Division	Collaborate and/or facilitate collaboration with nonprofit organizations, developers, the business community, special interest groups, and state and federal agencies to provide housing assistance.

Senior Housing

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to Support the Mayor's Commission on Aging	The Mayor's Commission on Aging has a mission to enhance the quality of life for seniors in the community. The organization studies local senior issues to learn about current programs, define future needs, and reference Best Practices. Recommendations are then made to the Mayor and City Council on ways the City can maintain	Mayor's Office	Support the development of accessible and affordable senior rental and ownership housing that is readily accessible to support services; and provide assistance for seniors to maintain and improve their homes.

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to pursue the 10 recommendations of the Seniors Housing Task Force Report	High Priority of the 10 goals: 1. Make Seniors Housing a priority in the Housing Element. 2. Create a Seniors' Housing category in the Zoning Code. 5. Generate creative sources of funding for the development of senior housing. 6. Exploit Economic Opportunities in the development of senior housing. 7. Take a competitive approach on completing recommendations in the report. 10. Recommend universal standards in new construction.	• Planning Division • Housing & Neighborhoods Division	Support the development of accessible and affordable senior rental and ownership housing that is readily accessible to support services; and provide assistance for seniors to maintain and improve their homes.

Family Housing

Program/Activity	Description	Responsible Agency	Objective/Policies
Actively seek additional partnerships with service organizations to provide supportive services for residents	Partner with housing developers to provide affordable housing opportunities and supportive services for Riverside residents.	Housing & Neighborhoods Division	Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.
Continue to implement the Density Bonus provisions in the Zoning Code for projects providing affordable housing	Allow developers who are building affordable housing to increase the number of units per acre as identified in the Zoning Code.	Planning Division	Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.
Continue providing fair housing services and publicize these efforts	Fair Housing Council of Riverside County provides fair housing services for Riverside residents.	Housing & Neighborhoods Division	Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services.

Housing for Homeless Individuals

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to aggressively pursue the 30 action-based strategies of the "Riverside Community Broad-Based Homeless Action Plan" approved by City Council in June of 2003 that are on-ongoing action items	Included hiring a Homeless Services Coordinator and homeless street outreach workers, opening a new Emergency Shelter, developing homeless service Access Center, expanding funding for community-based service agencies, identifying new funding for homeless prevention strategies, strengthening collaboration with faith-based service providers and creating more affordable housing opportunities targeted to homeless populations.	Housing & Neighborhoods Division	Support adequate opportunities for emergency, transitional, and permanent supportive housing through the implementation of land use and zoning practices and, where feasible, financial assistance.

Program/Activity	Description	Responsible Agency	Objective/Policies
Aggressively work to address homelessness in the community in partnership with a wide-range of non-profit organizations, social service agencies, faith—based institutions and other working together to end homelessness in the community through numerous programs	Programs/Activities include: - Annual Riverside Homeless Connect - Riverside Homeless Prevention and Rapid RE-Housing Program - Homeless Street Outreach Program - Housing First Initiative/Tenant-Based Rental Assistance Program - Permanent Supportive Housing Program - Riverside Homeless Care Network - Annual Funding for Social Service Providers - Community Foundation Fund to Support the City's Homeless Strategy - Access Riverside - Path of Life Ministries	Housing & Neighborhoods Division	Support adequate opportunities for emergency, transitional, and permanent supportive housing through the implementation of land use and zoning practices and, where feasible, financial assistance.
Continue to support the Building Industry Association (BIA) program HomeAid Inland Empire	HomeAid is the leading national non-profit provider of housing for today's homeless. The organization builds and renovates multi-unit shelters for the temporarily homeless families and individuals, many of whom are children, while they rebuild their lives.	Housing & Neighborhoods Division	Support adequate opportunities for emergency, transitional, and permanent supportive housing through the implementation of land use and zoning practices and, where feasible, financial assistance.
Process an amendment to the Zoning Code (Title 19) to permit supportive and transitional housing in transitional housing in residential zones pursuant to the requirements of SB 2.	Within 1 year of certification of the Housing Element, Planning will initiate the amendment.	Planning Division	Support adequate opportunities for emergency, transitional, and permanent supportive housing through the implementation of land use and zoning practices and, where feasible, financial assistance.

Housing for People with Disabilities

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to support the Mayor's Model Deaf Community Committee	Promote unity between the Riverside's deaf and hearing community, promoting access.	Housing & Neighborhoods Division	Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.
Continue to support the Commission on Disabilities	Members advise the Mayor and City Council on all matters affecting person with disabilities in the community. The Commission reviews community policies, programs, and actions that affect persons with disabilities and make appropriate recommendations to the City Council.	General Services Department	Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.

Program/Activity	Description	Responsible Agency	Objective/Policies
Continue to provide expert analysis of the disabled access requirements of the Buildign Code during the plan review process so that developers will have a clear directions on how to construct their projects	Expert analysis, provided early in the development process will limit conflicts in the filed during construction, saving the developer time, money, and resources by avoiding unnecessary changes.	• Building Division • Planning Division	Facilitate and encourage the development of larger rental and ownership units appropriate for families with children, including the provision of supportive services such as child care.

5. Housing Production Requirement

There are two main housing production obligations that Agencies must comply with: Agency Developed Housing and Non-Agency Developed Housing. The Non-Agency Developed Housing production obligation is discussed further under Housing Program (Section F.8).

a. Housing Production-Agency Developed Units: At least 30% of all new or substantially rehabilitated dwelling units developed directly by the Agency must be available at affordable housing cost to persons and families of very low- to moderate-income.

Of those units, at least 50% must be affordable to very low-income households (equal to 15% of Agency developed dwelling units).
This requirement does not apply to units developed by housing developers pursuant to agreements with the Agency.

Policies

a. The Agency will calculate the percentage of Housing Funds as a percentage of total development cost for all new and substantial rehabilitated developments.

If the Agency undertakes its specific major rehabilitation projects it will determine that 25% of the completed market value of the unit, including land value, is achieved. Under the current conditions approximately $75,000 per unit would be required. If this were the actual amount for a specific unit, the completed unit value would be valued at $300,000.

b. *The Agency will establish a procedure for making findings if Agency must spend more than 50% of the project funding for new or substantially rehabilitated housing.*

If Housing Funds make up more than 50% of the project's cost, the Agency will need to determine that the project meets the City's housing needs and no other funding sources are available to fund such a project.

c. *The Agency will assure that infrastructure improvements to be paid out of the Housing Fund are consistent with new requirements of AB 637.*

The Agency may use its replacement housing funds for infrastructure improvements, subject to the requirements of the CRL. These are discussed further below.

d. *State law requires the Agency to estimate the number of Agency developed residential units which will be developed during the next ten years, if any, which will be governed by 33413(b)(1).*

Under the Plan no units will be developed over the next ten years that will be subject to the above requirements.

e. *State law requires the Agency to estimate the number of new, rehabilitated, or price restricted units to be assisted during the next ten years and estimate the expenditures of monies from the Housing Fund during the ten years.*

The Agency estimates the following units to be developed over the next ten years:

Activity	Income Restricted	No. of Units
Housing Rehab Program (rental and owner-occupied)	Very low to low	242
At-Risk Units		355
Multi-family New Construction		522
Single-family New Construction	Moderate	119
Targets of Opportunity Program*		41
Down Payment Assistance Program		150
Senior New Construction	Very low	277
Total		1,706

*The TOO Program will receive Housing Funds in the amount of $7,175,000 over the next ten year period. Additional units will be purchased with program income generated from each house sold to an eligible first-time homebuyer.

These activities and number of units may be modified over the course of the Plan to reflect changes in the housing industry, economy, and community needs.

On- and Off-Site Improvements

On- and off-site improvements assisted from the Housing Fund must be a “reasonable and fundamental component” of a new construction or rehabilitation housing development for low- and moderate-income persons who are directly benefited from them. The maximum percentage of total cost paid by the Agency is determined either by:

(a) Housing project;
(b) Dividing the number of housing units that are affordable to low- or moderate-income persons by the total number of housing units; or
(c) Non-housing project- dividing cost of the affordable housing units by total cost of development.

6. Previous Housing Implementation Plans

New Construction

At least 15% of all new dwelling units within the Project Areas by a public or private entity, other than the Agency shall be available at affordable housing cost to and occupied by persons and families of low- and moderate-income. At least 40% of these

units shall be available at affordable housing cost to very low-income households. These requirements are known as the inclusionary rule.

According to the Agency's 1994 Implementation Plan, 1,634 units subject to the inclusionary rule had been constructed in the Project Areas, generating an inclusionary obligation of 245 units. The 1994 Plan indicates that after the current affordable units were subtracted from the inclusionary obligation of 245 units, the requirement for 129 low- and moderate-income units and 37 very low-income units remained.

According to the Agency's 1997 Mid-Term Review the Implementation Plan, the Agency had met the prior obligation of 129 low- and moderate income units, and had assisted in the development of 13 very low-income units, leaving an outstanding balance of 24 very low-income units.

From 1998 to 2009, City's building permit database identifies 2,415 residential building permits were completed within the Redevelopment Project Areas. The inclusionary obligation generated by these 2,415 units is 217 low- and moderate units, 145 of which must be affordable to very low-income households. During this period, the Agency had assisted in the development of 274 very low-income units and 65 low- and moderate-income units, leaving an outstanding balance of 151 low- and moderate-income units and a surplus of 129 very low-income units. The Agency also developed 45 very low-income units, 11 low-income units and 1 moderate-income unit to meet the Agency's replacement housing obligation. The Agency no longer has a replacement housing obligation.

Rehabilitated Units

In addition to new construction, inclusionary obligations also arise when multi-family rental developments with three or more units are substantially rehabilitated, or when single-family dwellings with one or two units are substantially rehabilitated using Agency assistance. AB 1290 defines substantial rehabilitation as rehabilitation with costs that constitute at least 25 percent of the post rehabilitation value of the dwelling, including land value.

The Riverside Housing Development Corporation (RHDC) is actively involved in the substantial rehabilitation of substandard multi-family properties. RHDC has completed the substantial rehabilitation of 32 apartment units plus a manager's unit on Indiana Avenue known as the Autumn Ridge Apartments located in the Arlington Project Area. Eight of the apartment units are reserved for Supportive Housing Program (SHP) tenants who are chronically homeless and will receive on-going case management as well as other supportive services. SHP tenants' monthly rent does not exceed 30% of household's income. Nine units reserved for very low- and low-income households and 15 units are reserved for moderate-income households. These units carry 55-year affordability covenants.

In summary, a total of 301 units have undergone substantial rehabilitation since 1994 within Redevelopment Project Areas, generating inclusionary obligation of 27 low- and moderate-income units, 18 of which must be affordable to very low-income households.

7. Recent Housing Activity

The Redevelopment Agency has completed the following affordable housing activities during the last Plan:

Year	Project	Project Type	No. of Affordable Units	Income Restriction
2005	Habitat for Humanity	Single-family House	1	Very low
2006	Mission Pointe Apartments	Multi-family Apartments	64	Very low and low
2006	Cypress Springs Apartments	Multi-family Apartments	99	Very low
2006	MECH Single-family Housing Dev.	Single-family Houses	6	Low to moderate
2007	TELACU Las Fuentes Senior Apts.	Senior Apartments	74	Very low
2008	Habitat for Humanity	Single-family House – LEED Platinum Level	1	Very low
2008	J.E. Wall Victoria Manor Apartments	Senior Apartments	112	Very low to low
2009	Indiana Avenue Apartments	Fourplexes	32	Very low to moderate
2009	TELACU El Paseo Senior Apts.	New Construction – Senior Apartments	74	Very low

Partnership with Non-Profit/Private Agencies

The Agency develops creative approaches and partnerships to finance and build affordable housing as well as provide a continuum of supportive services to residents in need. Non-profit and for-profit housing developers and organizations play an important role in providing affordable housing and supportive services to meet the housing and assistance needs of residents. Riverside also funds organizations to provide supportive services for persons with special housing needs. The Agency has worked with TELACU, Riverside Housing Development Corporation, National CORE, Habitat for Humanity, Mary Erickson Community Housing, and many other groups to provide affordable housing opportunities. The Agency will continue to develop new partnerships to help address housing and supportive needs of residents.

8. Housing Programs

A description of the projects and programs comprising the Agency's housing activities and the time frame for each is discussed below. Table 5 lists the number of housing units to be constructed, rehabilitated, or price restricted over the coming ten-year period and the amount of Housing Funds to be allocated to each program by year.

Housing Rehabilitation Program

Housing funds are made available to the following housing programs that provide substantial rehabilitation: a) Citywide Housing Rehabilitation Program and b) the Substantial Rehabilitation Program.

a. ***Citywide Housing Rehabilitation Program***: The Agency provides up to $50,000 in low interest loans to low- and moderate-income households to finance housing repairs that eliminate health and safety issues and building code violations The Agency also provides up to $8,000 grants to low- to

moderate-income mobile home owners to eliminate health and safety issues and building code violations. Single-family properties and condominiums assisted with Housing Funds will carry 45-year affordability covenants.

b. ***Substantial Rehabilitation Program:*** The Agency proposes to partner with affordable housing developers or property owners to preserve, reconfigure and rehabilitate apartment units that are dilapidated and need assistance in eliminating health and safety issues and building code violations. Properties assisted with Housing Funds will carry 55-year affordability covenants.

At-Risk Units

Over the next ten-year period, the Agency will communicate to owners of at-risk units the importance of the supply of affordable housing and its desire to preserve the units as affordable. The Agency will work with non-profit entities, for-profit organizations, and developers who are interested in acquiring and/or managing at-risk units. Over the next ten-year period, the following apartments will be at-risk:

Apartments	No. of Units	Date of Potential Conversion
Canyon Shadows	112	2015
Sierra Woods	188	2013
Tyler Springs	55	2016
TOTAL	355	

Multi-Family New Construction

Providing decent and affordable housing for families (e.g., female-headed families, single-parents and large families) is an important goal for Riverside. Their special needs status is due to lower incomes, the presence of children and need for financial assistance, the lack of adequately sized housing. Lower income families have the most difficulty in finding affordable housing and many must overpay or live in overcrowded conditions. The Agency proposes to partner with for-profit and non-profit developers who have the ability to leverage funds for the construction of affordable housing units for families. Properties assisted with Housing Funds will carry 55-year affordability covenants.

Single-Family New Construction

As the economic, cultural, and historical heart of the Inland Empire, the City of Riverside will continue to experience significant population grown in the near future. To keep up with this population growth and to provide additional affordable homeownership opportunities, the Agency plans on partnering with for-profit and non-profit developers to construct affordable housing units for income eligible first-time homebuyers. Properties assisted with Housing Funds will carry 45-year affordability covenants.

Targets of Opportunity (TOO) Program

In recent years, the rising home foreclosure rates throughout southern California have dampened the housing market. The crisis originated with subprime lending, loosening of credit terms offered by financial institutions, overproduction of housing, and declines in the economy.

In response to the foreclosure crisis, the Agency has committed $5 million in Housing Funds to purchase and rehabilitate foreclosure properties. After the properties have been rehabilitated, they are sold to income eligible first-time homebuyers. Program income generated from the TOO Program is used to acquire and rehabilitate additional properties. The Agency anticipates funding the TOO Program with an additional $5,250,000 of Housing Funds. Properties acquired, rehabilitated, and sold through the TOO Program will carry 55-year affordability covenants.

Down Payment Assistance Program

The pursuit of liberty and happiness for families is often intertwined with the attainment of homeownership. Homeownership carries with it independence and freedom, economic stability and success, and personal safety and security for families.

To help individuals achieve the dream of homeownership, the Agency offers up to $50,000 in down payment assistance loans to income eligible first-time homebuyers who purchase a house that is in foreclosure, already in foreclosure, or a residential property that is owned by the City or Agency. Properties assisted with Housing Funds will carry 45-year affordability covenants.

Senior New Construction

Seniors housing needs are due to a higher prevalence of disabilities, limited incomes, and greater housing overpayment. A large proportion of seniors need affordable housing, transportation, and support services. The Agency will partner with for-profit and non-profit developers to construct affordable senior housing units that provide support services and amenities on-site. Properties assisted with Housing Funds will carry 55-year affordability covenants.

Administrative Expenses

In the course of implementing the housing program, administrative costs will be incurred. Such expenditures include salaries, overhead, consultant and legal expenses, supplies, etc. For purposed of estimating administrative expenditures, the Agency has estimated expenses to total $24,847,782 over a ten-year period of this Plan. Expenditures may increase or decrease depending upon the amount of housing activities that occur.

a. Housing Production-Non-Agency Developed Units

As previously stated, at least 15% of all new dwelling units within the Project Areas by a public or private entity, other than the Agency shall be available at affordable housing cost to and occupied by persons and families of low- and moderate-income. At least 40% of these units shall be available at affordable housing cost to very low-income households. Since the City does not have an inclusionary ordinance in place that requires builders to comply with the inclusionary rule, it becomes the Agency's obligation.

The Agency starts the 2010-2020 planning period with a carry forward housing production obligation credit of 177 very low-income units and 105 low- and moderate-income units.

Table 5
Housing Program Summary Riverside Redevelopment Projects

	Substantial Rehab. (Housing Rehab Program and Acquisition/Rehab Program)		At-Risk Units (Acquisition and Rehabilitation)		Multi-Family New Construction		Single-Family New Construction		Targets of Opportunity Program (Acquisition/Rehab/ Sale to FTHB)		Down Payment Assistance Program		Senior New Construction		Admin.	Debt Service	Total	Housing Fund & Leveraged Funds	Balance
	Very Low- and Low-Income		Very Low- and Low-Income		Very Low- and Low-Income		Moderate-Income		Moderate-Income		Moderate-Income		Very Low- and Low-Income Seniors						
	$45,000/unit		$40,000/unit		$45,000/unit		$55,000/unit		$175,000/unit (*initial investment)		$50,000/unit		$30,000/unit						
FY	**Units**	**Amount**	**Units**	**Amount**	**Units**	**Amount**	**Units**	**Amount**	**Units**	**Amount**	**Units**	**Amount**	**Units**	**Amount**				**$9,202,052**	**$9,202,052**
2010-2011	0	$0	0	$0	0	$0	0	$0	11	$1,925,000	10	$500,000	224**	$4,500,000	$2,167,484	$3,228,475	$12,320,959	$9,901,077	$6,782,170
2011-2012	20	$900,000	0	$0	0	$0	0	$0	0	$	15	$750,000	0	$0	$2,232,509	$3,231,702	$7,114,211	$9,302,900	$8,970,859
2012-2013	40	$1,800,000	188	$7,520,000	110	$4,950,000	0	$0	0	$0	10	$500,000	0	$0	$2,299,484	$3,228,285	$18,247,769	$9,296,544	$19,634
2013-2014	20	$900,000	0	$0	0	$0	0	$0	10	$1,750,000	15	$750,000	0	$0	$2,368,469	$3,143,707	$9,562,176	$9,669,560	$127,018
2014-2015	22	$990,000	112	$4,480,000	0	$0	4	$220,000	0	$0	10	$500,000	0	$0	$2,439,523	$3,140,920	$12,270,443	$28,809,644	$16,666,219
2015-2016	60	$2,700,000	55	$2,240,000	120	$5,400,000	20	$1,100,000	10	$1,750,000	20	$1,100,000	53	$1,590,000	$2,512,709	$3,140,786	$21,433,495	$10,420,776	5,5653,500
2016-2017	20	$900,000	0	$0	60	$2,700,000	20	$1,100,000	0	$0	20	$1,000,000	0	$0	$2,588,090	$3,142,312	$12,330,402	$10,807,278	$4,130,376
2017-2018	20	$900,000	0	$0	80	$3,600,000	20	$1,100,000	0	$0	20	$1,000,000	0	$0	$2,665,733	$3,138,628	$12,404,361	$11,201,959	$2,927,974
2018-2019	20	$900,000	0	$0	70	$3,150,000	24	$1,320,000	10	$1,750,000	15	$750,000	0	$0	$2,745,705	$3,139,068	$13,754,773	$11,604,036	$777,237
2019-2020	20	$900,000	0	$0	82	$3,690,000	31	$1,705,000	0	$0	15	$750,000	0	$0	$2,828,076	$2,937,127	$12,810,203	$12,034,313	$1,347
Total	**242**	**$10,890,000**	**355**	**$14,200,000**	**522**	**$23,490,000**	**119**	**$6,545,000**	**41**	**$7,175,000**	**150**	**$7,500,000**	**277**	**$6,090,000**	**$24,847,782**	**$31,471,010**	**$132,248,792**	**$132,250,139**	**$1,347**

*****Program income will be used to acquire and rehabilitate additional properties.

******Vintage at Snowberry Senior Housing Project – Agency's subsidy is $20,089 per unit.

9. Inclusionary Housing Obligations

As previously stated, a certain number of units built in the Project Area must be affordable to low- and moderate-income families. Specifically, 15% of the total number of units developed by a private entity within the Project Area, and thirty percent of units developed by the Agency regardless of their location, are required to be inclusionary in nature.

The Agency does not own or operate any units and is therefore not subject to the inclusionary 30% rule.

Over the life of all Plans to date, 4,390 units have been constructed or substantially rehabilitated within Project Areas. New units accounted for 4,089 units and major rehabilitations were 301 units. The total inclusionary obligation is 659 units of which 264 are very low-income and 395 are low- and moderate-income. New and rehabilitated restricted housing produced over the life of all plans has been a total of 1,151 units. These 398 units have been produced in the very low-income group and 556 have been produced in the low- and moderate-income category. These two income categories will not total the number of units developed since units developed outside the Project Areas will count as only half a unit. The Agency currently has a surplus of 134 very low-income units and 161 low- or moderate-income units.

Table 6
Inclusionary Requirements and Remaining Need

					Agency Assisted New Construction/Substantial Rehabilitation		Balance	
Year	**Total Constructed/ Substantially Rehabilitated**	**15% Obligation**	**40% Very Low-Income**	**60% Low- and Moderate-Income**	**Very Low-Income**	**Low- and Moderate-Income**	**Very Low-Income**	**Low- and Moderate-Income**
Total Plans	4,390	659	264	395	398	556	+134	+161

Overall, the Agency has met the inclusionary requirements. The Agency is currently in compliance with the requirements of the CRL with respect to affordable housing and expects to remain in compliance for the life of the Plan.

10. Replacement Housing Compliance

When residential units housing low- and moderate-income households are removed as part of a redevelopment project, those units must be replaced within four years anywhere within the City's jurisdiction. The replacement housing obligation is triggered only when units are removed by a redevelopment project, which is subject to a written agreement with the Agency, or where the Agency has provided financial assistance. Destroyed units that are vacant, but would be reasonably expected to be occupied by low- and moderate-income households if occupied, must also be replaced.

The Agency will use inclusionary surplus units for any future replacement requirements. If there is no inclusionary surplus, the Agency shall rehabilitate, develop or construct an

equal number of replacement dwelling units within four years of the removal or destruction of dwelling units occupied by low- to moderate-income households.

Table 7 below lists the units destroyed or removed and compares that total to the number of units replaced.

Table 7
Replacement Housing Compliance Report
Units Destroyed or Removed

Project Area	Fiscal Year	Description	Very Low Units	Very Low Bedrooms	Low Units	Low Bedrooms	Moderate Units	Moderate Bedrooms
University	1997/98	Casanova	0	0	1	2	0	0
University	2009/10	4307 Park Ave.	0	0	1	1	0	0
Arlington	1998/99	8883 Indiana Ave.	0	0	1	2	0	
Arlington	2000/01	Indiana Apts.	5	10	0	0	0	0
Arlington	2007/08	8733 Indiana Ave.	0	0	4	8	0	0
Arlington	2008/09	9079 Indiana Ave.	0	0	4	8	0	0
Downtown	2006/07	3210 Main Street	42	42	0	0	0	0
Downtown	2006/07	Fairmount Court	0	0	2	4	0	0
Downtown	2007/08	3490 Lime Street	0	0	0	0	1	1
La Sierra	2008/09	4950/4952 La Sierra	2	5	0	0	0	0
		Total Units Destroyed	**49**	**57**	**13**	**25**	**1**	**1**

Replaced Units Produced

Project Area	Fiscal Year	Description	Very Low Units	Very Low Bedrooms	Low Units	Low Bedrooms	Moderate Units	Moderate Bedrooms
University	2001/02	2315 9th Street	1	3	1	2	0	0
Arlington	2001/02	Indiana Ave. Apts.	3	7	2	4	0	0
La Sierra	2006/07	Cypress Sprints Apts.	45	135	11	22	0	0
University	2005/06	1774 12th Street	0	0	0	0	1	1
		Total Units Replaced	**49**	**145**	**13**	**26**	**1**	**3**
		NET REMAINING REQUIREMENT	**0**	**0**	**0**	**0**	**0**	**0**

11. Plan for Using the Housing Fund

The Agency is required to identify a plan for using the funds that are deposited annually into the Housing Fund. This section will describe the annual expenditures; and the number of units to be developed as a result of those expenditures.

Annual Expenditures of the Housing Fund

The City has a combination of new development opportunities on vacant land as well as development opportunities on underutilized sites. Accordingly, the Agency will use its funds to continue its new development programs and its rehabilitation programs, and assist in the creation of additional housing units when opportunities present themselves.

Over the next several years the Agency anticipates assisting in the development of affordable multi-family housing units, senior apartments, and single-family houses. The Agency will also implement the Substantial Rehabilitation Program, Down Payment Assistance Program and the TOO Program. The projected total of Housing Funds over the next ten years is $125,347,289. Including administrative expense, debt service, miscellaneous expenses and those directly related to increasing, improving or preserving the community's supply of affordable housing, the Agency projects an expenditure of over $37,680,000 over the next three years.

12. Future Housing Production in the Project Area

Residential development potential in the Project Areas is significant due to the availability of vacant land. When private developers build new housing units within the Project Areas, even without Agency assistance, the Agency becomes obligated to provide 15 percent affordable housing units pursuant to the requirements of State law for low- and moderate-income of which 40 percent must be for very low-income households. To avoid this liability the Agency may request the City Council to establish an Inclusionary Ordinance; i.e. the developers will be responsible for providing the required affordable units as part of their entitlement process. Establishment of an Inclusionary Ordinance requires Inclusionary Zoning Regulations, Affordable Ownership Opportunity Application and Information Packet, Application for Inclusionary Unit, Resale Restriction Agreement and Option to Purchase, Ordinance Amending the City of Riverside Zoning Code and Resolution Approving an In Lieu Fee.

13. Coherent Approach

The Agency has developed a coherent approach to meeting all of its housing obligations. The Agency has approved this Fourth Five-Year Housing Implementation Plan which is in-line with the City's Housing Element, HUD Consolidated Plan and Operating Budget.

14. Summary

The Agency has taken reasonable measures to maintain the quality and standard of living for all of its residents. The Agency has plans to complete projects, which will supply housing to low- and moderate-income families, and is currently in compliance with all sections of the California Health & Safety Code pursuant to affordable housing. The Agency plans to maintain its focus on rehabilitation and revitalization of its current housing stock as the City is almost fully urbanized. As opportunities present themselves, the Agency expects to assist in the development of new affordable housing within the City and to purchase or require long-term covenants.

15. Adoption by Agency

This Fourth Housing Implementation Plan was adopted by the Agency Board on June 22, 2010.

APPENDIX A

HOUSING SET-ASIDE
TAX INCREMENT REVENUE PROJECTIONS

Redevelopment Agency of the City of Riverside
All Project Areas - Housing Set-Aside Revenues (1)
Tax Increment Revenue Projections

	Restricted	General Purpose Housing Set-Aside Revenues											
		Individual Projects					Merged Downtown/Airport			Merged UC/Sycamore Canyon			
Fiscal Year	Arlington Auto Ctr (2)	Arlington	Casa	Hunter Pk	La Sierra (3)	Magnolia	Downtown	Airport	Merged	Univ Corr	Syamore	Merged	Gen. Hsg Set-Aside
2008-09	85,085	958,289	692,343	1,598,511	3,262,776	625,175	1,511,444	871,906	2,383,350	993,123	1,394,814	2,387,937	11,908,380
2009-10	89,729	776,222	608,173	1,419,090	2,522,587	586,196	1,463,512	856,566	2,320,078	976,540	1,400,714	2,377,254	10,609,600
2010-11	94,465	662,953	554,383	1,124,682	2,158,762	537,287	1,365,890	856,231	2,222,121	951,647	1,279,686	2,231,333	9,491,521
2011-12	94,465	628,852	538,786	949,582	2,069,786	492,074	1,330,470	846,345	2,176,815	918,416	1,179,618	2,098,034	8,953,928
2012-13	94,465	628,852	538,786	949,582	2,069,786	492,074	1,330,470	846,345	2,176,815	918,416	1,179,618	2,098,034	8,953,928
2013-14	99,297	656,148	550,329	998,466	2,202,529	514,353	1,359,023	866,595	2,225,617	940,461	1,203,712	2,144,173	9,291,616
2014-15	104,225	683,990	562,102	1,048,328	2,337,927	537,078	1,388,146	887,250	2,275,396	962,948	1,228,288	2,191,235	9,636,057
2015-16	109,251	712,389	574,111	1,099,188	2,476,033	560,257	1,417,853	908,318	2,326,171	985,884	1,253,355	2,239,239	9,987,387
2016-17	114,378	741,356	586,360	1,151,064	2,616,901	583,900	1,448,153	929,808	2,377,961	1,009,278	1,278,923	2,288,202	10,345,744
2017-18	119,608	770,903	598,854	1,203,979	2,760,587	608,016	1,479,059	951,727	2,430,786	1,033,141	1,305,003	2,338,144	10,711,268
2018-19	124,942	801,040	611,597	1,257,951	2,907,146	632,614	1,510,584	974,085	2,484,669	1,057,481	1,331,605	2,389,086	11,084,103
2019-20	130,383	831,780	624,596	1,313,003	3,056,636	657,704	1,542,739	996,890	2,539,628	1,082,308	1,358,738	2,441,046	11,464,394
2020-21	135,933	863,135	637,855	1,369,156	3,209,116	683,296	1,575,537	1,020,151	2,595,687	1,107,631	1,386,414	2,494,046	11,852,291
2021-22	141,593	895,117	651,378	1,426,432	3,364,646	709,400	1,608,991	1,043,877	2,652,868	1,133,461	1,414,644	2,548,105	12,247,946
2022-23	147,367	927,739	665,173	1,484,853	3,523,286	736,026	1,643,114	1,068,078	2,711,192	1,159,807	1,443,438	2,603,246	12,651,514
2023-24	153,257	961,013	679,243	1,544,443	3,685,100	763,184	1,677,920	1,092,762	2,770,682	1,186,681	1,472,809	2,659,489	13,063,154
2024-25	159,264	994,952	693,594	1,605,225	3,850,149	790,886	1,322,278	1,117,941	2,440,219	1,214,091	1,502,766	2,716,857	13,091,882
2025-26	165,391	1,029,571	708,233	1,667,223	4,018,499	819,141	1,351,052	1,143,623	2,494,675	1,242,050	1,533,323	2,775,373	13,512,715
2026-27	171,641	1,064,882	723,164	1,730,460	4,190,217	847,962	1,380,401	1,169,818	2,550,220	1,270,568	1,564,491	2,835,059	13,941,963
2027-28	178,016	1,100,898	738,394	1,794,962	4,365,369	877,359	1,410,338	1,196,538	2,606,876	1,299,657	1,596,282	2,895,939	14,379,797
2028-29	184,518	1,137,636	753,929	1,860,754	4,544,023	907,344	195,034	1,223,792	1,418,826	1,329,327	1,628,709	2,958,036	13,580,548
2029-30	191,150	1,175,108	-	1,927,862	4,726,251	937,929	199,714	742,935	942,649	1,359,591	1,661,785	3,021,375	12,731,174
2030-31	197,915	1,213,329	-	1,996,312	4,912,124	969,125	204,487	760,891	965,378	1,046,166	1,695,522	2,741,688	12,797,956
2031-32	204,816	1,197,926	-	2,066,131	5,101,714	1,000,945	209,356	779,206	988,562	1,070,207	1,729,933	2,800,140	13,155,418
2032-33	211,854	1,236,459	-	2,137,347	5,295,095	1,033,402	214,323	797,887	1,012,209	1,094,728	1,765,034	2,859,761	13,574,274
2033-34	219,033	1,275,763	-	2,209,987	5,492,345	1,066,508	219,389	112,606	331,995	1,119,739	1,800,836	2,920,575	13,297,172
2034-35	226,356	1,315,852	-	2,284,079	5,693,539	1,100,276	224,556	116,950	341,506	1,145,251	1,837,354	2,982,605	13,717,857
2035-36	233,825	1,356,744	-	2,359,654	5,898,757	1,134,719	229,826	121,380	351,206	1,171,273	1,874,602	3,045,875	14,146,955
2036-37	241,444	1,398,453	-	2,436,740	6,108,080	1,169,851	235,202	125,899	361,101	1,197,815	984,980	2,182,795	13,657,020
2037-38	249,215	1,440,997	-	2,515,368	6,321,589	1,205,686	-	-	-	26,281	58,741	85,022	11,568,661
2038-39	257,141	1,484,391	-	2,595,568	6,539,368	1,242,238	-	-	-	27,128	60,146	87,274	11,948,838
2039-40	265,226	1,528,653	-	2,677,372	6,761,503	1,279,520	-	-	-	27,991	61,579	89,570	12,336,618
2040-41	273,472	1,573,801	-	2,760,812	6,988,080	1,317,549	-	-	-	28,872	63,041	91,912	12,732,154
2041-42	281,884	1,619,851	-	2,845,921	7,219,189	1,356,337	-	-	-	29,770	64,532	94,302	13,135,601
2042-43	290,463	1,666,823	-	2,932,733	7,454,921	1,395,902	-	-	-	30,686	66,052	96,739	13,547,117
2043-44	299,215	1,714,733	-	3,021,280	7,695,366	1,436,258	-	-	-	-	-	-	13,867,638
2044-45	308,141	1,763,603	-	3,111,599	7,940,621	-	-	-	-	-	-	-	12,815,823
2045-46	317,246	305,623	-	3,203,724	8,190,781	-	-	-	-	-	-	-	11,700,128
2046-47	326,533	314,241	-	3,297,691	8,445,944	-	-	-	-	-	-	-	12,057,876
2047-48	336,005	323,032	-	3,393,538	8,706,210	-	-	-	-	-	-	-	12,422,780
2048-49	345,668	331,998	-	3,491,301	8,971,682	-	-	-	-	-	-	-	12,794,981
	-	-	-	-	-	-	-	-	-	-	-	-	

(1) Amounts shown equal the gross housing set-aside revenue estimated to be generated by each Project Area.
(2) Excludes housing revenues generated by these areas because of restrictions as to their expenditure.
(3) According to Agency staff, including the Agency's attorney, housing revenues for La Sierra are not restricted and can be used for general housing purposes.

APPENDIX B

2008 American Community Survey

2008 American Community Survey 1-Year Estimates
Riverside city, California
Demographic and Housing Estimates

ACS Demographic and Housing Estimates	Estimate	Margin of Error	Percent	Margin of Error
SEX AND AGE				
Total population	**305,428**	**+/-14,749**	**305,428**	**(X)**
Male	155,194	+/-8,922	50.8%	+/-1.2
Female	150,234	+/-7,583	49.2%	+/-1.2
Under 5 years	26,142	+/-3,341	8.6%	+/-0.9
5 to 9 years	20,718	+/-3,187	6.8%	+/-0.9
10 to 14 years	22,374	+/-2,565	7.3%	+/-0.7
15 to 19 years	25,773	+/-3,183	8.4%	+/-1.0
20 to 24 years	30,967	+/-3,343	10.1%	+/-1.1
25 to 34 years	60,582	+/-5,110	19.8%	+/-1.4
35 to 44 years	40,148	+/-4,054	13.1%	+/-1.0
45 to 54 years	35,167	+/-2,767	11.5%	+/-1.0
55 to 59 years	11,542	+/-1,642	3.8%	+/-0.6
60 to 64 years	7,751	+/-1,158	2.5%	+/-0.4
65 to 74 years	11,023	+/-1,587	3.6%	+/-0.5
75 to 84 years	9,165	+/-1,734	3.0%	+/-0.6
85 years and over	4,076	+/-1,204	1.3%	+/-0.4
Median age (years)	28.9	+/-0.9	(X)	(X)
18 years and over	224,528	+/-9,623	73.5%	+/-1.5
21 years and over	204,915	+/-8,868	67.1%	+/-1.4
62 years and over	28,423	+/-2,689	9.3%	+/-0.8
65 years and over	24,264	+/-2,569	7.9%	+/-0.8
18 years and over	**224,528**	**+/-9,623**	**224,528**	**(X)**
Male	113,594	+/-6,285	50.6%	+/-1.4
Female	110,934	+/-5,188	49.4%	+/-1.4
65 years and over	**24,264**	**+/-2,569**	**24,264**	**(X)**
Male	9,951	+/-1,474	41.0%	+/-3.4
Female	14,313	+/-1,570	59.0%	+/-3.4
RACE				
Total population	**305,428**	**+/-14,749**	**305,428**	**(X)**
One race	293,365	+/-14,633	96.1%	+/-1.1
Two or more races	12,063	+/-3,253	3.9%	+/-1.1
One race	293,365	+/-14,633	96.1%	+/-1.1
White	194,443	+/-11,939	63.7%	+/-2.4
Black or African American	19,024	+/-4,019	6.2%	+/-1.2
American Indian and Alaska Native	2,791	+/-1,132	0.9%	+/-0.4
Cherokee tribal grouping	N	N	N	N
Chippewa tribal grouping	N	N	N	N
Navajo tribal grouping	N	N	N	N
Sioux tribal grouping	N	N	N	N
Asian	22,447	+/-4,173	7.3%	+/-1.3
Asian Indian	1,522	+/-1,176	0.5%	+/-0.4
Chinese	2,955	+/-1,051	1.0%	+/-0.4
Filipino	5,026	+/-2,211	1.6%	+/-0.7

Japanese	709	+/-568	0.2%	+/-0.2
Korean	1,799	+/-1,118	0.6%	+/-0.4
Vietnamese	7,087	+/-3,110	2.3%	+/-1.0
Other Asian	3,349	+/-1,461	1.1%	+/-0.5
Native Hawaiian and Other Pacific Islander	1,793	+/-1,662	0.6%	+/-0.5
Native Hawaiian	N	N	N	N
Guamanian or Chamorro	N	N	N	N
Samoan	N	N	N	N
Other Pacific Islander	N	N	N	N
Some other race	52,867	+/-6,439	17.3%	+/-2.1
Two or more races	12,063	+/-3,253	3.9%	+/-1.1
White and Black or African American	3,008	+/-1,992	1.0%	+/-0.7
White and American Indian and Alaska Native	1,437	+/-994	0.5%	+/-0.3
White and Asian	1,827	+/-957	0.6%	+/-0.3
Black or African American and American Indian and Alaska Native	152	+/-250	0.0%	+/-0.1
Race alone or in combination with one or more other races				
Total population	**305,428**	**+/-14,749**	**305,428**	**(X)**
White	204,927	+/-12,332	67.1%	+/-2.5
Black or African American	22,851	+/-4,319	7.5%	+/-1.3
American Indian and Alaska Native	5,665	+/-1,902	1.9%	+/-0.6
Asian	25,317	+/-4,180	8.3%	+/-1.3
Native Hawaiian and Other Pacific Islander	2,449	+/-1,637	0.8%	+/-0.5
Some other race	57,603	+/-6,628	18.9%	+/-2.1
HISPANIC OR LATINO AND RACE				
Total population	**305,428**	**+/-14,749**	**305,428**	**(X)**
Hispanic or Latino (of any race)	146,137	+/-10,769	47.8%	+/-2.5
Mexican	132,858	+/-10,485	43.5%	+/-2.5
Puerto Rican	1,068	+/-782	0.3%	+/-0.3
Cuban	1,087	+/-861	0.4%	+/-0.3
Other Hispanic or Latino	11,124	+/-3,041	3.6%	+/-1.0
Not Hispanic or Latino	159,291	+/-10,356	52.2%	+/-2.5
White alone	110,073	+/-7,460	36.0%	+/-2.2
Black or African American alone	18,156	+/-3,932	5.9%	+/-1.2
American Indian and Alaska Native alone	1,869	+/-994	0.6%	+/-0.3
Asian alone	21,506	+/-4,228	7.0%	+/-1.3
Native Hawaiian and Other Pacific Islander alone	1,793	+/-1,662	0.6%	+/-0.5
Some other race alone	352	+/-382	0.1%	+/-0.1
Two or more races	5,542	+/-2,312	1.8%	+/-0.7
Two races including Some other race	212	+/-220	0.1%	+/-0.1
Two races excluding Some other race, and Three or more races	5,330	+/-2,339	1.7%	+/-0.8
Total housing units	**99,720**	**+/-3,723**	**(X)**	**(X)**

2008 American Community Survey 1-Year Estimates
Riverside city, California
Housing Characteristics

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
HOUSING OCCUPANCY				
Total housing units	**99,720**	**+/-3,723**	**99,720**	**(X)**
Occupied housing units	90,306	+/-3,555	90.6%	+/-2.1
Vacant housing units	9,414	+/-2,200	9.4%	+/-2.1
Homeowner vacancy rate	2.1	+/-1.4	(X)	(X)
Rental vacancy rate	8.3	+/-3.0	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	**99,720**	**+/-3,723**	**99,720**	**(X)**
1-unit, detached	63,735	+/-3,219	63.9%	+/-2.1
1-unit, attached	3,909	+/-919	3.9%	+/-0.9
2 units	1,847	+/-847	1.9%	+/-0.8
3 or 4 units	4,268	+/-1,189	4.3%	+/-1.2
5 to 9 units	7,610	+/-1,638	7.6%	+/-1.6
10 to 19 units	6,859	+/-1,639	6.9%	+/-1.6
20 or more units	9,479	+/-1,554	9.5%	+/-1.6
Mobile home	2,013	+/-564	2.0%	+/-0.6
Boat, RV, van, etc.	0	+/-294	0.0%	+/-0.2
YEAR STRUCTURE BUILT				
Total housing units	**99,720**	**+/-3,723**	**99,720**	**(X)**
Built 2005 or later	3,745	+/-965	3.8%	+/-1.0
Built 2000 to 2004	10,897	+/-1,753	10.9%	+/-1.7
Built 1990 to 1999	9,041	+/-1,762	9.1%	+/-1.7
Built 1980 to 1989	14,396	+/-1,635	14.4%	+/-1.5
Built 1970 to 1979	18,921	+/-2,147	19.0%	+/-2.0
Built 1960 to 1969	13,024	+/-2,153	13.1%	+/-2.1
Built 1950 to 1959	20,061	+/-2,221	20.1%	+/-2.1
Built 1940 to 1949	4,412	+/-915	4.4%	+/-0.9
Built 1939 or earlier	5,223	+/-1,120	5.2%	+/-1.1
ROOMS				
Total housing units	**99,720**	**+/-3,723**	**99,720**	**(X)**
1 room	2,066	+/-766	2.1%	+/-0.8
2 rooms	2,243	+/-687	2.2%	+/-0.7
3 rooms	12,940	+/-1,928	13.0%	+/-1.9
4 rooms	18,459	+/-2,375	18.5%	+/-2.2
5 rooms	20,463	+/-1,919	20.5%	+/-1.9
6 rooms	17,237	+/-2,093	17.3%	+/-1.9
7 rooms	12,493	+/-1,699	12.5%	+/-1.6
8 rooms	8,406	+/-1,413	8.4%	+/-1.4
9 rooms or more	5,413	+/-1,020	5.4%	+/-1.0
Median rooms	5.2	+/-0.1	(X)	(X)
BEDROOMS				
Total housing units	**99,720**	**+/-3,723**	**99,720**	**(X)**
No bedroom	2,557	+/-945	2.6%	+/-1.0
1 bedroom	14,197	+/-1,863	14.2%	+/-1.8
2 bedrooms	25,078	+/-2,551	25.1%	+/-2.3
3 bedrooms	33,204	+/-2,488	33.3%	+/-2.3
4 bedrooms	20,737	+/-2,239	20.8%	+/-2.1
5 or more bedrooms	3,947	+/-917	4.0%	+/-0.9
HOUSING TENURE				
Occupied housing units	**90,306**	**+/-3,555**	**90,306**	**(X)**

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
Owner-occupied	48,733	+/-2,942	54.0%	+/-2.8
Renter-occupied	41,573	+/-3,156	46.0%	+/-2.8
Average household size of owner-occupied unit	3.57	+/-0.17	(X)	(X)
Average household size of renter-occupied unit	2.99	+/-0.16	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	**90,306**	**+/-3,555**	**90,306**	**(X)**
Moved in 2005 or later	44,706	+/-3,638	49.5%	+/-2.9
Moved in 2000 to 2004	18,207	+/-1,992	20.2%	+/-2.1
Moved in 1990 to 1999	13,887	+/-1,665	15.4%	+/-1.9
Moved in 1980 to 1989	5,220	+/-1,018	5.8%	+/-1.1
Moved in 1970 to 1979	4,866	+/-1,077	5.4%	+/-1.2
Moved in 1969 or earlier	3,420	+/-723	3.8%	+/-0.8
VEHICLES AVAILABLE				
Occupied housing units	**90,306**	**+/-3,555**	**90,306**	**(X)**
No vehicles available	5,685	+/-1,054	6.3%	+/-1.2
1 vehicle available	26,290	+/-2,611	29.1%	+/-2.5
2 vehicles available	34,967	+/-2,815	38.7%	+/-2.7
3 or more vehicles available	23,364	+/-2,144	25.9%	+/-2.2
HOUSE HEATING FUEL				
Occupied housing units	**90,306**	**+/-3,555**	**90,306**	**(X)**
Utility gas	69,190	+/-3,548	76.6%	+/-2.2
Bottled, tank, or LP gas	709	+/-340	0.8%	+/-0.4
Electricity	17,934	+/-1,985	19.9%	+/-2.1
Fuel oil, kerosene, etc.	0	+/-294	0.0%	+/-0.2
Coal or coke	0	+/-294	0.0%	+/-0.2
Wood	256	+/-192	0.3%	+/-0.2
Solar energy	0	+/-294	0.0%	+/-0.2
Other fuel	121	+/-143	0.1%	+/-0.2
No fuel used	2,096	+/-819	2.3%	+/-0.9
SELECTED CHARACTERISTICS				
Occupied housing units	**90,306**	**+/-3,555**	**90,306**	**(X)**
Lacking complete plumbing facilities	112	+/-130	0.1%	+/-0.1
Lacking complete kitchen facilities	662	+/-467	0.7%	+/-0.5
No telephone service available	699	+/-419	0.8%	+/-0.5
OCCUPANTS PER ROOM				
Occupied housing units	**90,306**	**+/-3,555**	**90,306**	**(X)**
1.00 or less	83,282	+/-3,684	92.2%	+/-1.4
1.01 to 1.50	4,642	+/-972	5.1%	+/-1.1
1.51 or more	2,382	+/-828	2.6%	+/-0.9
VALUE				
Owner-occupied units	**48,733**	**+/-2,942**	**48,733**	**(X)**
Less than $50,000	1,334	+/-468	2.7%	+/-1.0
$50,000 to $99,999	719	+/-325	1.5%	+/-0.7
$100,000 to $149,999	1,025	+/-438	2.1%	+/-0.9
$150,000 to $199,999	3,376	+/-1,132	6.9%	+/-2.3
$200,000 to $299,999	10,537	+/-1,652	21.6%	+/-3.0
$300,000 to $499,999	23,877	+/-2,328	49.0%	+/-3.7
$500,000 to $999,999	6,915	+/-1,316	14.2%	+/-2.6
$1,000,000 or more	950	+/-380	1.9%	+/-0.8
Median (dollars)	343,400	+/-9,134	(X)	(X)
MORTGAGE STATUS				

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
Owner-occupied units	**48,733**	**+/-2,942**	**48,733**	**(X)**
Housing units with a mortgage	39,096	+/-2,991	80.2%	+/-2.7
Housing units without a mortgage	9,637	+/-1,276	19.8%	+/-2.7
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	**39,096**	**+/-2,991**	**39,096**	**(X)**
Less than $300	54	+/-92	0.1%	+/-0.2
$300 to $499	152	+/-146	0.4%	+/-0.4
$500 to $699	441	+/-249	1.1%	+/-0.6
$700 to $999	2,626	+/-637	6.7%	+/-1.6
$1,000 to $1,499	7,705	+/-1,436	19.7%	+/-3.5
$1,500 to $1,999	6,671	+/-1,082	17.1%	+/-2.6
$2,000 or more	21,447	+/-2,469	54.9%	+/-3.9
Median (dollars)	2,149	+/-110	(X)	(X)
Housing units without a mortgage	**9,637**	**+/-1,276**	**9,637**	**(X)**
Less than $100	41	+/-67	0.4%	+/-0.7
$100 to $199	970	+/-518	10.1%	+/-4.9
$200 to $299	2,114	+/-614	21.9%	+/-5.7
$300 to $399	2,274	+/-632	23.6%	+/-6.4
$400 or more	4,238	+/-944	44.0%	+/-7.8
Median (dollars)	372	+/-34	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	**38,994**	**+/-2,977**	**38,994**	**(X)**
Less than 20.0 percent	7,797	+/-1,140	20.0%	+/-2.6
20.0 to 24.9 percent	4,182	+/-1,017	10.7%	+/-2.6
25.0 to 29.9 percent	5,080	+/-1,047	13.0%	+/-2.5
30.0 to 34.9 percent	3,720	+/-1,010	9.5%	+/-2.4
35.0 percent or more	18,215	+/-2,257	46.7%	+/-4.1
Not computed	102	+/-118	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	**9,302**	**+/-1,267**	**9,302**	**(X)**
Less than 10.0 percent	4,742	+/-936	51.0%	+/-6.9
10.0 to 14.9 percent	2,011	+/-609	21.6%	+/-5.9
15.0 to 19.9 percent	775	+/-413	8.3%	+/-4.2
20.0 to 24.9 percent	645	+/-354	6.9%	+/-3.8
25.0 to 29.9 percent	285	+/-216	3.1%	+/-2.3
30.0 to 34.9 percent	201	+/-217	2.2%	+/-2.3
35.0 percent or more	643	+/-319	6.9%	+/-3.5
Not computed	335	+/-232	(X)	(X)
GROSS RENT				
Occupied units paying rent	**40,477**	**+/-3,100**	**40,477**	**(X)**
Less than $200	75	+/-122	0.2%	+/-0.3
$200 to $299	291	+/-308	0.7%	+/-0.8
$300 to $499	1,227	+/-588	3.0%	+/-1.5
$500 to $749	3,785	+/-953	9.4%	+/-2.4
$750 to $999	9,833	+/-1,864	24.3%	+/-4.1
$1,000 to $1,499	16,798	+/-2,233	41.5%	+/-4.8
$1,500 or more	8,468	+/-1,693	20.9%	+/-3.6
Median (dollars)	1,135	+/-44	(X)	(X)
No rent paid	1,096	+/-517	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				

Selected Housing Characteristics	Estimate	Margin of Error	Percent	Margin of Error
Occupied units paying rent (excluding units where GRAPI cannot be computed)	**40,213**	**+/-3,103**	**40,213**	**(X)**
Less than 15.0 percent	2,520	+/-866	6.3%	+/-2.0
15.0 to 19.9 percent	3,948	+/-1,018	9.8%	+/-2.4
20.0 to 24.9 percent	4,656	+/-1,168	11.6%	+/-2.7
25.0 to 29.9 percent	4,897	+/-1,224	12.2%	+/-3.1
30.0 to 34.9 percent	3,574	+/-1,100	8.9%	+/-2.6
35.0 percent or more	20,618	+/-2,378	51.3%	+/-4.6
Not computed	1,360	+/-542	(X)	(X)

2008 American Community Survey 1-Year Estimates
Riverside city, California
Social Characteristics

Selected Social Characteristics in the United States	Estimate	Margin of Error	Percent	Margin of Error
HOUSEHOLDS BY TYPE				
Total households	**90,306**	**+/-3,555**	**90,306**	**(X)**
Family households (families)	64,542	+/-3,381	71.5%	+/-2.6
With own children under 18 years	34,608	+/-2,956	38.3%	+/-3.0
Married-couple family	44,497	+/-2,598	49.3%	+/-2.7
With own children under 18 years	24,814	+/-2,557	27.5%	+/-2.7
Male householder, no wife present, family	5,843	+/-1,480	6.5%	+/-1.5
With own children under 18 years	2,243	+/-894	2.5%	+/-1.0
Female householder, no husband present, family	14,202	+/-1,782	15.7%	+/-1.8
With own children under 18 years	7,551	+/-1,551	8.4%	+/-1.7
Nonfamily households	25,764	+/-2,609	28.5%	+/-2.6
Householder living alone	19,415	+/-2,205	21.5%	+/-2.3
65 years and over	5,121	+/-941	5.7%	+/-1.0
Households with one or more people under 18 years	39,791	+/-3,131	44.1%	+/-3.1
Households with one or more people 65 years and over	16,386	+/-1,587	18.1%	+/-1.7
Average household size	3.30	+/-0.11	(X)	(X)
Average family size	3.87	+/-0.11	(X)	(X)
RELATIONSHIP				
Population in households	**298,387**	**+/-15,118**	**298,387**	**(X)**
Householder	90,306	+/-3,555	30.3%	+/-1.0
Spouse	44,390	+/-2,709	14.9%	+/-0.8
Child	105,859	+/-8,264	35.5%	+/-1.6
Other relatives	34,933	+/-5,329	11.7%	+/-1.6
Nonrelatives	22,899	+/-3,845	7.7%	+/-1.2
Unmarried partner	6,452	+/-1,747	2.2%	+/-0.6
MARITAL STATUS				
Males 15 years and over	**119,734**	**+/-6,395**	**119,734**	**(X)**
Never married	51,616	+/-4,915	43.1%	+/-2.6
Now married, except separated	55,133	+/-3,695	46.0%	+/-3.2
Separated	2,223	+/-1,016	1.9%	+/-0.8
Widowed	2,171	+/-827	1.8%	+/-0.7
Divorced	8,591	+/-1,934	7.2%	+/-1.5
Females 15 years and over	**116,460**	**+/-5,594**	**116,460**	**(X)**
Never married	40,871	+/-3,905	35.1%	+/-2.5
Now married, except separated	51,354	+/-3,163	44.1%	+/-2.5
Separated	2,580	+/-903	2.2%	+/-0.8
Widowed	8,065	+/-1,273	6.9%	+/-1.1
Divorced	13,590	+/-2,315	11.7%	+/-1.8

Selected Social Characteristics in the United States	Estimate	Margin of Error	Percent	Margin of Error
FERTILITY				
Number of women 15 to 50 years old who had a birth in the past 12 months	**4,893**	**+/-1,365**	**4,893**	**(X)**
Unmarried women (widowed, divorced, and never married)	1,216	+/-692	24.9%	+/-12.5
Per 1,000 unmarried women	26	+/-15	(X)	(X)
Per 1,000 women 15 to 50 years old	58	+/-16	(X)	(X)
Per 1,000 women 15 to 19 years old	34	+/-31	(X)	(X)
Per 1,000 women 20 to 34 years old	86	+/-29	(X)	(X)
Per 1,000 women 35 to 50 years old	29	+/-17	(X)	(X)
GRANDPARENTS				
Number of grandparents living with own grandchildren under 18 years	**8,811**	**+/-1,685**	**8,811**	**(X)**
Responsible for grandchildren	1,770	+/-775	20.1%	+/-8.5
Years responsible for grandchildren				
Less than 1 year	582	+/-514	6.6%	+/-5.9
1 or 2 years	360	+/-288	4.1%	+/-3.1
3 or 4 years	388	+/-301	4.4%	+/-3.4
5 or more years	440	+/-320	5.0%	+/-3.7
Number of grandparents responsible for own grandchildren under 18 years	**1,770**	**+/-775**	**1,770**	**(X)**
Who are female	1,042	+/-445	58.9%	+/-12.8
Who are married	1,378	+/-717	77.9%	+/-16.6
SCHOOL ENROLLMENT				
Population 3 years and over enrolled in school	**93,194**	**+/-7,322**	**93,194**	**(X)**
Nursery school, preschool	4,183	+/-1,068	4.5%	+/-1.2
Kindergarten	4,793	+/-1,469	5.1%	+/-1.5
Elementary school (grades 1-8)	35,630	+/-4,288	38.2%	+/-3.0
High school (grades 9-12)	18,204	+/-2,482	19.5%	+/-2.2
College or graduate school	30,384	+/-3,538	32.6%	+/-3.1
EDUCATIONAL ATTAINMENT				
Population 25 years and over	**179,454**	**+/-8,381**	**179,454**	**(X)**
Less than 9th grade	21,187	+/-3,232	11.8%	+/-1.7
9th to 12th grade, no diploma	19,693	+/-3,015	11.0%	+/-1.6
High school graduate (includes equivalency)	42,274	+/-4,474	23.6%	+/-2.1
Some college, no degree	41,754	+/-3,706	23.3%	+/-1.8
Associate's degree	12,825	+/-2,008	7.1%	+/-1.1
Bachelor's degree	24,332	+/-3,103	13.6%	+/-1.6
Graduate or professional degree	17,389	+/-2,631	9.7%	+/-1.5
Percent high school graduate or higher	77.2%	+/-2.1	(X)	(X)
Percent bachelor's degree or higher	23.2%	+/-2.1	(X)	(X)
VETERAN STATUS				
Civilian population 18 years and over	**224,147**	**+/-9,544**	**224,147**	**(X)**
Civilian veterans	14,135	+/-1,962	6.3%	+/-0.9
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION				
Total Civilian Noninstitutionalized Population	**303,312**	**+/-14,881**	**303,312**	**(X)**
With a disability	28,215	+/-4,422	9.3%	+/-1.4
Under 18 years	**80,900**	**+/-7,156**	**80,900**	**(X)**
With a disability	2,111	+/-999	2.6%	+/-1.2
18 to 64 years	**198,148**	**+/-9,040**	**198,148**	**(X)**
With a disability	15,236	+/-3,389	7.7%	+/-1.6

Selected Social Characteristics in the United States	Estimate	Margin of Error	Percent	Margin of Error
65 years and over	**24,264**	**+/-2,569**	**24,264**	**(X)**
With a disability	10,868	+/-1,750	44.8%	+/-5.8
RESIDENCE 1 YEAR AGO				
Population 1 year and over	**300,543**	**+/-14,693**	**300,543**	**(X)**
Same house	236,840	+/-14,881	78.8%	+/-2.7
Different house in the U.S.	60,398	+/-8,061	20.1%	+/-2.6
Same county	44,191	+/-7,703	14.7%	+/-2.5
Different county	16,207	+/-2,990	5.4%	+/-1.0
Same state	13,241	+/-2,814	4.4%	+/-0.9
Different state	2,966	+/-1,421	1.0%	+/-0.5
Abroad	3,305	+/-2,146	1.1%	+/-0.7
PLACE OF BIRTH				
Total population	**305,428**	**+/-14,749**	**305,428**	**(X)**
Native	230,048	+/-11,901	75.3%	+/-2.1
Born in United States	227,475	+/-11,884	74.5%	+/-2.1
State of residence	181,036	+/-11,548	59.3%	+/-2.0
Different state	46,439	+/-3,388	15.2%	+/-1.3
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	2,573	+/-879	0.8%	+/-0.3
Foreign born	75,380	+/-7,775	24.7%	+/-2.1
U.S. CITIZENSHIP STATUS				
Foreign-born population	**75,380**	**+/-7,775**	**75,380**	**(X)**
Naturalized U.S. citizen	26,150	+/-4,008	34.7%	+/-4.4
Not a U.S. citizen	49,230	+/-6,407	65.3%	+/-4.4
YEAR OF ENTRY				
Population born outside the United States	**77,953**	**+/-7,966**	**77,953**	**(X)**
Native	**2,573**	**+/-879**	**2,573**	**(X)**
Entered 2000 or later	810	+/-644	31.5%	+/-17.9
Entered before 2000	1,763	+/-528	68.5%	+/-17.9
Foreign born	**75,380**	**+/-7,775**	**75,380**	**(X)**
Entered 2000 or later	22,923	+/-3,861	30.4%	+/-4.0
Entered before 2000	52,457	+/-6,146	69.6%	+/-4.0
WORLD REGION OF BIRTH OF FOREIGN BORN				
Foreign-born population, excluding population born at sea	**N**	**N**	**N**	**(X)**
Europe	N	N	N	N
Asia	N	N	N	N
Africa	N	N	N	N
Oceania	N	N	N	N
Latin America	N	N	N	N
Northern America	N	N	N	N
LANGUAGE SPOKEN AT HOME				
Population 5 years and over	**279,286**	**+/-13,164**	**279,286**	**(X)**
English only	157,574	+/-10,758	56.4%	+/-3.0
Language other than English	121,712	+/-10,620	43.6%	+/-3.0
Speak English less than "very well"	58,000	+/-6,343	20.8%	+/-2.0
Spanish	97,407	+/-9,385	34.9%	+/-2.9
Speak English less than "very well"	47,842	+/-5,668	17.1%	+/-1.8
Other Indo-European languages	6,099	+/-2,575	2.2%	+/-0.9
Speak English less than "very well"	987	+/-597	0.4%	+/-0.2
Asian and Pacific Islander languages	16,691	+/-3,817	6.0%	+/-1.3
Speak English less than "very well"	8,927	+/-2,612	3.2%	+/-0.9
Other languages	1,515	+/-1,031	0.5%	+/-0.4

Selected Social Characteristics in the United States	Estimate	Margin of Error	Percent	Margin of Error
Speak English less than "very well"	244	+/-239	0.1%	+/-0.1
ANCESTRY				
Total population	**305,428**	**+/-14,749**	**305,428**	**(X)**
American	5,365	+/-1,618	1.8%	+/-0.5
Arab	882	+/-689	0.3%	+/-0.2
Czech	539	+/-364	0.2%	+/-0.1
Danish	806	+/-455	0.3%	+/-0.2
Dutch	3,849	+/-1,258	1.3%	+/-0.4
English	23,183	+/-4,006	7.6%	+/-1.3
French (except Basque)	5,231	+/-1,604	1.7%	+/-0.5
French Canadian	2,330	+/-1,151	0.8%	+/-0.4
German	31,099	+/-5,300	10.2%	+/-1.5
Greek	429	+/-332	0.1%	+/-0.1
Hungarian	557	+/-374	0.2%	+/-0.1
Irish	20,533	+/-4,259	6.7%	+/-1.4
Italian	12,736	+/-2,571	4.2%	+/-0.8
Lithuanian	157	+/-184	0.1%	+/-0.1
Norwegian	3,956	+/-1,297	1.3%	+/-0.4
Polish	3,190	+/-1,189	1.0%	+/-0.4
Portuguese	1,679	+/-1,183	0.5%	+/-0.4
Russian	1,210	+/-613	0.4%	+/-0.2
Scotch-Irish	2,078	+/-971	0.7%	+/-0.3
Scottish	2,908	+/-804	1.0%	+/-0.3
Slovak	53	+/-87	0.0%	+/-0.1
Subsaharan African	1,616	+/-1,601	0.5%	+/-0.5
Swedish	3,663	+/-1,506	1.2%	+/-0.5
Swiss	460	+/-443	0.2%	+/-0.1
Ukrainian	51	+/-86	0.0%	+/-0.1
Welsh	925	+/-480	0.3%	+/-0.2
West Indian (excluding Hispanic origin groups)	360	+/-291	0.1%	+/-0.1

2008 American Community Survey 1-Year Estimates
Riverside city, California
Economic Characteristics

Selected Economic Characteristics	Estimate	Margin of Error	Percent	Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	**232,018**	**+/-9,984**	**232,018**	**(X)**
In labor force	157,876	+/-7,851	68.0%	+/-1.8
Civilian labor force	157,495	+/-7,778	67.9%	+/-1.8
Employed	142,167	+/-7,072	61.3%	+/-1.9
Unemployed	15,328	+/-2,516	6.6%	+/-1.0
Armed Forces	381	+/-369	0.2%	+/-0.2
Not in labor force	74,142	+/-5,399	32.0%	+/-1.8
Civilian labor force	**157,495**	**+/-7,778**	**157,495**	**(X)**
Percent Unemployed	9.7%	+/-1.5	(X)	(X)
Females 16 years and over	**114,275**	**+/-5,520**	**114,275**	**(X)**
In labor force	68,461	+/-4,688	59.9%	+/-2.5
Civilian labor force	68,461	+/-4,688	59.9%	+/-2.5
Employed	62,479	+/-4,015	54.7%	+/-2.3
Own children under 6 years	**28,580**	**+/-3,654**	**28,580**	**(X)**
All parents in family in labor force	15,771	+/-2,675	55.2%	+/-7.8
Own children 6 to 17 years	**48,151**	**+/-4,811**	**48,151**	**(X)**

Selected Economic Characteristics	Estimate	Margin of Error	Percent	Margin of Error
All parents in family in labor force	32,485	+/-4,474	67.5%	+/-5.3
COMMUTING TO WORK				
Workers 16 years and over	**138,957**	**+/-7,020**	**138,957**	**(X)**
Car, truck, or van -- drove alone	105,656	+/-6,835	76.0%	+/-2.7
Car, truck, or van -- carpooled	17,533	+/-3,005	12.6%	+/-2.1
Public transportation (excluding taxicab)	3,959	+/-1,480	2.8%	+/-1.0
Walked	3,753	+/-1,124	2.7%	+/-0.8
Other means	3,237	+/-1,079	2.3%	+/-0.8
Worked at home	4,819	+/-1,633	3.5%	+/-1.2
Mean travel time to work (minutes)	27.9	+/-1.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	**142,167**	**+/-7,072**	**142,167**	**(X)**
Management, professional, and related occupations	43,418	+/-4,207	30.5%	+/-2.9
Service occupations	23,337	+/-3,374	16.4%	+/-2.1
Sales and office occupations	34,791	+/-3,547	24.5%	+/-2.2
Farming, fishing, and forestry occupations	459	+/-357	0.3%	+/-0.3
Construction, extraction, maintenance and repair occupations	17,457	+/-3,333	12.3%	+/-2.2
Production, transportation, and material moving occupations	22,705	+/-3,064	16.0%	+/-2.0
INDUSTRY				
Civilian employed population 16 years and over	**142,167**	**+/-7,072**	**142,167**	**(X)**
Agriculture, forestry, fishing and hunting, and mining	659	+/-435	0.5%	+/-0.3
Construction	12,926	+/-2,062	9.1%	+/-1.3
Manufacturing	16,638	+/-2,655	11.7%	+/-1.8
Wholesale trade	4,754	+/-1,321	3.3%	+/-0.9
Retail trade	17,395	+/-3,065	12.2%	+/-2.0
Transportation and warehousing, and utilities	7,229	+/-1,681	5.1%	+/-1.1
Information	1,402	+/-536	1.0%	+/-0.4
Finance and insurance, and real estate and rental and leasing	8,499	+/-1,454	6.0%	+/-1.0
Professional, scientific, and management, and administrative and waste management services	14,625	+/-2,433	10.3%	+/-1.6
Educational services, and health care and social assistance	33,904	+/-3,454	23.8%	+/-2.4
Arts, entertainment, and recreation, and accommodation, and food services	11,421	+/-2,258	8.0%	+/-1.4
Other services, except public administration	7,880	+/-2,029	5.5%	+/-1.4
Public administration	4,835	+/-1,285	3.4%	+/-0.9
CLASS OF WORKER				
Civilian employed population 16 years and over	**142,167**	**+/-7,072**	**142,167**	**(X)**
Private wage and salary workers	105,922	+/-6,874	74.5%	+/-2.5
Government workers	25,437	+/-3,125	17.9%	+/-2.2
Self-employed workers in own not incorporated business	10,597	+/-2,224	7.5%	+/-1.5
Unpaid family workers	211	+/-175	0.1%	+/-0.1
INCOME AND BENEFITS (IN 2008 INFLATION-ADJUSTED DOLLARS)				
Total households	**90,306**	**+/-3,555**	**90,306**	**(X)**
Less than $10,000	4,833	+/-1,047	5.4%	+/-1.2
$10,000 to $14,999	4,318	+/-935	4.8%	+/-1.1
$15,000 to $24,999	8,821	+/-1,782	9.8%	+/-2.0
$25,000 to $34,999	8,738	+/-1,649	9.7%	+/-1.7
$35,000 to $49,999	12,088	+/-1,736	13.4%	+/-1.8
$50,000 to $74,999	21,787	+/-2,046	24.1%	+/-2.1
$75,000 to $99,999	11,470	+/-1,881	12.7%	+/-2.0
$100,000 to $149,999	12,679	+/-1,932	14.0%	+/-2.0
$150,000 to $199,999	3,624	+/-985	4.0%	+/-1.1

Selected Economic Characteristics	Estimate	Margin of Error	Percent	Margin of Error
$200,000 or more	1,948	+/-596	2.2%	+/-0.7
Median household income (dollars)	56,859	+/-1,689	(X)	(X)
Mean household income (dollars)	67,951	+/-3,182	(X)	(X)
With earnings	79,081	+/-3,748	87.6%	+/-1.7
Mean earnings (dollars)	67,113	+/-3,198	(X)	(X)
With Social Security	17,292	+/-1,753	19.1%	+/-1.9
Mean Social Security income (dollars)	13,551	+/-771	(X)	(X)
With retirement income	10,749	+/-1,364	11.9%	+/-1.5
Mean retirement income (dollars)	22,579	+/-2,547	(X)	(X)
With Supplemental Security Income	3,284	+/-832	3.6%	+/-0.9
Mean Supplemental Security Income (dollars)	9,414	+/-1,504	(X)	(X)
With cash public assistance income	2,035	+/-634	2.3%	+/-0.7
Mean cash public assistance income (dollars)	3,559	+/-897	(X)	(X)
With Food Stamp benefits in the past 12 months	3,586	+/-1,040	4.0%	+/-1.2
Families	**64,542**	**+/-3,381**	**64,542**	**(X)**
Less than $10,000	2,730	+/-925	4.2%	+/-1.4
$10,000 to $14,999	1,893	+/-639	2.9%	+/-1.0
$15,000 to $24,999	5,161	+/-1,428	8.0%	+/-2.3
$25,000 to $34,999	6,112	+/-1,487	9.5%	+/-2.2
$35,000 to $49,999	9,570	+/-1,477	14.8%	+/-2.1
$50,000 to $74,999	14,633	+/-1,903	22.7%	+/-2.7
$75,000 to $99,999	9,385	+/-1,758	14.5%	+/-2.6
$100,000 to $149,999	10,598	+/-1,900	16.4%	+/-2.7
$150,000 to $199,999	2,854	+/-868	4.4%	+/-1.4
$200,000 or more	1,606	+/-502	2.5%	+/-0.8
Median family income (dollars)	60,988	+/-3,138	(X)	(X)
Mean family income (dollars)	73,994	+/-3,718	(X)	(X)
Per capita income (dollars)	22,141	+/-1,172	(X)	(X)
Nonfamily households	**25,764**	**+/-2,609**	**25,764**	**(X)**
Median nonfamily income (dollars)	35,890	+/-6,899	(X)	(X)
Mean nonfamily income (dollars)	46,718	+/-4,448	(X)	(X)
Median earnings for workers (dollars)	26,312	+/-1,275	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	40,979	+/-1,845	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	34,951	+/-3,907	(X)	(X)
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	9.3%	+/-1.6	(X)	(X)
With related children under 18 years	13.6%	+/-2.5	(X)	(X)
With related children under 5 years only	20.8%	+/-8.5	(X)	(X)
Married couple families	5.9%	+/-1.7	(X)	(X)
With related children under 18 years	8.1%	+/-2.4	(X)	(X)
With related children under 5 years only	7.2%	+/-5.3	(X)	(X)
Families with female householder, no husband present	22.4%	+/-6.1	(X)	(X)
With related children under 18 years	32.3%	+/-8.8	(X)	(X)
With related children under 5 years only	60.5%	+/-22.3	(X)	(X)
All people	13.5%	+/-1.8	(X)	(X)
Under 18 years	18.0%	+/-3.5	(X)	(X)
Related children under 18 years	17.2%	+/-3.4	(X)	(X)
Related children under 5 years	26.4%	+/-6.5	(X)	(X)
Related children 5 to 17 years	12.9%	+/-3.2	(X)	(X)

Selected Economic Characteristics	Estimate	Margin of Error	Percent	Margin of Error
18 years and over	11.9%	+/-1.6	(X)	(X)
18 to 64 years	12.5%	+/-1.7	(X)	(X)
65 years and over	7.0%	+/-2.7	(X)	(X)
People in families	10.4%	+/-2.0	(X)	(X)
Unrelated individuals 15 years and over	29.4%	+/-3.9	(X)	(X)

2009 State of California Income Limits

County	Income Category	Number of Persons in Household 1	2	3	4	5	6	7	8
Riverside	Extremely Low	$14,400	$16,000	$18,000	$20,000	$21,600	$23,200	$24,800	$ 26,400
Area Median Income:	Very Low Income	$23,300	$26,650	$29,950	$33,300	$35,950	$38,650	$41,300	$ 43.950
$64,500	Lower Income	$37,300	$42,650	$47,950	$53,300	$57,550	$61,850	$66,100	$ 70,350
	Median Income	$45,150	$51,600	$58,050	$64,500	$69,650	$74,800	$80,000	$ 85,150
	Moderate Income	$54,200	$61,900	$69,650	$77,400	$83,600	$89,800	$96,000	$102,150

Regional Housing Needs Allocation for January 1, 2006 – June 30, 2014

City	% very low income households	% low income households	% moderate income households	% above moderate income households	% total	No. of very low income households	No. of low income households	No. of moderate income households	No. of above moderate income households	Total
Riverside	23.6%	16.4%	18.4%	41.5%	100%	2,687	1,866	2,099	4,728	11,380