

CITY OF RANCHO CUCAMONGA
2021-2029 HOUSING ELEMENT

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INTRODUCTION

LEGAL FRAMEWORK

This 2021-2029 Housing Element represents the City of Rancho Cucamonga's effort in fulfilling the requirements under State Housing Element law. The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning and housing programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of the comprehensive General Plan.

Pursuant to State law, the Housing Element must be updated periodically according to statutory deadlines. This Housing Element covers the planning period of October 15, 2021 to October 15, 2029.

State Law requires that the Element include the following components:

- An analysis of the City's population, household, and employment base, and the characteristics of the housing stock.
- A summary of the present and projected housing needs of the City's households.
- A review of potential constraints to meeting the City's identified housing needs.
- An evaluation of opportunities that will further the development of new housing.
- A statement of the Housing Plan to address the identified housing needs.

RELATIONSHIP TO THE GENERAL PLAN

This Housing Element is being updated as part of the comprehensive update to the General Plan (PlanRC). As such, all elements of the General Plan have been reviewed for internal consistency. As individual elements are updated in the future, the City will review the various related elements for consistency.

COMMUNITY OUTREACH

To make PlanRC successful, extensive involvement by the community was prioritized to fully understand their values and ideas for the future. There were many opportunities for members to express their visions, collaborate with neighbors, and explore possible innovations in housing, transportation, recreation, and economic development throughout each planning phase. Specifically, during the Stakeholder Engagement phase, the City conducted stakeholder interviews, online surveys, and virtual workshops. PlanRC involved longtime residents, new residents, seniors, youth, clubs, organizations, business owners, and many more. Although in-person outreach was extremely limited due to COVID-19 constraints, the community adapted and found meaningful ways to get involved in PlanRC through digital engagement platforms. The City made sure to reach out and invite members of the community through the Healthy RC Steering Committee, Community Champions (Campeones para la Comunidad) and Healthy RC Youth Leaders to ensure that all segments of the population were included across the geographic, demographic and socio-economic spectrum. A summary of outreach activities conducted during the multi-year planning effort is provided below.

VIRTUAL COMMUNITY EVENTS AND WORKSHOPS

Two Zoom-based “Forum on Our Future” events were held. These interactive small group sessions built on results from the initial online visioning survey and engaged community members in informal dialogue on specific topics such as housing, resiliency, trails and mobility, equity and more.

The PlanRC Virtual Workshop was a robust and visually engaging character and place online event designed to engage community members in exploring visual images and ideas of what the City could be in the future. The week-long online activity allowed participants to drop in and view and rate character images for different community planning areas in the City – collections of photos represented different housing, activity centers, mobility options, business and job districts, and more.

Considering Our Options were organized as a series of online presentations and conversations to share how initial community input had been used to develop three land use and mobility scenarios. During these workshops, the community had an opportunity to share their thoughts on each scenario and take engage in live polling to provide additional feedback.

All community events were publicized to all segments of the community. Outreach material was provided to the public in English and Spanish. Spanish only breakout sessions were provided to accommodate those for whom English was a second language. In addition, socially distanced live sessions in the Council Chambers were an option for those who needed support with technology.

The comments received as a part of this outreach pertaining to the Housing Element are provided in Appendix A.

POP-UP EVENTS / ROADSHOWS

Roadshows with key community organizations, such as the RC Chamber of Commerce, realtors associations, industry leaders, and more, were also hosted at various points in the process to share specific elements of the General Plan and collect input.

STAKEHOLDER INTERVIEWS

At the start of the planning effort, 18 stakeholder interviews with Rancho Cucamonga industry leaders, community-based organizations, public-serving institutions, elected officials, and other stakeholders about issues and opportunities for PlanRC were conducted. These interviews provided some initial themes and topics to further explore in future engagement activities.

ONLINE SURVEYS

Two formal online surveys were conducted to guide engagement activities and future outreach. The surveys were available in multiple languages. The surveys asked about community members' vision and priorities for Rancho Cucamonga, and earned more than 800 responses.

VIDEOS

The PlanRC General Plan Video Series was designed to explain the General Plan update process, State requirements and existing conditions. Topics included housing, resiliency, community mobility, community health and equity, land use and community design. These engaging, short videos provided a helpful overview for community members to contextualize facets of the eventual General Plan and were housed on the project website.

THE PLANRC WEBSITE

The PlanRC website contained a wealth of resources for the community. It included project updates and background information, options to take existing surveys, summaries of all public engagement activities to reflect back to the community what was heard, and notices of upcoming opportunities to participate.

COMMENTS AND INTEGRATION

In the City's outreach, there was great interest from the community in developing multiple downtown areas, that would be a vibrant, denser, highly active place for people looking to live and work in a more compact area with access to a variety of goods and services. The community feedback suggested that in addition to the two downtown place types suggested, a third one be envisioned at Foothill Boulevard and Haven Avenue, near the Civic Center and existing commercial uses. Based on those comments, this area was revisioned as a third city center, with mixed use and residential densities of up to 100 du/acre.

SUMMARY

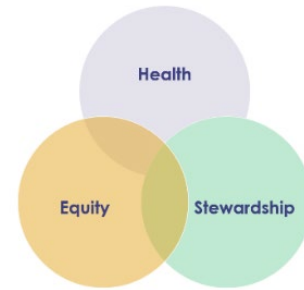
Community input was solicited and reflected throughout each phase of the planning process. In total, PlanRC received input from over 2,000 community members through online surveys and virtual meetings, and generated over 675,000 digital impressions through various social media platforms.

After extensive outreach and engagement, the following guiding community themes and core community values emerged.

Guiding Community Themes



Core Community Values



These values and themes identified by the community form the foundation of PlanRC, and served as a guide for the City, by the diverse community members who make up the City, for years to come.

HOUSING NEEDS ASSESSMENT

This section of the Housing Element discusses the characteristics of the City's population and housing stock as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment is comprised of the following components: 1) Community Profile, 2) Household Profile, 3) Special Housing Needs, 4) Housing Stock Characteristics, 5) Housing Preservation Needs, and 6) Regional Housing Needs.

COMMUNITY PROFILE

California Government Code §65583(a)(1) requires "[a]n analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels, including extremely low income households" This analysis is necessary as demographic changes, such as population growth or changes in age, can affect the type and amount of housing that is needed in a community.

Population Characteristics

According to the Department of Finance Population and Housing Unit Estimates, the City of Rancho Cucamonga had a population of approximately 175,522 as of January 1, 2020 (Table HE-1), representing an increase of only 6 percent over the past decade and significantly below that for the previous decade. Between 2000 and 2010 the City's population increased 29 percent, primarily during the first half of the decade before the collapse of the housing market in 2008. The road to economic and housing market recovery was long, impacting population growth during the past decade.

Table HE-1: Population Growth

City	Population				Percent Change		
	1990	2000	2010	2020	1990–2000	2000–2010	2010–2020
Fontana	87,535	128,928	196,069	213,000	47.3%	52.1%	17.8%
Ontario	133,197	158,007	163,924	182,871	18.6%	3.7%	11.6%
Rancho Cucamonga	101,409	127,743	165,269	175,522	26.0%	29.4%	6.2%
Upland	63,374	68,395	73,732	78,814	7.9%	7.8%	6.9%
San Bernardino County	1,418,380	1,710,139	2,035,210	2,180,537	20.6%	19.0%	7.1%

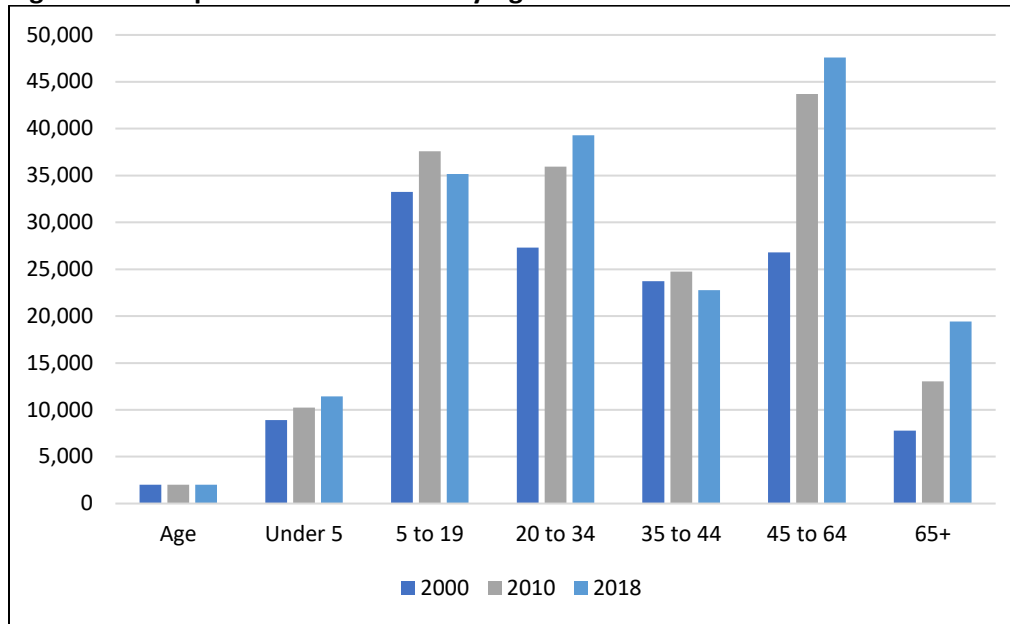
Source: U.S. Census, 1990, 2000, and 2010; SCAG 2020; DOF Table E-5 2020.

Population and Age Distribution

Age characteristics influence the type of housing needed. The median age for Rancho Cucamonga is rising, from 32.2 in 2000, to 34.5 in 2010, and 35.7 in 2018 (Table HE-2). From 2014-2018, the largest age cohorts were older adults, 45 to 64 years, and young adults, 20 to 34 years. Figure HE-1 illustrates a maturing population, evident by the significant population increases in the 45 to 64 age cohorts and 65 and over age cohort.

Table HE-2 further demonstrates a maturing population. While a significant portion of the City's population is relatively young (33.7% under the age of 25), increases in population from 2010 to 2018 in the 55 to 64 age cohort (24.5%) 65 to 74 age cohort (68.2%), 75 to 84 age cohort (20.9%) and 85 and over age cohort (20.8%) indicate a shift to a more mature population.

Figure HE-1: Population Distribution by Age



Source: U.S. Census 2000 and 2010; American Community Survey 2014-2018.

Table HE-2: Age Distribution

Age Groups	2000		2010		2018		Percent Change (2010 to 2018)
	Persons	Percent	Persons	Percent	Persons	Percent	
Under 5 years	8,900	7.0%	10,238	6.2%	11,450	6.5%	11.8%
5 to 9 years	10,984	8.6%	11,190	6.8%	10,593	6.0%	-5.3%
10 to 14 years	11,620	9.1%	12,711	7.7%	12,300	7.0%	-3.2%
15 to 19 years	10,639	8.3%	13,672	8.3%	12,269	7.0%	-10.3%
20 to 24 years	8,622	6.8%	12,104	7.3%	12,534	7.1%	3.6%
25 to 34 years	18,686	14.6%	23,848	14.4%	26,766	15.2%	12.2%
35 to 44 years	23,720	18.6%	24,752	15.0%	22,776	13.0%	-8.0%
45 to 54 years	18,391	14.4%	25,883	15.6%	25,380	14.4%	-1.9%
55 to 64 years	8,393	6.6%	17,827	10.8%	22,197	12.6%	24.5%
65 to 74 years	4,515	3.5%	7,707	4.7%	12,965	7.4%	68.2%
75 to 84 years	2,583	2.0%	3,845	2.3%	4,647	2.6%	20.9%
85 years and over	690	0.5%	1,492	0.9%	1,802	1.0%	20.8%
Total Population	127,743	1.0%	165,269	100.0%	175,679	100.0%	6.3%
Median Age	32.2		34.5		35.7		

Source: U.S. Census 2000 and 2010. American Community Survey 2014-2018.

Race and Ethnicity

The Census provides a significant number of detailed demographic characteristics for Rancho Cucamonga. Historically, the City's population consists predominantly of White residents but is diversifying over time, decreasing from 66.5 percent in 2000, to 62.0 percent in 2010, and 60.5 percent in 2018. Correspondingly the City's minority population, Hispanics and non-White groups, has increased from 57.3 percent (94,697) in 2010 to 63.2 percent (110,947) in 2018 (Table HE-3).

Table HE-3: Racial Characteristics

Race	2010		2018	
	Number	Percent	Number	Percent
Total Population	165,269	100.0%	175,679	100.0%
One Race	156,310	94.6%	165,489	94.2%
White	102,401	62.0%	106,344	60.5%
Black or African American	15,246	9.2%	16,381	9.3%
American Indian and Alaska Native	1,134	0.7%	1,406	0.8%
Asian	17,208	10.4%	22,729	12.9%
Native Hawaiian and other Pacific Islander	443	0.3%	527	0.3%
Some other race	19,878	12.0%	18,102	10.3%
Two or more races	8,959	5.4%	10,190	5.8%
HISPANIC OR LATINO AND RACE				
Total Population	165,269	100.0%	175,679	100.0%
Hispanic or Latino (of any race)	57,688	34.9%	66,540	37.9%
Not Hispanic or Latino Race	107,581	65.1%	109,139	62.1%
White alone	70,572	42.7%	64,732	36.8%
RACE ALONE OR IN COMBINATION WITH ONE OR MORE RACES ¹				
White	109,730	66.4%	114,564	65.2%
Black or African American	17,582	10.6%	19,289	11.0%
American Indian and Alaska Native	2,611	1.6%	4,075	2.3%
Asian	20,512	12.4%	26,371	15.0%
Native Hawaiian and Other Pacific Islander	1,132	0.7%	962	0.5%
Some other race	23,426	14.2%	21,657	12.3%

1. In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census 2010; American Community Survey 2014-2018.

Employment

Employment plays a major role in addressing housing needs because it is highly correlated to income; those residents with higher incomes have more housing options, and conversely, those persons with lower income typically have limited housing options. Looking at the employment market in Rancho Cucamonga as well as major employers and the types of jobs Rancho Cucamonga residents provide important information relative to housing needs. This is because the local employment market affects demand for housing and this demand changes the housing market. In 2020, Rancho Cucamonga had an unemployment rate of 6.7 percent, lower than the 9.0 percent unemployment rate countywide.

Table HE-4: Unemployment Statistics

County Statistics	Rancho Cucamonga	San Bernardino County
Population (2020)	175,522	2,180,537
Labor Force (2020)	97,100	988,200
Employed	90,700	898,700
Unemployed	6,500	89,500
Unemployment Rate	6.7%	9.0%

Source: State of California, EED Labor Force Data, October 2020; Department of Finance (DOF) E-1: City/County Population Estimates, January 2020.

The region and the City's growth are directly correlated to residential and economic development in Orange and Los Angeles Counties. As land costs increase in the City and sub-region, homebuilders, developers, and employers continue to look at Rancho Cucamonga for less expensive land than may be available in Orange or Los Angeles Counties.

Based upon information from the Southern California Association of Government's (SCAG) 2019 Rancho Cucamonga Local Profile, between 2007 and 2017, the number of jobs in the City rose by 31.2 percent, from 65,504 to 85,922 jobs. Between 2014 and 2018, 85,379 residents, or 61.5 percent of the population 16 years and over was employed. Table HE-5 and Table HE-6 show the industries in which these residents were employed and the respective percentage of the labor force. The largest employment industries were educational, health and social services at 25.8 percent, retail trade at 11.6 percent, and professional, scientific, management, administrative, and waste management services at 9.6 percent. Correspondingly, the two highest occupation sectors are management, business, scientific, and arts related occupations at 41.4 percent and sales and office occupations at 24.8 percent.

Table HE-5: Employment Characteristics by Occupation

Occupation	Number	Percent
Management, business, scientific and arts occupations	35,386	41.4%
Service occupations	12,286	14.4%
Sales and office occupations	21,214	24.8%
Natural resources, construction, and maintenance occupations	5,838	6.8%
Production, transportation, and material moving occupations	10,655	12.5%
Total	85,379	100.0%

Source: American Community Survey 2014-2018.

Table HE-6: Employment Characteristics by Industry

Industry	Number	Percent
Agriculture, forestry, fishing and hunting, and mining	256	0.3%
Construction	5,306	6.2%
Manufacturing	7,753	9.1%
Wholesale trade	2,875	3.4%
Retail trade	9,933	11.6%
Transportation and warehousing and utilities	6,127	7.2%
Information	1,380	1.6%
Finance, insurance, real estate, and rental and leasing	5,730	6.7%
Professional, scientific, management, administrative, waste management services	8,207	9.6%
Educational, health and social services	22,060	25.8%
Arts, entertainment, recreation, accommodation and food services	6,962	8.2%
Other services (except public administration)	3,762	4.4%
Public administration	5,028	5.9%
Total	85,379	100.0%

Source: American Community Survey 2014-2018.

Employment Status

The City has a sizeable labor force that increased by 47 percent (44,361) between 2000 and 2018. During this time the unemployment rate remained relatively stable from 3.7 percent in 2000 to 4.0 percent in 2018. During the same period, the City saw a marginal decrease in the employment rate from 65.7 percent in 2000, to 64.4 percent in 2011, and 61.5 in 2018 (Table HE-7). However, in absolute terms, the number of employed residents increased by 23,429 persons between 2000 and 2018.

Table HE-7: Employment Status

Employment Status	2000		2007-2011		2014-2018	
	Number	Percent	Number	Percent	Number	Percent
Population 16 years and over	94,364	100.0%	126,922	100.0%	138,725	100.0%
In labor force	65,509	69.4%	90,071	71.0%	90,977	65.6%
Civilian labor force	65,482	69.4%	89,910	70.8%	90,925	65.5%
Employed	61,950	65.7%	81,770	64.4%	85,379	61.5%
Unemployed	3,532	3.7%	8,140	6.4%	5,546	4.0%
Armed forces	27	0.0%	161	0.1%	52	0.0%
Not in labor force	28,855	30.6%	36,851	29.0%	47,748	34.4%
Females 16 years and over	47,752	100.0%	64,828	100.0%	71,187	100.0%
In labor force	30,608	64.1%	43,017	66.4%	42,872	60.2%
Employed	28,811	60.3%	39,124	60.4%	40,312	56.6%

Source: U.S. Census, 2000; American Community Survey 2007-2011 and 2014-2018.

Poverty Status

The 2014-2018 ACS identified that there were 2,785 families and 13,696 individuals below the poverty level (Table HE-8), representing about 6.5 percent of all families and 8.1 percent of the population. By far, poverty affects female-headed households disproportionately. About 25.4 percent of the female-headed families, with no husband present, and with children under 5 years of age live below the poverty level.

Table HE-8: Poverty Status

Subject	Number		Percent below poverty level
	All income levels	Below poverty level	
Families	42,843	2,785	6.50%
With related children under 18 years	21,648	2,165	10.00%
With related children under 5 years	3,796	338	8.90%
Families with female householder, no husband present	7,809	1,218	15.60%
With related children under 18 years	4,677	1,038	22.20%
With related children under 5 years	838	213	25.40%
All individuals for whom poverty status is determined	172,093	13,969	8.10%
Under 18 years	41,156	4,318	10.50%
65 years and over	19,306	1,127	5.80%
All individuals below:			
50 percent of poverty level	7,357	--	--
125 percent of poverty level	19,935	--	--
130 percent of poverty level	25,688	--	--

Source: American Community Survey 2014-2018.

HOUSEHOLD PROFILE

California Government Code §65583(a)(2) requires *"an analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock conditions."* Household characteristics play an important role in defining community needs. Household type and size, income levels, and the presence of special needs populations all affect the type of housing needed by residents. This section details the various household characteristics affecting housing needs in Rancho Cucamonga.

Household Type

A household can be defined as all persons living in a housing unit. Families are a subset of households, and include persons living together related by blood, marriage, or adoption. A single person living alone is also a household. Other households include unrelated people living in the same dwelling unit. Group quarters, such as convalescent facilities are not considered households.

Household type, income, and tenure can help to identify the special needs populations as well as other factors that affect the housing needs of the City. Rancho Cucamonga has a significant number of families with children, who typically look for larger dwellings. In contrast, single-person households tend to have smaller housing needs and look for smaller housing options (i.e., condos, apartments, etc.). While seniors may look for housing that is both affordable and easy to maintain.

Rancho Cucamonga's household profile has seen some important changes with respect to household types. As shown in Table HE-9, City remains a predominantly family community; family households increased by 8.8 percent between 2010 and 2018. The majority of these households do not have children; there has been a significant increase in the number of family households with no children between 2010 and 2018. The number of "other family" households increased by 16 percent. As of 2020, the DOF estimated that Rancho Cucamonga has 57,050 occupied housing units, representing a 5 percent increase since 2010.

According to the 2014-2018 ACS, the average household size is 3.17 for owner-occupied households and 2.95 for renter-occupied households.

Table HE-9: Household Characteristics

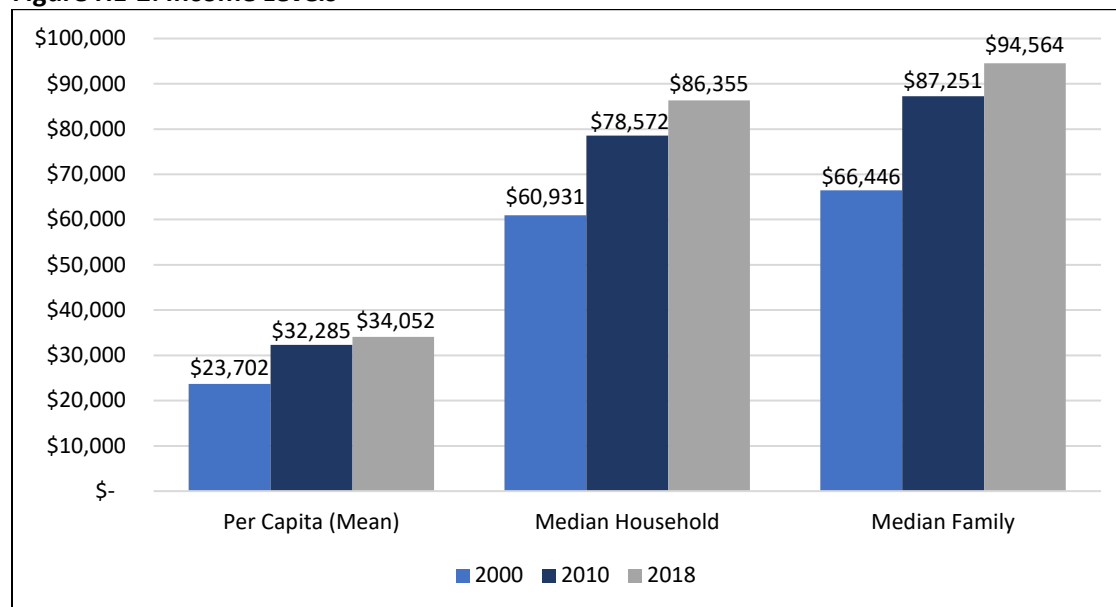
Household Type	2010		2018		Percent Change
	Households	Percent	Households	Percent	
Total Households	52,689	100.0%	55,950	100.0%	+6.2%
Family Households	39,377	74.7%	42,843	76.6%	+8.8%
Married With Children	15,185	28.8%	13,957	24.9%	-8.1%
Married No Children	14,336	27.2%	17,440	31.2%	+21.7%
Other Families	9,856	18.7%	11,446	20.5%	+16.1%
Non-Family Households	13,312	25.3%	13,107	23.4%	-1.5%
Singles	10,547	20.0%	10,383	18.6%	-1.6%
Other Non-Families	2,765	5.3%	2,724	4.9%	-1.5%
Average Household Size	2.98		3.09		--
Average Family Size	3.47		3.53		--

Source: American Community Survey 2006-2010 and 2014-2018.

Household Income

Household income is an important element affecting housing opportunities, as it is the primary factor determining the ability of households to balance housing costs with other basic necessities. The 2006-2010 ACS identified the median household income for Rancho Cucamonga at \$78,572, increasing to \$86,355 in 2018, which was significantly higher than the San Bernardino County median household income of \$55,845 in 2010 and \$60,164 in 2018. For Housing Element purposes, the State Department of Housing and Community Development (HCD) has established a median income of \$75,000 for San Bernardino County in 2020.

Figure HE-2: Income Levels



Source: U.S. Census 2000; American Community Survey 2006-2010 and 2014-2018.

Income Definitions

For planning and funding purposes, the State Department of Housing and Community Development (HCD) categorizes households into five income groups based on the County Median Area Median Income (AMI). These five income categories include:

- Extremely Low Income – Up to 30 percent of the AMI.
- Very Low Income – 31 to 50 percent of the AMI.
- Low Income – 51 to 80 percent of the AMI.
- Moderate Income – 81 to 120 percent of the AMI.
- Above Moderate Income – Greater than 120 percent of the AMI.

When combined, the extremely low, very low, and low income households are often referred to as lower income households.

Income by Household Type and Tenure

While housing choices, such as tenure (either owning or renting) and location are income dependent, household size and type often affect the proportion of income that can be spent on housing. Income data developed by HUD, based on the ACS, is used to provide an overview of income distribution by household type and tenure in Rancho Cucamonga. By looking at the breakdown of household type by income group, the housing needs of special groups can be identified. As shown in Table HE-10, Small Family households made up the majority of households in all income categories. Roughly 40 percent of all elderly households are in the extremely low, very low, and low income categories.

Table HE-10: Household Income Profile by Household Type

Household Type	Total Households		Elderly		Small Families		Large Families		Others	
	HH	%	HH	%	HH	%	HH	%	HH	%
<=30% HAMFI	3,840	6.9%	955	1.7%	1,565	2.8%	465	0.8%	850	1.5%
>30 to <=50% HAMFI	3,820	6.8%	1,550	2.8%	1,245	2.2%	430	0.8%	600	1.1%
>50 to <=80% HAMFI	6,000	10.7%	1,780	3.2%	2,385	4.3%	690	1.2%	1,145	2.0%
>80 to <=100% HAMFI	4,190	7.5%	1,125	2.0%	2,005	3.6%	385	0.7%	720	1.3%
>100% HAMFI	38,015	68.0%	5,490	9.8%	21,385	38.3%	5,325	9.5%	2,540	4.5%
Percent of Total HHs	55,870	100%	10,900	19.5%	28,585	51.2%	7,295	13.1%	5,855	10.5%

Elderly = Household contains at least one person 62 years of age or older

Small Families = Families with two to four members

Large Families = Families with five or more members

Others = Non-elderly, non-family households

HH = Households

HAMFI = HUD Area Median Family Income

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) Data (American Community Survey 2013-2017), 2020.

Housing Problems

Typical housing problems include cost burden, overcrowding, and substandard housing. Many lower income households (e.g., extremely low, very low, and low income) cope with the housing cost issues either by assuming a cost burden, or by occupying a smaller than needed, or substandard housing unit. Specifically, based on Comprehensive Housing Affordability Strategy (CHAS) statistics, 80.6 percent of the City's extremely low income, 87.2 percent of the very low income, and 77.9 percent of the low income households were experiencing one or more housing problems (e.g., cost burden, overcrowding, and substandard housing) according to U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordable Strategy (CHAS) data.

In general, the City's housing stock is in good condition. According to the 2000 Census, 42,229 units were available in 2000. A building spurt occurred from 1970-1979 when 21.5 percent, or 12,633 units, were constructed. A larger spurt occurred during the period from 1980-1989 when 28.5 percent, or 16,693 units, were added to the housing stock. The 1990s saw an increase of 8,853 units, and 14,797 units have been built since 2000 (2014-2018 ACS). According to the Department of Finance Population and Housing Estimates, 56,618 units were available in 2010 and 59,440 units were available in 2020; a five percent increase within the 10-year period.

Table HE-11: Housing Assistance Needs of Lower Income Households (2013-2017)

Household by Type, Income, and Housing Problem	Renters				Owners				Total HHs
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families	Total Owners	
Extremely Low Income (0-30% AMI)	455	1,120	350	2,520	500	445	115	1,315	3,835
<i>With any housing problem</i>	87.9%	89.7%	100.0%	85.1%	70.0%	77.5%	78.3%	72.2%	80.7%
<i>With cost burden >30%</i>	87.9%	89.3%	95.7%	83.3%	68.6%	77.5%	78.3%	71.7%	79.3%
<i>With cost burden > 50%</i>	87.9%	83.0%	91.4%	79.6%	67.0%	66.3%	65.2%	66.2%	75.0%
Very Low Income (31-50% AMI)	580	815	330	2,170	970	430	100	1,655	3,825
<i>With any housing problem</i>	100.0%	96.3%	93.9%	97.2%	66.5%	87.2%	100.0%	73.7%	87.1%

<i>With cost burden >30%</i>	100.9%	96.9%	93.9%	97.7%	66.5%	87.2%	94.0%	73.4%	87.2%
<i>With cost burden > 50%</i>	68.1%	73.0%	37.9%	70.7%	53.1%	82.6%	90.0%	63.4%	67.6%
Low Income (51-80% AMI)	555	1,230	340	2,865	1,225	1,155	350	3,135	6,000
<i>With any housing problem</i>	91.0%	80.5%	100.0%	86.9%	62.4%	68.4%	84.3%	69.9%	78.0%
<i>With cost burden >30%</i>	87.4%	79.7%	98.5%	85.3%	61.2%	68.4%	78.6%	68.7%	76.7%
<i>With cost burden > 50%</i>	38.7%	41.9%	33.8%	40.8%	33.9%	45.0%	50.0%	40.7%	40.8%
Moderate Income/Above Moderate (>81% AMI)	1,140	7,560	1,565	14,045	5,430	15,830	4,145	28,160	42,205
<i>With any housing problem</i>	45.6%	32.0%	56.5%	35.3%	25.1%	23.9%	27.7%	25.1%	28.5%
<i>With cost burden >30%</i>	44.7%	28.4%	22.0%	29.4%	24.5%	23.6%	19.2%	23.4%	25.4%
<i>With cost burden > 50%</i>	11.4%	1.1%	0.3%	1.6%	6.2%	5.0%	1.8%	5.0%	3.9%
Total Households	2,730	10,725	2,585	21,600	8,125	17,860	4,710	34,265	55,865
<i>With any housing problem</i>	73.4%	48.5%	72.9%	54.2%	38.5%	29.6%	34.7%	33.3%	41.4%
<i>With cost burden >30%</i>	72.5%	45.9%	51.2%	49.9%	37.8%	29.4%	26.6%	31.8%	38.8%
<i>With cost burden > 50%</i>	41.8%	19.8%	21.8%	22.9%	19.7%	11.0%	8.8%	13.4%	17.1%

Note: Data presented in this table are based on special tabulations from the American Community Survey (ACS) data. Due to the small sample size, the margins of errors can be significant. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) (ACS 2013-2017), 2020.

Overcrowding

Overcrowding is defined by HCD as a household with more than one person per room (excluding bathrooms, kitchen, etc.). Severe overcrowding is defined as more than 1.5 persons per room. From 2010 to 2018, the incidents of overcrowding increased for all households, including owner- and renter-households.

As shown in Table HE-12, increased overcrowding appears to disproportionately affect renter-households. ACS figures estimate that 7.9 percent of the renter-occupied households and 2.4 percent of the owner-occupied households were living in overcrowded conditions. These conditions can be attributed to high housing costs relative to income, combined with inadequately sized housing units. And when considering severely overcrowded conditions, the differences are similar as 2.5 percent of renter-occupied households and 0.5 percent of owner-occupied households were considered to be living in severely overcrowded conditions.

Table HE-12: Overcrowding by Tenure

	Owner-Households		Renter-Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
2010						
Total Overcrowded (>1.0 persons/room)	710	1.9%	1,028	5.9%	1,738	3.2%
Severely Overcrowded (>1.5 persons/room)	103	0.3%	192	1.1%	295	0.5%
2018						
Total Overcrowded (>1.0 persons/room)	826	2.4%	1,688	7.9%	2,514	4.5%
Severely Overcrowded (>1.5 persons/room)	169	0.5%	531	2.5%	700	1.3%

Source: U.S. Census 2010; American Community Survey 2014-2018.

Cost Burden

Employment, household income, and the availability of a wide range of housing types directly relate to housing affordability. Within Rancho Cucamonga, most owners and renters can afford their housing costs by the measure of affordability recognized by the Federal government. However, rising home prices could potentially push more owner and renter households into cost burden. Housing cost burden is defined as a housing cost that exceeds 30 percent of a household's gross income. A severe cost burden is a housing cost that exceeds 50 percent of a household's gross income. Housing cost burden is particularly problematic for the extremely low, very low, and low income households because a high housing cost typically leaves little resources remaining for a household to cover other living expenses. In the event of loss of income or employment, or unexpected expenses, these households are most at risk of becoming homeless.

In renter-occupied households, nearly 50 percent experience cost burden and 22.8 percent experience severe cost burden. Among owner-occupied households, 31.9 percent experience cost burden and 13.5 percent experience severe cost burden. Most notably, among all households 38.8 percent experience cost burden and 17.1 percent experience severe cost burden.

Table HE-11 shows that 80.7 percent of all extremely low income households had at least one housing problem. Also, 79.3 percent of extremely low income households had a cost burden of more than 30 percent. Among cost burdened extremely low income households, large renter families suffered the most with all households having at least one housing problem and 95.7 percent of larger renter-households having a cost burden exceeding 30 percent. The Housing Choice Voucher (HCV) program offered by the Housing Authority of the County of San Bernardino is the most significant resource for extremely low income households with housing cost burden. This Housing Element includes a program to promote the use of HCVs in the City (Program HE-6). Furthermore, the City will facilitate affordable housing development that includes extremely low income housing (Program HE-10).

Table HE-13, Table HE-14, Table HE-15 highlight the total percentage of renter- and owner-households overburdened by housing costs. Overall, cost burden affects renter-occupied households more severely than owner-occupied households in all income groups. As market rents are generally affordable to moderate income households, renters in this income group do not appear to be as impacted by a cost burden.

Table HE-13: Housing Cost Burden (>30%)

Household Type	Extremely Low Income (<=30% AMI)		Very Low Income (30-50% AMI)		Low Income (50-80% AMI)		Moderate Income (80-100% AMI)		Moderate and Above Income (>100% AMI)		TOTAL	
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent
Elderly	343	400	645	585	750	485	400	275	930	235	8,125	2,775
Small Families	345	1,000	375	790	790	980	725	825	3,010	1,295	17,860	10,725
Large Families	90	335	94	310	275	335	50	49	745	295	4,710	2,585
Others	165	365	100	435	340	645	145	435	595	685	3570	2,285
Total	950	2,095	1,220	2,110	2,155	2,445	1,320	1,590	5,275	2,530	10,920	10,770

>30% = Housing cost that exceeds 30 percent of a household's gross income.

Elderly = Household contains at least one person 62 years of age or older

Small Families = Families with two to four members

Large Families = Families with five or more members

Others = Non-elderly, non-family households

HAMFI = HUD Area Median Family Income.

Source: HUD CHAS Data (2013-2017 American Community Survey), 2020.

Table HE-14: Severe Housing Cost Burden (>50%)

Household Type	Extremely Low Income (<=30% AMI)		Very Low Income (30-50% AMI)		Low Income (50-80% AMI)		Moderate Income (80-100% AMI)		Moderate and Above Income (>100% AMI)		TOTAL	
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent
Elderly	335	400	515	395	415	215	175	55	160	75	8,125	2,775
Small Families	295	930	355	595	520	515	340	20	450	30	17,860	10,725
Large Families	75	320	90	125	175	115	15	4	60	0	4,710	2,585
Others	165	355	90	420	165	325	125	12	80	0	3,570	2,285
Total	875	2,005	1,055	1,530	1,280	1,165	655	100	750	130	4,615	4,930

>50% = Housing cost that exceeds 30 percent of a household's gross income.

Elderly = Household contains at least one person 62 years of age or older

Small Families = Families with two to four members

Large Families = Families with five or more members

Others = Non-elderly, non-family households

HAMFI = HUD Area Median Family Income.

Source: HUD CHAS Data (2013-2017 American Community Survey), 2020.

Table HE-15: Housing Cost Burden (Total Households)

Income	Extremely Low Income (<=30% AMI)		Very Low Income (30-50% AMI)		Low Income (50-80% AMI)		Moderate Income (80-100% AMI)		Moderate and Above Income (>100% AMI)		TOTAL	
	>30%	>50%	>30%	>50%	>30%	>50%	>30%	>50%	>30%	>50%	>30%	>50%
Cost Burden	>30%	>50%	>30%	>50%	>30%	>50%	>30%	>50%	>30%	>50%	>30%	>50%
Total Households	3,045	2,875	3,330	2,585	4,600	2,445	2,905	755	7,805	880	21,685	9,545

>30% = Housing cost that exceeds 30 percent of a household's gross income

>50% = Housing cost that exceeds 50 percent of a household's gross income

HH = Households

Source: HUD CHAS Data (2013-2017 American Community Survey), 2020.

Substandard Units

The general definition of a substandard unit is a unit that does not meet the Federal Housing Quality Standards of the Section 8 Rental Assistance Program and/or the City of Rancho Cucamonga's Development Code. While it is not possible to determine the number of units that meet such criteria, the number of units may be estimated by evaluating specific factors that indicate a unit is substandard. Specifically, the ACS identified incidences of substandard factors, including incomplete plumbing, the lack of complete kitchen facilities, and the lack of available telephone services. Approximately 0.3 percent of households lacked complete plumbing facilities, 0.7 percent lacked complete kitchen facilities, and 1.2 percent had no telephone service available. However, in today's technology, many households no longer subscribe to landline telephone services. Therefore, this is not necessarily an accurate reflection of housing conditions.

Table HE-16: Incidence of Substandard Factors

Factor Type	Owner	% Owner-Occupied Units	Renter	% Renter-Occupied Units	Total	% Occupied Units
Lacking Complete Plumbing Facilities	17	0.05%	141	0.65%	158	0.30%
Lacking Complete Kitchen Facilities	60	0.17%	352	1.63%	412	0.70%
No Telephone Service Available	124	0.36%	442	2.05%	694	1.20%

Source: American Community Survey 2014-2018.

Overall, the City's housing stock is in good condition. The Community Improvement division estimates that approximately 5% percent of the City's housing stock requires substantial rehabilitation and 1% percent requires replacement.

SPECIAL HOUSING NEEDS

California Government Code §65583(a)(7) requires "[a]n analysis of any special housing needs, such as those of the elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter."

State law recognizes that certain groups have greater difficulty in finding decent and affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, or disability status. In Rancho Cucamonga, special needs populations include the senior households, persons with disabilities, female headed households, large households, the homeless, and farmworkers.

Senior Households

Senior households have special housing needs due to a variety of concerns, including: a limited or fixed income, health care costs, transportation, disabilities, and access to housing. Rancho Cucamonga experienced a nearly 50 percent increase in senior residents from 2010 to 2018 (Table HE-2). The 2014-2018 ACS indicated that 17.8 percent of Rancho Cucamonga households were senior-headed, increasing from 11.5 percent in 2010.

Further, according to the 2014-2018 ACS, 19,414 persons 65 years of age and over reside in the City; representing a significant needs group. A large proportion of elderly renter- and owner-households have incomes below 80 percent of the Area Median Income (AMI). Within the elderly population, 57.3 percent of all elderly renters and 33.2 percent of all elderly homeowners are within the lower income categories (e.g., extremely low, very low, and low income). A cost burden greater than 30 percent of their income is experienced by 71.4 percent of all elderly renters and 37.8 percent of all elderly

homeowners (Table HE-13). Additionally, 41.1 percent of all elderly renters and 19.7 percent of all elderly homeowners experienced a cost burden greater than 50 percent of their income (Table HE-14).

Many senior citizens have reached their retirement years without adequate resources to meet their needs. For renters, the problem of living on fixed incomes in a housing market where costs increase faster than inflation can be difficult. Even those seniors who prepared well for their retirement may have had their savings depleted as the result of declining interest rates or a lengthy illness.

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. As demonstrated in the previous data, the elderly need assistance with rental housing, and local senior housing projects and Federal Section 8 rental assistance programs address the elderly rental need. Those seniors who own their own homes may have difficulty when non-housing expenses increase and their income does not. In such cases, home maintenance needs are often deferred. Elderly homeowners often need housing rehabilitation services; local repair and rehabilitation programs address the elderly homeowner need.

Persons with Disabilities

A disability is defined as a long lasting condition that impairs an individual's mobility, ability to work, or ability to care for themselves. There are different types of disabilities that create varying housing needs. These include the physically disabled, the developmentally disabled, and the mentally disabled. Disabled persons have special housing needs with regard to accessibility, location, and transportation and because of their fixed income, shortage of affordable and accessible housing, and higher health costs associated with their disability often have a reduced ability to afford adequate housing.

The 2014-2018 ACS identifies six different disability categories: 1) hearing difficulty, 2) vision difficulty, 3) cognitive difficulty, 4) ambulatory difficulty, 5) self-care difficulty, and 6) independent living difficulty. Persons with disabilities often require public assistance, including housing assistance. According to the 2014-2018 ACS, a total of 15,443 persons (8.9 percent of the population) in Rancho Cucamonga have a disability (Table HE-17). This includes 2.9 percent of those under 18 years old, 6.7 percent of those aged 18 to 64, and 34.8 percent of those aged 65 and older. In absolute terms, the 18 to 64 age group has the highest number of disabled persons, but in relative terms as a percentage of the population, the population age group of 65 and older has the highest number of disabled persons with almost half of the population having at least one disability.

Table HE-17: Disability Status (2014-2018)

Disability Type	% of Disabilities Tallied			
	Under 18	Age 18 to 64	Age 65+	Total
With a hearing difficulty	0.1%	1.7%	15.6%	2.9%
With a vision difficulty	0.5%	1.2%	7.0%	1.7%
With a cognitive difficulty	3.1%	2.5%	10.1%	3.5%
With an ambulatory difficulty	0.6%	3.0%	22.3%	4.8%
With a self-care difficulty	2.0%	1.3%	1.0%	9.3%
With an independent living difficulty	N/A	2.0%	18.0%	4.3%
Total Persons with Disabilities	1,232	7,491	6,720	15,443

Note: Persons may have multiple disabilities.

Source: American Community Survey 2014-2018.

The City's disabled population needs a range of facilities and services. Facilities include physical access to buildings and transportation. The minimum requirement is set forth by Federal legislation and the California Building Code. With keeping the minimum requirements for accessibility in mind, housing designed for persons in the community with disabilities is needed, especially affordable housing.

Accessibility features include lifts, ramps, grab bars, extra-wide doorways, special kitchen equipment, and special bathroom design. Such features are generally privately provided on a case-by-case basis. Disabled renters are permitted to make accessibility improvements, but low income disabled persons may need public assistance to achieve a livable dwelling unit.

According to the 2014-2018 ACS, 72.5 percent of residents with a disability are not in the labor force. For low income disabled residents, assistance with accessibility improvements and affordable housing are primary needs.

The range of services for the disabled includes full institutional care, transitional care, and independent living. Transitional care may be provided by families or through group quarters. The latter may include on-site professional or paraprofessional support. The State of California Community Care Licensing Division identifies a variety of residential care facilities in Rancho Cucamonga, these include: 4 Adult Day Care Facilities, 11 Adult Residential Facilities, 12 Residential Care for the Elderly Facilities, and 2 Small Family Home Care Facilities.

Persons with Developmental Disabilities

A developmental disability is defined as a disability that originates before an individual becomes 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. Federal law defines development disabilities as a severe, chronic disability that:

- Is attributed to a mental or physical impairment or a combination of mental and physical impairments;
- Is likely to continue indefinitely;
- Results in substantial functional limitations to three or more of the following areas of major life activities; self care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency; and
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, supports, or other assistance that is of lifelong or extended duration and is individually planned and coordinated, except that such term, when applied to infants and young children means individuals from birth to age 5, inclusive, who has substantial developmental delay or specific congenial or acquired conditions with a high probability of resulting in developmental disabilities if services are not provided.

The U.S. Administration of Development Disabilities estimates that 1.5 percent of a community's population may have a developmental disability. The California DOF estimated the City's 2020 population at 175,522 persons, which means that there could be approximately 2,633 persons with developmental disabilities in Rancho Cucamonga.

Some residents with developmental disabilities may live comfortably without special accommodations, but others require a supervised living situation such as group housing or an assisted living facility. Rancho Cucamonga residents with developmental disabilities can seek assistance from the Autism Society Inland Empire in Corona or at the Inland Regional Center in San Bernardino, the largest regional developmental disability support center in California. The Inland Regional Center provided assistance to 32,404 residents as of June 2020. According to data from the State Department of Developmental Disabilities Services, about 1,248 Rancho Cucamonga residents accessed services at the Regional Center. Among these developmentally disabled residents, about 650 were adults over the age of 18.

Some people with developmental disabilities may require modifications that allow freedom of movement to and from, or within a housing unit. Title 24 of the California Code of Regulations establishes accessibility and adaptability requirements for public buildings. There are also state and

federal minimum standards for multi-family housing; however, as these standards are not mandatory for single-family homes, in-home accessibility can be an issue for people with disabilities. The City of Rancho Cucamonga permits encroachments into setbacks for an accessory structure (such as a wheelchair ramp) and adopted Reasonable Accommodation standards as part of the City's Development Code update, which allows for reasonable accommodations in the City's zoning and land use regulations, policies, and practices when needed to provide an individual with a disability an equal opportunity to use and enjoy a dwelling.

Female-Headed Households

Single-parent households typically have a special need for such services as childcare and health care, among others. Female-headed households with children tend to have lower incomes, which limits their housing options and access to supportive services. A mother with her own children constitutes a female-headed household. According to the 2014-2018 ACS, 3,725 households (6.7 percent of all households) are female-headed households with no husband present, and 1,556 households (2.8 percent) of all households are male-headed with no wife present; thus, 9.5 percent of all households are single-parent households. In comparison, the 2006-2010 ACS counted 9.9 percent for all single-parent households, of which 7.2 percent were female-headed. According to the 2014-2018 ACS, the percentage of families and people whose income in the past 12 months is below the poverty level for all families is 6.0 percent, whereas, 20.0 percent of female-headed households were below the poverty level. By comparison, only 2.5 percent of married-couple families were below the poverty level.

In addition to housing assistance, it is reasonable to assume that all households that fall below the poverty level are in need of social service assistance, including childcare and healthcare, and that many also need assistance with education and job training. It is also reasonable to assume that high proportions of poverty level households, particularly single-parent households, are at risk of homelessness.

Large Households

Large households consist of five or more persons and are considered a special needs population due to the limited availability of affordable and adequately sized housing. The lack of large units is especially evident among rental units. Large households often live in overcrowded conditions, due to both the lack of large enough units, and insufficient income to afford available units of an adequate size.

Large households comprise a special needs group because of their need for larger units, which often will command higher prices that are not affordable to many large households. In order to save for other necessities such as transportation, medical, food, and clothing, it is not uncommon for lower income large households to reside in smaller units, which results in overcrowding.

As shown in Table HE-18, in 2010, there were 54,752 households in Rancho Cucamonga; of these, 6,042 were large households. Large households comprised 11.0 percent of all households, of these large households, 29.8 percent, or 1,801 households are renter-occupied. In 2019, the number of large households increased to 7,575 (12.7 percent of all households).

Table HE-18: Large Families by Tenure

Occupancy	2010			2019		
	Total HH	Large HH	Percent	Total HH	Large HH	Percent
Owner-Occupied	36,141	4,241	7.8%	38,075	5,162	8.7%
Renter-Occupied	18,611	1,801	3.3%	21,422	2,413	4.1%
Total	54,752	6,042	11.0%	59,497	7,575	12.7%

HH = Households.

Source: American Community Survey 2010 and 2019 (1-Year Estimates).

Rancho Cucamonga addresses the affordable housing needs of large households by offering home ownership assistance and by encouraging the development of affordable housing units with two or more bedrooms.

People Experiencing Homelessness

An analysis of the City's homeless population can be challenging because of the transient nature of the population. People can be classified homeless because of a variety of circumstances including: 1) those persons who are chronically homeless resulting from alcohol or drug use, and 2) those persons who are situationally homeless resulting from job loss, arguments with family or friends, incarceration, or violence (both family and domestic).

In 2019, the San Bernardino County Homeless Partnership (SBCHP) completed a point-in-time count and subpopulation survey to address the prevalence of homelessness in the County. The point-in-time count identified a total of 2,607 homeless persons, an increase of 489 over the 2018 survey (an increase of 23.1 percent), including 687 sheltered individuals and 1,920 unsheltered individuals. The count also identified 58 homeless persons in Rancho Cucamonga, 48 of which were unsheltered.

The SBCHP also provided a breakdown of homeless persons throughout the County into subpopulations including chronically homeless adults (37.5 percent), families (2.2 percent), persons with life threatening chronic health conditions (18.5 percent), persons with mental health problems (19.7 percent), substance users (20.4 percent), and unaccompanied women (24 percent).

Of the 48 unsheltered persons in the City, SBCHP was able to survey 31 individuals (64.6 percent). Of the 31 persons surveyed, 11 stated they first became homeless in Rancho Cucamonga, and 21 stated they currently lived in Rancho Cucamonga. Of those living in the City, 50 percent had been homeless for 1 to 5 years, 40 percent had been homeless for less than a year, 5 percent had been homeless for 6 to 10 years and 5 percent had been homeless for more than 10 years.

To address the City's homeless special needs population, Rancho Cucamonga annually utilizes 15 percent of the City's CDBG allocation to provide public and supportive services to prevent homelessness and/or aid those who are homeless or at risk of becoming homeless. As required by Federal regulations, these funds are directed to those persons in need, especially those with special needs.

Homeless supportive and prevention services funded through the City's CDBG program may include:

- House of Ruth – Provides shelter (transitional housing), programs, education, and opportunities for safe, self-sufficient, healthy living for battered women and their children who are at-risk of homelessness.
- Foothill Family Shelter – Provides a 90-day transitional housing shelter for homeless families with children.
- Inland Valley Hope Partners – Food security and family stabilization
- Inland Fair Housing and Mediation Board – Addresses fair housing mediation and landlord-tenant dispute resolution services, which helps prevent homelessness.

Farmworkers

According to the 2014-2018 ACS, there were 256 persons in the City employed in the agriculture, forestry, fishing and hunting, and mining industry (Table HE-6), which is less than 0.3 percent of the 85,379 employed persons living in the City. The ACS also estimates that approximately only 20 persons are employed in farming, fishing and forestry occupations, specifically. Based on the absence of agricultural production in the City, it is assumed that there are very few such jobs. Citrus and vineyard agriculture was declining at the time of the City's incorporation and there are currently no agricultural zones in the City. A few orchards and vineyards remained in production during the transition years before urban buildup. According to the USDA Census on agriculture population there are 2,246 farmworkers residing in San Bernardino County. As a consequence of the small population and rapidly declining agricultural production, no statistical need for housing has been identified for farmworkers.

HOUSING STOCK CHARACTERISTICS

Residential growth has fundamentally defined the housing character of Rancho Cucamonga and is one of the more tangible measures of the quality of life found in each neighborhood. Rancho Cucamonga comprises eight distinct and unique areas of town that were originally defined by the 1980 General Plan. These Community Planning Areas reflect the unique history and character of each part of town. Six of these Community Planning Areas contain residential neighborhoods each distinguished by its own history, housing type, lot patterns, and street configuration. These include the original three communities that formed Rancho Cucamonga -- Alta Loma, Cucamonga, and Etiwanda -- and Red Hill, the Eastside neighborhoods, and Central North, which includes Terra Vista and Victoria neighborhoods.

Housing Growth

Between 2000 and 2010, Rancho Cucamonga's housing units grew by 14,484 housing units, an increase of 34.4 percent. According to the State Department of Finance (DOF), Rancho Cucamonga has a total of 59,440 housing units as of January 1, 2020 (Table HE-19). This represents an increase of 2,822 housing units since 2010, an overall increase of 5.0 percent, which is higher than the growth rate experienced by the County.

Table HE-19: Housing Growth

City	Housing Units			Percent Change	
	2000	2010	2020	2000-2010	2010-2020
Fontana	35,907	51,857	55,093	44.4%	6.2%
Ontario	45,182	47,449	51,283	5.0%	8.1%
Rancho Cucamonga	42,134	56,618	59,440	34.4%	5.0%
Upland	25,467	27,355	28,000	7.4%	2.4%
San Bernardino County	601,369	699,637	726,680	16.3%	3.9%

Source: U.S. Census 2000; DOF Table E-5 2010 and 2020.

Housing Types and Tenure

A diverse range of housing types helps ensure that all households, regardless of income, age, or household size, would have the opportunity to find housing suitable to meet their housing needs. As shown in Table HE-20, of the City's 59,440 housing units in 2020, 68.7 percent are single-family units and 28.7 percent are multi-family units. Rancho Cucamonga also has 8 mobile home parks with 1,550 mobile home units, which in 2020 make up just 2.6 percent of the housing stock.

Table HE-20: Housing Unit Type

Housing Unit Types	2000		2010		2020		Percent Change	
	Number	Percent	Number	Percent	Number	Percent	2000-2010	2010-2020
Single-Family Detached	29,220	69.4%	35,328	61.9%	37,172	62.5%	20.9%	5.2%
Single-Family Attached	2,532	6.0%	3,504	6.4%	3,685	6.2%	38.4%	5.2%
Multi-Family (2-4 units)	1,794	4.3%	2,731	4.8%	2,763	4.6%	52.2%	1.2%
Multi-Family (5+ units)	7,216	17.1%	13,524	24.2%	14,270	24.0%	87.4%	5.5%
Mobile Homes	1,372	3.2%	1,531	2.7%	1,550	2.6%	11.6%	1.2%
Total	42,134	100.0%	56,618	100.0%	59,440	100.0%	34.4%	5.0%
Vacancy Rate	3.0%		3.9%		4.0%		30.0%	2.6%

Source: U.S. Census 2000; DOF Table E-5 2010 and 2020.

Housing tenure refers to whether a housing unit is owned, rented, or is vacant. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner-occupied units generally having lower turnover rates than rental housing. Most residents of Rancho Cucamonga live in owner-occupied housing; renter-occupied housing has become increasingly prevalent since 2000. As of 2018, approximately 61.5 percent of residents owned their homes, while 38.5 percent rented (Table HE-21).

Table HE-21: Housing Tenure

Occupied Housing Units	2000		2010		2018	
	Households	Percent	Households	Percent	Household	Percent
Owner Occupied	28,814	70.3%	36,733	67.7%	34,410	61.5%
Renter Occupied	12,162	29.7%	17,520	32.3%	21,540	38.5%
Total	40,976	100.0%	54,253	100.0%	55,950	100.0%

Source: U.S. Census 2000 and 2010; American Community Survey 2014-2018.

Vacancy Rate

A vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current housing demand. A vacancy rate of 5.0 to 6.0 percent for rental housing and 1.0 to 2.0 percent for ownership housing is generally considered healthy and suggests that there is a balance between the demand and supply of housing. A lower vacancy rate may indicate that households are having difficulty in finding housing that is affordable, leading to overcrowded conditions or a cost burden for households paying more for housing than they can afford.

Table HE-20 shows that the overall vacancy rate in Rancho Cucamonga in 2020 was 4.0 percent. According to the 2014-2018 ACS, the overall vacancy rate in the City was 4.6 percent. Specifically, the vacancy rate for ownership housing was one percent, while the overall rental vacancy rate was 4.7 percent. The City maintains generally healthy vacancy rates for its ownership and rental housing.

Housing Age and Condition

Generally, housing older than 30 years of age will require minor repairs and modernization improvements. Housing units over 50 years of age are more likely to require major rehabilitation such as roofing, plumbing, HVAC, and electrical system repairs. After 70 years of age a unit is generally deemed to have exceeded its useful life.

Nearly 60 percent of the 58,649 housing units in Rancho Cucamonga were built prior to 1990, making

the majority of these units at least 30 years old. The vast majority of these units were built during the 1970s and 1980s, potentially requiring minor repairs. Units older than 50 years comprised about 9.7 percent of the housing stock; these units may require moderate to substantial repairs. Less than two percent of units are older than 70 years; therefore, few housing units in Rancho Cucamonga are likely to have exceeded their useful life. The City's Code Enforcement division estimates that five percent of the City's housing stock requires substantial improvement or replacement. Historic preservation programs, Code Enforcement activity, and CDBG programs are aimed at maintaining older housing stock in residential areas.

Table HE-22: Age of Housing Stock

Year Structure Built	Number	Percent
2014 or Later	639	1.1%
2010 to 2013	1,610	2.7%
2000 to 2009	12,548	21.4%
1990 to 1999	8,853	15.1%
1980 to 1989	16,693	28.5%
1960 to 1979	15,637	26.7%
1940 to 1959	2,180	3.7%
1939 or earlier	489	0.8%
Total	58,649	100.0%

Source: American Community Survey 2014-2018.

Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high compared to household income, housing cost burden and overcrowding occur. This section summarizes the cost and affordability of housing to Rancho Cucamonga residents.

Homeownership Market

As shown in Table HE-23, in 2020, the median home price in Rancho Cucamonga increased to \$575,000, a 15.0 percent increase from the 2019 median price of \$500,000. According to the ACS, the median home value of owner-occupied housing units with a mortgage was \$461,300 from 2006 to 2010 and \$481,300 from 2014-2018. During this period, owner-occupied housing unit values have increased by approximately 4.3 percent.

Table HE-23: Change in Median Home Prices

Jurisdiction	# Sold	September 2019	September 2020	% Change (2019-2020)
Claremont	36	\$678,500	\$724,000	6.7%
Montclair	26	\$453,500	\$482,750	6.4%
Ontario	212	\$451,250	\$486,250	7.8%
Rancho Cucamonga	213	\$500,000	\$575,000	15.0%
Upland	96	\$546,750	\$595,000	8.8%

Source: Corelogic.com California Home Sale Activity by City, September 2020.

Home prices vary by unit type and size. Condominiums are generally more affordable, compared to single-family homes. Small condominiums and mobile homes are the most affordable homeownership option in Rancho Cucamonga. Typical single-family home and condo values are shown in Table HE-24.

Table HE-24: Home Value by Unit Type

Zip Code	Single-Family Home	Condo/Co-op
91701	\$607,138	\$369,358
91730	\$490,712	\$378,907
91737	\$717,807	\$349,429
91739	\$727,177	\$447,294
Average	\$635,709	\$386,247

ZHVI = Zillow Home Value Index, typical value for homes in the 35th to 65th percentile range.

Source: www.zillow.com Housing Data (9/30/2020), November 2020.

Rental Market

Rents vary depending on unit type (single-family home, townhomes, apartment, etc.), the size and condition of the unit, and nearby amenities. According to the 2014-2018 ACS, 0.3 percent of units rent for less than \$500 in Rancho Cucamonga; these are most likely units subsidized by affordability covenants and senior apartments. Approximately 3.6 percent rent from \$500 to \$999, 10.4 percent rent from \$1,000 to \$1,499, 19.9 percent from \$1,500 to \$1,999, and the remainder rent for more than \$2,000. A local survey of properties provided more detail about current rental rates (Table HE-25). Monthly rents average between \$1,360 for a studio apartment to \$5,150 for a four-bedroom unit. There is a discrepancy with rental unit price as some rental sizes were more prevalent than others and had a range of affordability based on amenities, location, etc. Within the City, there was one 4-bedroom unit. The representation of rent for this size is at a higher price point than the 5-bedroom unit because of the advertised rent.

Table HE-25: Median Rent by Unit Size

Size of Rental	Apartments
Studio	\$1,361
1-bedroom	\$1,950
2-bedroom	\$2,325
3-bedroom	\$2,824
4-bedroom	\$5,150
5+ bedroom	\$3,500
Average	\$2,262

Source: Craigslist.com and Zillow.com, December 2020.

Housing Affordability

The real estate boom in southern California has created an unprecedented increase in housing prices throughout the region, including Rancho Cucamonga and the surrounding communities. Rancho Cucamonga considers housing affordability to be a critical issue; this is because of the inability of residents to afford and obtain decent housing can lead to overcrowded living conditions, an over extension of a households financial resources, the premature deterioration of housing due to a high number of occupants, and situations where young families and seniors cannot afford to live near other family members.

Housing affordability can be determined by comparing housing prices and rents to the income levels of residents in the same community, or within a larger region such as the Riverside-San Bernardino-Ontario MSA. The Federal government has established an affordability threshold that measures whether or not a household can afford housing. Typically, a household should pay no more than 30 percent of their gross income for housing, although a slightly higher cost burden is allowed by the mortgage industry because of the tax advantages of homeownership.

Table HE-26 compares the maximum housing price and rent that could be afforded by different income levels in San Bernardino County. As discussed previously (Table HE-24), the average priced single-family home and condominium sell for \$635,709 and \$386,247, respectively. Since low and moderate income households could afford no more than \$289,488 for a single-family home, any type of single-family dwelling and most condominiums would not be affordable at current sales prices.

Apartments, single-family homes, and condominiums typically rent between \$1,361 and \$5,150 per month (Table HE-25). Low and moderate income households can afford between \$162 and \$1,952 in rent per month, which can potentially push larger households into overcrowded conditions or into cost burden based on their needs. Most existing apartments and home rentals are not affordable to low income households. Apartment and home rentals are affordable for moderate income households, however availability in that price range may be limited for these households.

Table HE-26: Housing Affordability in San Bernardino County

Income Levels	Income Limits	Affordable Monthly Housing Cost	Utilities	Taxes, Insurance, HOA (Ownership)	Affordable Rent	Affordable Home Price*
Extremely Low Income (0-30% AMI)						
1 Person (Studio)	\$15,850	\$396	\$234	\$139	\$162	\$6,180
2-Person (1 BR)	\$18,100	\$453	\$259	\$158	\$194	\$9,374
3-Person (2 BR)	\$21,270	\$532	\$329	\$186	\$202	\$4,297
4-Person (3 BR)	\$26,200	\$655	\$409	\$229	\$246	\$4,385
5-Person (4 BR)	\$30,680	\$767	\$488	\$268	\$279	\$2,898
Very Low Income (30-50% AMI)						
1 Person (Studio)	\$26,400	\$660	\$234	\$231	\$426	\$51,362
2-Person (1 BR)	\$30,150	\$754	\$259	\$264	\$495	\$60,979
3-Person (2 BR)	\$33,900	\$848	\$329	\$297	\$518	\$58,386
4-Person (3 BR)	\$37,650	\$941	\$409	\$329	\$532	\$53,421
5-Person (4 BR)	\$40,700	\$1,018	\$488	\$356	\$530	\$45,809
Low Income (50-80% AMI)						
1 Person (Studio)	\$42,200	\$1,055	\$234	\$369	\$821	\$119,027
2-Person (1 BR)	\$48,200	\$1,205	\$259	\$422	\$946	\$138,280
3-Person (2 BR)	\$54,250	\$1,356	\$329	\$475	\$1,027	\$145,537
4-Person (3 BR)	\$60,250	\$1,506	\$409	\$527	\$1,097	\$150,207
5-Person (4 BR)	\$65,100	\$1,628	\$488	\$570	\$1,140	\$150,304
Median Income (80-100% AMI)						
1 Person (Studio)	\$52,700	\$1,318	\$234	\$461	\$1,083	\$163,994
2-Person (1 BR)	\$60,250	\$1,506	\$259	\$527	\$1,248	\$189,885
3-Person (2 BR)	\$67,750	\$1,694	\$329	\$593	\$1,364	\$203,351
4-Person (3 BR)	\$75,300	\$1,883	\$409	\$659	\$1,473	\$214,660
5-Person (4 BR)	\$81,300	\$2,033	\$488	\$711	\$1,545	\$219,682
Moderate Income (100-120% AMI)						
1 Person (Studio)	\$63,250	\$1,581	\$234	\$553	\$1,347	\$209,175
2-Person (1 BR)	\$72,300	\$1,808	\$259	\$633	\$1,549	\$241,490
3-Person (2 BR)	\$81,300	\$2,033	\$329	\$711	\$1,703	\$261,381
4-Person (3 BR)	\$90,350	\$2,259	\$409	\$791	\$1,850	\$279,113
5-Person (4 BR)	\$97,600	\$2,440	\$488	\$854	\$1,952	\$289,488

1. Housing affordability assumes 10% down payment, 30-year fixed loan at a 3% interest rate, and 35% for taxes and insurance.

2. Rental payment assumed at no more than 30% of income, after payment of utility.

Source: Veronica Tam & Associates, 2020; San Bernardino Housing Authority Utility Allowances, October 2020; HCD State Income Limits, 2020.

*The affordable home prices in this table represent general estimates at very conservative assumptions such as a low down payment and do not reflect the tax savings of homeownership.

HOUSING PRESERVATION NEEDS

California Government Code §65583(a)(9)(A-D) requires "[a]n analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage payment, or expiration of restrictions on use." The study includes units at-risk during the ten-year period from October 15, 2021 to October 15, 2031.

Inventory of Units At-Risk

The inventory of affordable housing projects within Rancho Cucamonga is listed in Table HE-27. This inventory includes all multiple-family units which are assisted under a variety of Federal, State, and/or

local programs, including HUD programs, State and local bond programs, and previously established RDA programs, including but not limited to: density bonus or direct assistance. The inventoried units are those eligible to change to market rate housing due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions.

The inventory was compiled by the Rancho Cucamonga Planning Department through discussions with the Housing Successor Agency (previously the Rancho Cucamonga RDA), the County of San Bernardino CDH, the California Debt Limit Allocation Committee (CDLAC), the California Tax Credit Allocation Committee (CTCAC), and a review of "Listing of Notices Received Pursuant to Government Code §65863.10 and §65863.11" prepared by the California Housing Partnership Corporation.

Those units at-risk of converting to market rate prior to October 15, 2031, were assisted by County of San Bernardino CDH with participation in the County's mortgage revenue bond program, State bond financing, and HUD; affordable units were restricted for periods of 30 to 40 years. The identified units were restricted through the property owner's participation with the County's bond program and did not include the City's participation. Those units not at-risk of conversion to market rate after October 15, 2031 were restricted through regulatory agreements between owners and the Rancho Cucamonga RDA, with funding by 20 percent Set-Aside funds and CTCAC financing. Affordable units assisted by the RDA were restricted for a period up to 99 years.

The level of assistance of these units is set to benefit low-income families earning 80 percent, or less, of the area median income for the San Bernardino-Riverside-Ontario MSA.

Table HE-27: Subsidized Multi-Family Housing

Development	Type	Form of Assistance	Subsidy Terminates ²	# Units Subject to Control	Status
Units At-Risk of Conversion¹					
Parkview Place Apartments at Terra Vista 10935 Terra Vista Parkway 91730	Family	Mortgage Revenue Bond	Valid until bonds are paid	31	At Risk
Mountain View Apartments at Terra Vista 10935 Terra Vista Parkway 91730	Family	Mortgage Revenue Bond	Valid until bonds are paid	54	At Risk
Sycamore Terrace at Terra Vista 10855 Terra Vista Parkway 91730	Family	Mortgage Revenue Bond	Valid until bonds are paid	26	At Risk
Evergreen Apartments 10730 Church Street, 91730	Family	Mortgage Revenue Bond	Valid until bonds are paid	79	At Risk
Villa Pacifica 9635 Base Line Road, 91730	Senior	RDA Set-Aside	2027	158	At Risk
Subtotal – Units At-Risk:				348	
Units Not At-Risk of Conversion					
Villa Del Norte 9997 Feron Boulevard, 91730	Family	RDA Set-Aside	2051	87	Not at Risk
Heritage Pointe 3590 Malven Avenue, 91730	Senior	RDA Set-Aside	2056	48	Not at Risk
Las Casitas 9775 Main Street, 91730	Family	RDA Set-Aside	2086	14	Not at Risk
Olen Jones Senior Apartments 7125 Amethyst Avenue	Senior	RDA Set-Aside, HOME, & CTCAC	2092	96	Not at Risk
Rancho Verde Expansion 8837 Grove Avenue, 91730	Family	RDA Set-Aside	2104	40	Not at Risk
Sunset Heights 6230 Haven Avenue, 91737	Family	RDA Set-Aside	2104	116	Not at Risk
Pepperwood Apartments 9055 Foothill Boulevard, 91730	Family	RDA Set-Aside	2105	228	Not at Risk
Rancho Verde Village 8837 Grove Avenue, 91730	Family	RDA Set-Aside	2106	104	Not at Risk
Sycamore Springs Apartments 7127 Archibald Avenue, 91701	Family	RDA Set-Aside	2106	96	Not at Risk
Monterey Village Apartments 10244 Arrow Route, 91730	Family	RDA Set-Aside	2106	110	Not at Risk
Mountainside Apartments 9181 Foothill Boulevard, 91730	Family	RDA Set-Aside	2106	188	Not at Risk
San Sevaine Villas 13247 Foothill Boulevard, 91739	Family	RDA Set-Aside & CTCAC	2107	223	Not at Risk
Villagio at Route 66 10220 Foothill Boulevard, 91730	Family	RDA Set-Aside & CTCAC	2107	131	Not at Risk
Day Creek Senior Villas 12250 Firehouse Court, 91739	Senior	LIHTC FHLB HACSB	---	140	Not at Risk
Subtotal – Units Not At-Risk:				1621	
Total Subsidized Multi-Family Units				1,969	

Source: Rancho Cucamonga Housing Successor Agency, County of San Bernardino Department of Community Development and Housing (CDH), California Debt Limit Allocation Committee (CDLAC), California Tax Credit Allocation Committee (CTCAC)

Preserving or Replacing Units At-Risk

The following discussion examines the cost of preserving units at-risk and the cost of producing new rental units comparable in size and rent levels as replacement for units which convert to market rate. The discussion also includes a comparison of the costs of replacement and new production.

Preservation Costs

The cost of preserving units includes purchase costs, any rehabilitation costs, and the costs of on-going maintenance. The age, condition, and maintenance record of housing play a major role in rehabilitation and maintenance costs. Within the City there are a total of 1,969 subsidized multiple-family housing units. This includes 348 units at-risk of converting to market rate, and 1,621 units not at-risk of conversion. Discussions with the County of San Bernardino CDH indicate that of those units at-risk of conversion to market rate, the subsidy agreements maintaining the affordability on the at-risk units have expired; however, the mortgage revenue bonds have not been paid off. Although the subsidy agreements may have expired, the mortgage revenue bonds are still valid and the County of San Bernardino CDH is maintaining the affordability of those units as long as the bonds are valid. To maintain the affordability of those affected units, the property owner would have to renew the mortgage revenue bonds, and pay the County administrative fee for each bond.

Transfer of Ownership or Sale

One way to keep the affected units affordable would be for the City to purchase the units at risk. Using typical assumptions on revenue and expenses, Table HE-28 estimates the market value of the at-risk units.

Table HE-28: Estimated Market Value of Units At-Risk

Project	Restricted Units
Total At-Risk Units	348
Annual Operating Cost	\$1,758,096
Gross Annual Income	\$5,514,408
Net Annual Income	\$3,756,312
Market Value	\$46,953,900

1. Average market rent based on Fair Market Rents (FY 2021) established by HUD. Bedroom data not available, therefore all units are assumed to be two units (Two-bedroom unit = \$1,390).

2. Annual income is calculated on a vacancy rate = 5%

3. Annual operating expenses per unit = \$5,052

4. Market value = Annual net project income * multiplication factor

5. Multiplication factor for a building in good condition is 12.5.

Sources: HUD Fair Market Rents (FY 2021)

*= Income brought in by the project annually.

Purchase of Affordability Covenants

Another option to preserve the affordability of an at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include bonds, writing down the interest rate on the remaining loan balance, providing a lump-sum payment, and/or supplementing the rents to market levels. The feasibility and cost of this option depends on whether the complex is too highly leveraged and interest on the owner's part to utilize the incentives found in this option. By providing lump sum financial incentives or ongoing subsidies in rents or reduced mortgage interest rates to the owner, the City could ensure that some or all of the units remain affordable.

Rental Assistance

Tenant-based rent subsidies could be used to preserve the affordability of housing. Similar to Housing Choice Vouchers, the City, through a variety of potential funding sources, could provide rent subsidies to tenants of at-risk units. The level of the subsidy required to preserve the at-risk units is estimated to equal the Fair Market Rent (FMR) for a unit minus the housing cost affordable by a lower income household. Table HE-29 estimates the rent subsidies required to preserve the affordability of the 348 at-risk units. Based on the estimates and assumptions shown in this table, approximately \$3.6 million in rent subsidies would be required annually.

Table HE-29: Rental Subsidies Required

Total Units (2 BR)	Fair Market Rent	Household Size	Household Annual Income	Affordable Cost (Minus Utilities)	Monthly per Unit Subsidy	Total Monthly Subsidy
Very Low Income (30-50% AMI)						
348	\$1,390	3	\$33,900	\$519	\$871	\$303,108

1. Fair Market Rents (FMR) FY 2021 are determined by HUD.

2. San Bernardino County 2020 Area Median Income (AMI) limits set by the California Department of Housing and Community Development (HCD).

3. Affordable cost = 30% of household income minus utility allowance.

Replacement Costs

The cost of developing new housing depends upon a variety of factors including, but not limited to, density, number of bedrooms, location, land costs, and type of construction. In general, land costs in Southern California are quite high. Unit replacement cost provides a range of cost estimates depending

on unit size for multi-family rental housing. Based on the range shown, it would cost approximately \$208,000 to construct one new multiple-family housing unit.

For the identified 348 units at-risk, new construction would cost approximately \$72.4 million. This estimate does not include the cost of land acquisition; therefore, the estimates shown in Table HE-30 are conservative.

Table HE-30: Estimated New Construction Cost

Total Units	Estimated Average Unit Size	Estimated Gross Building Size	Estimated Gross Building Cost
348	850	354,960	\$72,425,151
Average Cost per Unit			\$208,118
(C) = (A) x (B) x 1.20 (i.e. 20% inflation to account for hallways and other common areas)			
(D) = Estimated Valuation x 1.25 (i.e. 25% inflation to account for parking and landscaping costs)			

Source: San Bernardino County Fee Estimator, accessed December 2020.

Preservation vs. Replacement

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. However, because different projects have different circumstances and therefore different options available, the direct comparison would not be appropriate. In general, providing additional incentives/subsidies to extend the affordability covenant would require the least funding over the long run, whereas the construction of new units would be the most costly option. Over the short term, providing rent subsidies would be least costly but this option does not guarantee the long-term affordability of the units.

The cost of constructing 348 housing units to replace the currently at-risk units is high, with an estimated total cost of nearly \$72.4 million, excluding land costs. This cost estimate is higher than the cost associated with the transfer of ownership option (\$47 million). While the annual cost of providing rent subsidies similar to Housing Choice vouchers (\$3.6 million annually) appears low, once amortized over a long period of affordability, provision of rent subsidies may be equally costly.

Available Resources

Preserving or replacing units at-risk requires qualified entities to acquire and manage the affordable housing units and have available funding sources to do so. These funding sources are the primary resource for conservation and are summarized below:

- Owner refinancing as allowed under terms of the County's bond program;
- Owner refinancing under a City bond program;
- Sale to non-profit entities with the interest and ability to purchase and/or manage affordable housing units; and
- Sale to public entities with the interest and ability to purchase and/or manage affordable housing units.

County of San Bernardino Bond Program

On a case-by-case basis, the County of San Bernardino bond programs have structured their regulatory agreement to permit refinancing with an extension of the term of affordability for the conservation of affordable housing. Current low interest rates make refinancing a viable option; where this option exists, it should be encouraged.

City Bond Program

When the City reached a population of 50,000 it exercised its option to directly receive State and Federal grants, including CDBG funding. By becoming an "entitlement city," Rancho Cucamonga became ineligible to participate in the County's multiple-family bond program for the development of affordable housing. However, the City gained the right to institute a local bond-financing program. Bond programs can be instituted on a project-by-project basis. This option is typically used as a leveraging strategy in conjunction with private financing. It is contingent upon the availability of State and Federal funds.

Private Non-Profit Agencies

Three non-profit agencies previously worked with the RDA to construct, purchase, and/or manage low income housing units. Other nonprofit agencies are expected to express interest and work with the City on affordable housing development.

National Community Renaissance (National CORE) (previously Southern California Housing Development Corporation): This organization was incorporated in 1992 for the purpose of acquiring, constructing, maintaining, and managing housing units for low-income households.

National CORE, with assistance from the RDA, acquired 6 apartment complexes with a total of 1,442 total units and 850 held as affordable. The complexes include: Day Creek Villas (140 of 140 units), Sycamore Springs Apartments (96 of 240 units), Mountainside Apartments (192 of 384 units), Monterey Village Apartments (112 of 224 units), and Rancho Verde Village Apartments (144 of 288 units), Heritage Pointe Senior Apartments (49 of 49 units), and Woodhaven Apartments (117 of 117 units). The RDA committed \$1.8 million a year for 30 years to National CORE for the acquisition of affordable housing. National CORE, with funding commitments from the RDA, is also working in partnership with the NHDC.

Workforce Homebuilders: This organization incorporated in 2005, with the purpose of establishing, maintaining, and operating housing units for lower-income households. In February 2008 Workforce Homebuilders, in a joint venture with National CORE, obtained entitlements for the Villagio multi-family housing complex, a 166-unit (80 percent affordable), located at the northwest corner of Foothill Boulevard and Center Avenue.

LINC Housing: Since 1984, LINC Housing has had a hand in building more than 6,000 affordable homes throughout California. LINC provides housing for people underserved by the marketplace. LINC worked with the City to acquire and rehabilitate the 228-unit Pepperwood Apartments located at 9055 Foothill Boulevard.

HOUSING CONSTRAINTS

The issue of housing constraints refers to land use regulations, housing policies and programs, zoning designations, and other factors that may influence the price and availability of housing opportunities in Rancho Cucamonga. These housing constraints may increase the cost of housing, or may render residential construction economically infeasible for developers. Additionally, constraints to housing production significantly impact lower income households and those with special needs.

GOVERNMENTAL CONSTRAINTS

California Government Code §65583(a)(5) requires "[a]n analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all incomes levels, ... including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures." The following discussion reviews the policies, regulations, and procedures of the City of Rancho Cucamonga with respect to their potential to constrain housing development within the City.

Land Use Policies

General Plan and Development Code Land Use Designations

The City's existing General Plan Land Use Element was adopted in 2010 and establishes the allowable land uses in Rancho Cucamonga. These land use categories are then implemented through development standards contained in the Development Code. Land use categories are provided to guide the development, intensity, or density of allowable development, and the permitted uses of land. The current General Plan sets forth six primary residential land use categories and one mixed use residential-commercial land use category. The Development Code implements the General Plan by establishing specific criteria for land development within each land use designation. These development criteria include, among others, building set back, height, parking, and land uses for each land use designation. Table HE-31 summarizes the General Plan Land Use Designations and corresponding Zoning Districts that allow for residential development.

Table HE-31: General Plan Designations and Zoning Districts

General Plan Land Use Designation	Development Code Zoning District	Density¹ (Dwelling Units per Acre²)	Allowable Residential Uses
Very Low	VL	Up to 2 du/ac	Accommodates very low density single-family detached homes, with a minimum lot size of 20,000 square feet.
Low	L	Up to 4 du/ac	Accommodates low density single-family detached homes, with a minimum lot size of 7,200 square feet
Low Medium	LM	4 to 8 du/ac	Accommodates low-medium density single-family detached homes, single-family attached homes, or multiple-family uses (i.e., apartments, townhomes, and condominiums).
Medium	M	8 to 14 du/ac	Accommodates medium density multiple-family uses (i.e., apartments, townhomes, and condominiums).
Medium High	MH	14 to 24 du/ac	Accommodates medium high density multiple-family uses (i.e., apartments, townhomes, and condominiums).
High	H	24 to 30 du/ac	Accommodates high density multiple-family uses (i.e., apartments, townhomes, and condominiums).
Mixed Use	MU	Up to 50 du/ac	Accommodates a mix of residential and non-residential uses, with development regulations that ensure compatibility with nearby lower density residential development, as well as internal compatibility among varying uses.

1. The overall density of each development proposal must by itself fall within the applicable density range – a development that falls below the minimum density cannot be offset by another development that exceeds the maximum density.

2. Excluding land necessary for secondary and arterial streets.

Source: City of Rancho Cucamonga, General Plan and Development Code

The City is updating the Housing Element concurrently with a comprehensive update to the General Plan. As part of the update, the City is transitioning from a traditional Euclidean land use and zoning system to a “form-based” system. Under the form-based system, the Land Use Element will divide the City into residential neighborhoods, corridors, centers, and districts with designated “place types”. Table HE-32 provides the draft Place Types that are being developed as part of the update along with the corresponding residential densities. As shown, the draft Place Types, particularly the City Corridor and City Center Place Types, allow for significantly higher residential densities than what is allowed in the current Land Use Element. In addition, there will be more flexibility in where new housing units can be constructed, which should result in more choices in housing types and locations, particularly for residents looking for more urban options. Due to the significant changes in the Land Use Element with the transition to a form-based system, a comprehensive update of the Development Code is also being prepared to implement the new Land Use Element. The Development Code updates are set to be completed by the second quarter of 2022. Until the updates are adopted, the interim guidelines will be in place to implement the new Land Use Element.

Table HE-32: Draft Place Types and Residential Densities

Place Type	Residential Density
Open Space Place Types	
Rural Open Space	Max. 2.0 du/ac
Neighborhood Place Types	
Semi-Rural Neighborhood	Max. 2.0 du/ac
Traditional Neighborhood Low	Max. 4.0 du/ac
Traditional Neighborhood Moderate	Max. 8.0 du/ac
Traditional Neighborhood High	Max. 14.0 du/ac
Suburban Neighborhood Very Low	Max. 4.0 du/ac
Suburban Neighborhood Low	Max. 14.0 du/ac
Suburban Neighborhood Moderate	Max. 30.0 du/ac
Urban Neighborhood	20.0-50.0 du/ac
Corridor Place Types	
Neighborhood Corridor	Max. 30.0 du/ac
Neighborhood Corridor Low	Max. 4.0 du/ac
City Corridor Moderate	24.0-40.0 du/ac
City Corridor High	36.0-60.0 du/ac
Center Place Types	
Neighborhood Center	Max. 24.0 du/ac
Traditional Town Center	Max. 30.0 du/ac
City Center	40.0-100.0 du/ac
District Place Types	
21st Century Employment District	24.0-42.0 du/ac
Office Employment District	18.0-30.0 du/ac
Neo-Industrial Employment District	14.0-24.0 du/ac

Source: City of Rancho Cucamonga, Planning Department

Provisions for A Variety of Housing Types

State Law pertaining to the Housing Element requires that cities' land use policies and development standards allow for the development of a variety of housing types for all income levels, including single-family dwellings, multi-family dwellings, manufactured homes, and transitional and supportive housing. The City's General Plan Land Use Element and Development Code designate particular areas within the City for residential development and accommodate various types of housing as discussed in the following section.

Table HE-33: Permitted Housing Types by Zoning District

Housing Type	VL	L	LM	M	MH	H	MU	HR
Single-Family Detached	P	P	P	P	NP	NP	NP	P
Two-Family Dwelling	NP	NP	P	P	P	P	P	NP
Multiple-Family Dwellings	NP	NP	P	P	P	P	P	NP
Accessory Dwelling Unit ¹	P	P	P	P	P	P	P	P
Manufactured Home ¹	P	P	P	P	NP	NP	NP	P
Mobile Home Parks ¹	C	C	C	C	C	C	NP	NP
Group Residential	C	C	C	C	C	C	C	C
Live-Work Facility	NP	NP	NP	NP	NP	NP	P	NP
Residential Care Facility (6 or fewer)	P	P	P	P	P	P	NP	P
Residential Care Facility (7 or more)	NP	C	C	C	C	C	C	NP
Single-Room Occupancy Facility	NP	NP	NP	P	P	P	P	NP
Transitional Housing	P	P	P	P	P	P	P	P

P = Permitted by right C = Conditionally Permitted Use NP = Not Permitted

1. Subject to Specific Use Requirements

Source: Rancho Cucamonga General Plan and Rancho Cucamonga Development Code.

Conventional Housing

The City of Rancho Cucamonga allows conventional single- and multiple-family housing in a wide variety of residential zones. Single-family housing is permitted in four residential zones (VL, L, LM, M) and provides a density range of two to 14 dwelling units per gross acre. Single-family residential development is also permitted in one open space zoning district, the Hillside Residential (HR) zone. After environmental impacts are determined and mitigated, the Hillside Residential designation permits up to two dwelling units per acre. Two-family dwellings are permitted in the LM, M, MH, and H residential zones. They are also permitted in the MU zone. Multi-family housing consisting of three or more units is permitted in the LM, M, MH, H, and MU zones. The City also contains several specific plans and community plans that allow for single-family and multi-family development. These plans are discussed in greater detail later on in this section.

Mixed-Use Housing

Mixed use residential development is permitted within the Mixed Use zone as well as the Town Square Master Plan area. A mixed use development means an area of development that contains both residential and commercial (i.e., retail and office) land uses and is typically located along major boulevards (e.g., Foothill Boulevard and Haven Avenue). Mixed use developments are often utilized as a buffer between more intense and less intense land uses. A mixed use development can include multi-story buildings where the first floor is dedicated to commercial land uses and the upper stories contain residential uses; however, mixed use development can also include parcels where commercial developments are located along the major street and residential uses are located behind or adjacent to the commercial use.

Section 17.36.020 of the City's Development Code includes development standards for Mixed Use Zoning Districts. Multi-family housing within mixed-use developments is permitted at a density of up to 50 dwelling units per acre.

Accessory Dwelling Units (Second Dwelling Units)

Accessory dwelling units can provide an important source of affordable housing for persons and families of low and moderate income. Per the Rancho Cucamonga Development Code, an accessory dwelling unit is defined as “an attached or detached residential dwelling unit which provides complete independent living facilities for one or more persons. It shall include permanent provisions for living, sleeping, eating, cooking and sanitation on the same parcel as a single-family or multi-family dwelling is situated.”

Accessory dwelling units may also include efficiency units and manufactured homes as defined by the California Health and Safety Code.

Numerous new State laws in recent years have impacted the way that local jurisdictions regulate accessory dwelling units, including AB 68, AB 587, AB 881, and SB 13. With the goal of increasing accessory dwelling unit production, these bills have modified allowable fees, application procedures, and development standards that cities are permitted to employ. In response to this legislation, the City adopted an updated accessory dwelling unit ordinance in 2020 which complies with State requirements. Per the ordinance, accessory dwelling units are permitted by-right in any zone in which residential development is permitted and on any parcel with an existing or proposed single or multi-family residence.

Mobile Home Parks and Manufactured Housing

The City permits mobile home units in VL, L, LM, M, and HR zoning districts, subject to the same property development standards and permitting process as a single-family detached home. The Development Code contains a definition for “manufactured home” that is consistent with the California Health and Safety Code. Chapter 17.96 of the Development Code lays out additional standards for mobile homes and mobile home parks. Mobile home units must be placed on a permanent foundation, the unit must be certified under the National Mobile Home Construction and Safety Act of 1974, and the placement is subject to Design Review Committee review to ensure that the design of the unit is similar in character and appearance to other dwellings in the area and that all development standards of the base district have been met.

Mobile home parks are permitted in all residential zones subject to the approval of a conditional use permit. Pursuant to Chapter 17.96 of the Development Code, mobile home parks must comply with all development standards of the base zone except for the following:

- a) There shall be no minimum side area for a mobile home park
- b) There shall be no minimum area, width, or depth requirement for individual lots or spaces
- c) There shall be no minimum yard requirement for individual lots or spaces
- d) There shall be no minimum size for individual mobile home units

Residential Care Facilities

California law states that persons who require supervised care are entitled to live in normal residential settings and preempts cities from imposing many regulations on State-licensed residential care facilities. California Health and Safety Code §1500, Et seq., establishes that State-licensed residential care facilities serving six or fewer persons be: 1) treated the same as any other residential use, 2) allowed by right in all residential zones, and 3) be subject to the same development standards, fees, taxes, and permit procedures as those imposed on the same type of housing in the same zone.

Rancho Cucamonga allows State-licensed residential care facilities serving six or fewer persons by right in all residential zones. In compliance with State law, these facilities are treated like any other residential use in the same single-family or multiple-family residential zones. The City also permits large residential care facilities serving seven or more residents in all residential zones except the VL zone, subject to the approval of a conditional use permit. This Housing Element includes a program to amend the City's Zoning Code to permit large residential care facilities in all residential zones by right.

The Development Code defines residential care home as follows: Consistent with the definitions of state law (Health and Safety Code section 1502), a residential care facility is a home that provides 24-hour nonmedical care for six or fewer persons 18 years of age or older, or emancipated minors, with chronic, life-threatening illness in need of personal services, protection, supervision, assistance, guidance, or training essential for sustaining the activities of daily living, or for the protection of the individual. This classification includes rest homes, residential care facilities for the elderly, adult residential facilities, wards of the juvenile court, and other facilities licensed by the State of California. Convalescent homes, nursing homes, and similar facilities providing medical care are included under the definition of "medical services, extended care."

Large residential care facilities are similarly defined, except that they are intended to house seven or more persons. Although the definitions state that they are consistent with State law, the requirement that residents within the facilities have "chronic, life-threatening illness" is not consistent with State law and may represent a constraint to the development of some types of residential care homes and facilities within the City. Therefore, a Housing Program has been added to update the definitions in the Development Code to comply with State law.

Emergency Shelters

Emergency shelters are the first step in a continuum of care and provide shelter to families and/or individuals experiencing homelessness on a limited short-term basis. The Development Code defines emergency shelters as "a facility for the temporary shelter and feeding of indigents or disaster victims and operated by a public or nonprofit agency."

Senate Bill 2 (SB 2), codified at Government Code §65583, was enacted by the State Legislature in 2007 to address the State's growing problem of homelessness. SB 2 requires local governments to identify one or more zoning categories that allow emergency shelters without a Conditional Use Permit or other discretionary permit. Cities may apply limited conditions to the approval of ministerial permits for emergency shelters, however, the identified zone must have sufficient capacity to accommodate the shelter need, and at a minimum provide capacity for at least one year-round shelter. Permit processing, development, and management standards for emergency shelters must be objective and facilitate the development of, or conversion to, such use.

Emergency shelters are permitted by-right in the General Commercial (GC) zone and with a conditional use permit in the General Industrial (GI) zone. While State law allows jurisdictions to impose specified standards to enhance the compatibility of emergency shelters, the Development Code contains no special provisions regulating emergency shelters.

Properties in the GC District are generally located throughout the City and include locations at the intersections of Base Line Road and Amethyst Avenue, Haven Avenue and Foothill Boulevard, Arrow Route between Hermosa Avenue and Archibald Avenue, Grove Avenue between Arrow Route and 9th Street, and Beech Avenue at the I-15 Freeway. The GC District does not permit residential land uses, but does permit, either by right or subject to a Conditional Use Permit, a wide variety of commercial, professional services (medical and dental), hospitals, and transportation facilities. These uses are compatible with emergency shelter land uses and provide necessary supportive services for the homeless population, particularly those with special medical and health care needs.

The GC District is characterized by a mix of small (less than 1 acre), medium (1 to 5 acres), and large (over 5 acres) sized parcels. The GC District contains 470 acres, 330 of which are developed with a variety of commercial developments, and some properties are underutilized and suitable for renovation/conversion to an emergency shelter. Currently, the GC District includes over 100 acres of vacant land. This land use designation provides excellent flexibility and therefore numerous options to parties interested in operating emergency shelters. Therefore, the GC District has adequate capacity to accommodate 2,607 homeless individuals, the point-in-time homeless population, either in one large shelter or several small shelters.

Low Barrier Navigation Centers

Adopted in 2019, AB 101 defines a Low Barrier Navigation Center as “a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” Low Barrier shelters may include options such as allowing pets, permitting partners to share living space, and providing storage for residents’ possessions.

AB 101 requires jurisdictions to permit Low Barrier Navigation Centers that meet specified requirements by-right in mixed use zones and other nonresidential zones permitting multifamily residential development. The bill also imposes a timeline for cities to act on an application for the development of a Low Barrier Navigation Center. The provisions of AB 101 are effective until 2026 when they sunset. The Rancho Cucamonga Development Code has not been updated to permit this type of development; therefore, a Housing Program has been added to amend the Development Code consistent with AB 101.

Transitional Housing

Transitional housing facilities are designed to accommodate homeless individuals and families for a longer stay than in emergency shelters, as the residents stabilize their lives. California Government Code Section 65582(j) defines transitional housing as buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent and stable living situation. Transitional housing may take several forms, including group quarters, single-family homes, and multi-family housing, and typically offers case management and supportive services to help return people to independent living.

In 2012, the City amended its Development Code to define transitional housing consistent with the California Health and Safety Code and to permit transitional housing facilities by right in all residential districts and the MU district and only subject to those restrictions that apply to other residential dwellings of the same type in the same district.

Supportive Housing

Supportive housing is affordable housing with onsite or offsite services that help a person or family with multiple barriers to employment and housing stability. Supportive housing is a link between housing providers and social services for the homeless, people with disabilities, and a variety of other special needs populations. California Government Code Section 65582(f) defines supportive housing as housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

The 2012 Development Code Update included updates to address supportive housing. Similar to transitional housing, supportive housing can take several forms, including group quarters, single-family homes, and multi-family housing complexes. The Development Code was amended to permit supportive housing facilities by right in all residential districts and only subject to those restrictions that apply to other residential dwellings of the same type in the same district.

AB 2162, adopted in 2018, requires that supportive housing developments with 50 or fewer units be permitted by-right in zones where multi-family and mixed-use developments are permitted, provided the development meets certain requirements. Additionally, the bill prohibits jurisdictions from imposing parking requirements based on the number of units for supportive housing developments within one half mile of a public transit stop. A program has been added to the Housing Plan to amend the Development Code to ensure its supportive housing provisions are compliant with State law.

Single-Room Occupancy

Single-Room Occupancy (SRO) units provide affordable housing opportunities for certain segments of the community such as, seniors, students, and single workers and are intended for occupancy by a single individual. They are distinct from a studio apartment or efficiency unit, in that SRO units may either have shared or private kitchen and bathroom facilities. SROs are typically rented on a monthly basis and generally do not require a rental deposit, making them accessible to extremely low income and formerly homeless individuals.

To address this potential housing need, the City amended the Development Code in 2012 to facilitate the provision of SRO units consistent with SB 2. SRO units are permitted in the Medium (M) Residential District, Medium-High (MH) Residential District, High (H) Residential District, and Mixed-Use (MU) Districts. Conditions of approval for SRO units will relate to the performance characteristics of a proposed facility, such as parking, security, management, availability of public transportation, and access to commercial land uses.

Farmworker Housing

Pursuant to the State Employee Housing Act (Section 17000 of the Health and Safety Code), employee housing for agricultural workers consisting of no more than 36 beds in a group quarter or 12 units or spaces designed for use by a single-family or household is permitted by right in an agricultural land use designation. Therefore, for properties that permit agricultural uses by right, a local jurisdiction may not treat employee housing that meets the above criteria any differently than an agricultural use. Furthermore, any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure within a residential land use designation, according to the Employee Housing Act. Employee housing for six or fewer persons is permitted wherever a single-family residence is permitted. To comply with State law no conditional use permit or variance will be required.

The City has no agricultural zones. The City's Zoning Ordinance permits agricultural uses in the OS, FC, and UC zones. Farmworker housing is not required but employee housing for 6 or fewer can be permitted wherever a single-family residence is permitted.

Development Standards

Environmental Assessment Requirements

An environmental assessment is required for each project and is used to determine whether further CEQA analysis is required. The site-specific assessment is tiered from the Master Environmental Assessment (MEA) that was prepared for the 2010 update of the General Plan. For instance, the City's Hillside Development Regulations were enacted to address grading and design issues on parcels with slope issues. In most instances, these instruments clearly set the environmental constraints on the site, including the potential maximum density, and serve to expedite development. Where additional site-specific information is needed, special studies are requested. (A new environmental assessment is being prepared for the 2020 update of the General Plan. Any new information that becomes available prior to certification of the new environmental assessment will be considered in the drafting of this Housing Element).

Residential Development Standards

The Development Code, as well as any applicable specific plans, utilizes a performance standard of development through a use of density ranges. The density achieved is based on an analysis of environmental constraints and design criteria (i.e., setback, lot coverage, parking, and landscaping). Development standards for development within the City's residential zones are presented in Table HE-34.

Under the current zoning, minimum lot size requirements range from 20,000 square feet in large estate residential areas (VL zone) to 5,000 to 7,200 square feet for most single-family residential areas. For multi-family development (M, MH, and H zones), a minimum lot size of three acres is required. This minimum lot size of three acres is not applicable if projects are developed at higher densities as specified in Table HE-35. Furthermore, existing legal parcels less than 3 acres may be developed at the minimum of the density range. The three-acre requirement is also no longer applicable in the new MU zones where a significant amount of future residential development is anticipated.

Residential densities range from a maximum of two units per acre in the VL zone up to 30 units per acre in the H zone. However, the City has set forth special development standards for higher density projects (see Table HE-35). Specifically, multi-family projects in the LM zone and single-family projects in the M zone proposed at the maximum allowable density must comply with these standards, which include requirements for more open space and recreational facilities. Projects proposed at the lower end of the density range must only comply with the general residential development standards.

Lot coverage (i.e., the area of a lot covered by the building footprint, plus roof overhang) is permitted up to 25 percent in the VL Zone. The L zone allows for a maximum of 40 percent lot coverage while the LM, M, MH, and H zones allow up 50 percent lot coverage.

The maximum building height for the VL, L, LM, M zones is 35 feet, while the maximum permitted in the MH and H zones is 40 feet and 50 feet, respectively. However, for multi-family projects within 100 feet of the VL or L zone, building height is limited to one story. For safety purposes, building height is also limited in hillside areas, with a maximum of 30 feet.

Overall, the City’s development standards are based upon acceptable provisions, are not exceptional or unusual, and are generally consistent with those of surrounding communities. Building standards, such as setback and height requirements, generally do not provide a constraint to development. Typically, building heights are permitted to increase as density increases. The variability of these development standards permits a wide variety of housing types, including single-family and multi-family, rental and ownership, and mobile homes.

Table HE-34: Residential Development Standards

Development Standard	Zoning District						
	VL	L	LM	M (SFR) ¹⁴	M (MRF) ¹⁴	MH	H
Lot Area (min.)	20,000 SF	7,200 SF	5,000 SF	4,000 SF	3 AC ¹	3 AC ¹	3 AC ¹
Lot Area (min. net avg.)	22,500 SF	8,000 SF	5,000 SF	4,000 SF	3 AC ¹	3 AC ¹	3 AC ¹
Lot Width (min.)	90 ft. ²	65 ft. ²	50 ft. ²	45 ft.	n/a	n/a	n/a
Lot Width (corner lot)	100 ft.	70 ft.	50 ft.	50 ft.	n/a	n/a	n/a
Lot Depth (min.)	200 ft.	100 ft.	90 ft.	80 ft.	n/a	n/a	n/a
Min. Frontage	50 ft.	40 ft.	30 ft.	30 ft.	100 ft.	100 ft.	100 ft.
Min. Frontage (flag lot)	30 ft.	20 ft.	20 ft.	20 ft.	50 ft.	50 ft.	50 ft.
Allowed Density							
Min. Density ³	n/a	n/a	4 du/ac	8 du/ac	8 du/ac	14 du/ac	24 du/ac
Max. Density	2 du/ac	4 du/ac	8 du/ac ⁴	14 du/ac	14 du/ac ⁴	24 du/ac	30 du/ac
Minimum Setback⁵							
Front Yard ⁶	42 ft.	37 ft.	32 ft.	27 ft.	37 ft.	n/a	n/a
Corner Side Yard	27 ft.	27 ft.	22 ft.	17 ft.	27 ft.	n/a	n/a
Interior Side Yard	10/15 ft.	5/10 ft.	5/10 ft.	5/5 ft.	10 ft. ⁷	n/a	n/a
Rear Yard	60 ft.	20 ft.	15 ft.	15 ft.	10 ft. ⁷	n/a	n/a
At Interior Site Boundary (dwelling/accessory building)			NR ⁸		15/5 ft. ⁷	15/5 ft. ⁷	15/5 ft. ⁷
Maximum Building Height⁹ (feet)							
Primary Buildings	35 ft.	35 ft.	35 ft.	35 ft.	35 ft. ¹⁰	40 ft. ¹⁰	55 ft. ¹⁰
Maximum Lot Coverage (buildings as a percentage of the parcel or project)							
Lot Coverage	25%	40%	50%	50%	50%	50%	50%
Minimum Open Space Requirement (percentage of open space per parcel or project)							
Private Open Space (ground floor/upper story)			300/150 SF		225/150 SF	150/100 SF	150/100 SF
Open Space (common and private)			40%	35%	35%	35%	35%
Minimum Patio/Porch Depth ¹¹	6 ft.	6 ft.	6 ft.	6 ft.	6 ft.	6 ft.	6 ft.
Min. Dwelling Unit Size¹²							
Single-family (attached and detached)	1,000 SF						
Multi-family ¹³	550 SF						
Efficiency/studio	650 SF						
One-bedroom	800 SF						
Three or More Bedrooms	950 SF						

Source: City of Rancho Cucamonga Development Code, Table 17.36.010-1 – Development Standard for Residential Zoning Districts

Notes:

1. On existing lots of record, parcels less than 3 acres or less than the required minimum frontage shall be developed at the lowest end of the permitted density range.
2. Average width, which shall vary accordingly: VL= +/- 10 ft.; L & LM = +/- 5 ft.
3. Excluding land necessary for secondary streets and arterials; in hillside areas shall be dependent on the slope/capacity factor (see RCMC Chapter 17.52)
4. Developing multi-family in the LM district and single-family in the M district at the maximum density requires compliance with RCMC Section 17.36.020.D, Standards for Higher Residential Densities
5. Setbacks are measured between the structure and curb face in front and corner side yards. Setbacks are measured between the structure and property line in rear and interior side yards.
6. Average setback, which shall vary +/- 5 ft.

7. Add 10 ft. to minimum setback if adjacent to LV, L, or LM district.
8. Applies to buildings two or more stories in height. Add ten more feet for each story over two stories.
9. In hillside areas, heights shall be limited to 30 ft.
10. Multi-family dwellings are limited to one story within 100 ft. of VL or L district.
11. Free and clear of obstruction.
12. Senior projects are exempt from this requirement.
13. To assure that smaller units are not concentrated in any one area or project, the following percentage limitations of the total number of units shall apply: Ten percent for efficiency/studio and 35 percent for one bedroom or up to 35 percent combined. Subject to a conditional use permit, the planning commission may authorize a greater ratio of efficiency or one-bedroom units when a development exhibits innovative design qualities and a balanced mix of unit sizes and types.
14. M (SFR) = standards for single-family development in the M zone; M (MFR) = standards for multi-family development in the M zone.

Table HE-35: Standards for Higher Residential Densities

Development Standard	Zoning District			
	LM	M	MH	H
Min. Site Area (gross)	n/a	n/a	n/a	n/a
Density	Up to 8 du/ac	Up to 14 du/ac	Up to 24 du/ac	Up to 30 du/ac
Public Street Setback	45 ft. avg.; Vary +/-5 ft.	42 ft. avg.; Vary +/-5 ft.	42 ft. avg.; Vary +/-5 ft.	47 ft. avg.; Vary +/-5 ft.
Private Street or Driveway Setback	15 ft. avg.; Vary +/-5 ft.	5 ft.	5 ft.	5 ft.
Corner Side Yard Setback (min.)	10 ft.	5 ft.	-	-
Interior Side Yard Setback (min.)	-	10 ft. ^{1,2}	-	-
Interior Site Boundary (Dwelling Unit/Accessory Building)	15/5 ft	20/5 ft. ¹	20/5 ft. ¹	20/5 ft. ¹
Maximum Height	35 ft. ³	35 ft. ³	40 ft. ³	50 ft. ³
Private Open Space (Ground Floor/Upper Story)	300/150 SF	225/150 SF	150/100 SF	150/100 SF
Open Space (Private and Common)	45%	40%	40%	40%
Min. Patio/Porch Depth ⁴	6 ft.	6 ft.	6 ft.	6 ft.
Recreational Facilities	Required per RCMC Section 17.36.010.E			

Source: City of Rancho Cucamonga Development Code, Table 17.36.010-2

Notes:

1. Add 10 feet to the minimum if adjacent to VL, L, or LM district.
2. Zero lot line dwellings permitted pursuant to RCMC Subsection 17.36.010.D.
3. Multi-family dwellings are limited to one story within 100 ft. of VL or L district.
4. Free and clear of obstructions.

Parking Standards

Like most cities in the region, Rancho Cucamonga's parking standards require two spaces within a garage for single-family detached units, and utilize a sliding scale, based on the number of bedrooms, for multi-family, attached single-family, and mobile home parks. These standards are summarized in Table HE-36.

Table HE-36: Residential Parking Standards

Unit Type	Parking Requirement
Single-family detached	2-car garage
Multi-family development (including condominiums, townhomes, etc.), semi-detached single-family (zero lot line, patio homes, duplexes, etc.), and mobile home parks	
Studio	1.3 spaces per unit (1 in garage/carport)
One Bedroom	1.5 spaces per unit (1 in garage/carport)
Two Bedrooms	2.0 spaces per unit (1 in garage/carport)
Three Bedrooms	2.0 spaces per unit (2 in garage/carport)
Four or More Bedrooms	2.5 spaces per unit (2 in garage/carport)
Guest Parking	1 space per 3 units

Source: Rancho Cucamonga Development Code

Note:

1. 50 percent of the total required covered spaces shall be within enclosed garage structures. The use of carports requires approval from the design review committee.

Under these standards, for studio, one bedroom, and two bedroom units, one space is required to be located in a garage or carport. Three and four bedroom units require two spaces to be in a garage or carport. Guest parking spaces are required at a ratio of one parking space for each three multi-family units. These parking standards are consistent with standards in surrounding communities such as Claremont, Upland, and Fontana. Because the City does not mandate enclosed parking requirements, parking does not unduly constrain residential development in the City.

To mitigate the impact that parking requirements may have upon affordable housing projects, the City adopted Density Bonus Provisions in compliance with state law (last updated in 2012). Under these standards parking requirements do not hinder the availability and affordability of housing as the City permits a reduction of these on-site parking requirements, among other standards, in the development of affordable housing projects. The Density Bonus Provisions are discussed in further detail later in this section. The Density Bonus Provisions will need to be updated to be consistent with new state laws and is included in the Housing Programs.

As part of the General Plan update, the City prepared a framework for applying the form-based code standards to new development projects as interim guidelines or regulations to ensure that new projects will generally conform to the new standards before the final Development Code is adopted. This framework includes the form-based zone standards; use tables and use definitions; and, building and frontage types. Parking requirements will also be updated to facilitate high density development, particularly along the urban corridors and in the urban center.

On September 15, 2021, the City Council adopted simultaneous amendments to the General Plan Land Use Element and the Development Code to ensure that the new land use designations and Development Code amendments were effective on October 15, 2021. A full Development Code update will be adopted before the end of the second quarter in 2022. Table HE-37 below includes the General Plan Designations, permitted uses and development standards applicable to the sites utilized for accommodating the City's Regional Housing Needs Assessment. These update standards offer significant flexibility compared to the City's current residential development standards. For example, building height for high density residential in MU-GU and MU-UCR zones requires a minimum number of stories to discourage inefficient use of land. The minimum lot size of three acres for multi-family development has been replaced by a standard that is adjusted based on building type. Each building type in the form-based code has a minimum development size, such as 5,400 square feet for a fourplex and 22,500 square feet for a high-rise development. The lot size minimums are keyed to the type of development proposed, rather than a large acre minimum. Lot coverage (75-85 percent) and setback requirements (0-10 feet) also promote the maximum of land.

The current development standards, including parking, height, open space requirements, lot coverage, setbacks, and minimum site size for all residential and mixed use zones will be comprehensively updated to ensure development at the allowable densities can be achieved. The Housing Plan includes an action to affirm the City's commitment in establishing appropriate development standards to facilitate development at the allowable densities.

Table HE-37: Land Use Element as Amended and Implementing Zoning Standards

Proposed Zone	Mixed Use - Urban Center (MU-UCT)	Mixed Use - Urban Corridor (MU-UCR)	Mixed Use - General Urban (MU-GU)	
General Plan Land Use Category	City Center	City Corridor High	City Corridor Moderate	
Intent	Mixed-use urban areas with commercial and residential hubs and infill development along activated public spaces. Buildings transition in scale to surrounding neighborhoods and developments support safe streets for pedestrians and cyclists.	Medium to high intensity mixed-use development along active, walkable corridors. Buildings front streets and transition in scale to surrounding neighborhoods with some context-sensitive auto-oriented uses in transition areas.	Medium to high intensity mixed-use development along active, walkable streets. Buildings front streets and transition in scale to surrounding neighborhoods with some context-sensitive auto-oriented uses in transition areas.	
Lot Size (min.) (note: lot sizes will be based on building types)	Large 22,500 sq. ft.	Medium to Large 2,000-22,500 sq. ft.	Medium 2,000-12,500 sq. ft.	
Height	12 stories max.	4 stories min. - 7 stories max.	3 stories min. - 5 stories max.	
Residential Density (du/ac.)	*24-100	*24-60	24-42	
Lot Coverage (max.)	85%	75%	80%	
Front Setback (min./max.) (note: side/rear setbacks will be based on building types)	0 - 5 ft.	0 - 10 ft.	0 - 10 ft.	
Accessory Dwelling Unit Allowed?	Allowed per current City Ordinance	Allowed per current City Ordinance	Allowed per current City Ordinance	
General Uses Allowed	Primarily ground floor commercial and retail activity with a mix of commercial, residential, service, and/or office uses on upper stories. High density residential with nearby civic uses.	Primarily ground floor commercial and retail activity with a mix of uses on upper stories. High density residential in proximity to some civic and auto-oriented uses if the scale and character is appropriate.	Primarily ground floor commercial and retail activity with a mix of uses on upper stories. Medium density residential in proximity to some civic and auto-oriented uses if the scale and character is appropriate.	Primarily office, business, and service uses in proximity to walkable, urban areas.
* = Minimum densities for Mixed Use Urban Center and Mixed Use Urban Corridor for the City's interim zoning is set for 24 du/acre. As a part of the full General Plan and Zoning Code update, these minimums will increase.				

Planned Communities, Master Plans, and Specific Plans

The purpose of master plans and specific plans is to provide a clear vision and implement comprehensive standards which reflect the unique characteristics of the planning area. The City has several planned communities and specific plans which allow for residential development at various densities. Table HE-38 lists the Planned Communities, Master Plans, and Specific Plans within the City that allow for residential development along with their permitted densities. As shown, the Plans allow for the development of a variety of housing types from very low density single family residential (i.e. Etiwanda North and Etiwanda Highlands) to high density multi-family and mixed use developments (i.e. Empire Lakes). The following discussion highlights some of the distinctive characteristics of the Plans that encompass larger areas of the City.

Table HE-38: Master and Specific Plans Allowing Residential Uses

Master Plan/Specific Plan	Residential Type Permitted	Density Range Permitted
Caryn Planned Community	Single Family	One SFR per lot; Lots range in size from 4,000 to 11,000 SF
Empire Lakes Specific Plan	Multi-family; Mixed Use	14-80 du/ac
Etiwanda Heights Specific Plan	Single Family attached and detached	2,700-3,000 permitted within the Specific Plan area
Etiwanda Highlands Specific Plan	Single Family	0.9-3.4 du/ac; 546 units permitted within the Specific Plan area
Etiwanda North Specific Plan	Single Family	Up to 4 du/ac
Etiwanda Specific Plan	Single Family; Multi-Family	Up to 14 du/ac
Terra Vista Community Plan	Multi-Family Single Family	24-30 du/ac Up to 14 du/ac
Town Square Master Plan	Multi-Family; Mixed Use	24-30 du/ac
University Property Planned Development	Single Family	6 du/ac
Victoria Community Plan	Single Family; Multi-Family	Up to 30 du/ac
Victoria Arbors Master Plan	Single Family; Multi-Family	Up to 30 du/ac
Victoria Gardens Master Plan	Single Family; Multi-Family	Up to 30 du/ac

Etiwanda, Etiwanda Heights, Etiwanda North, and Etiwanda Highlands

Rural character is a dominant feature of the historic Etiwanda community. Although low-density housing is encouraged, zoning includes areas for all income levels and medium density multi-family housing is permitted within the Etiwanda Specific Plan.

The rugged, natural open character of the Etiwanda North and Etiwanda Heights planning areas provide constraints to development. These Specific Plans primarily serve as a pre-zone for the City's Sphere-of-Influence. Safety hazards and the high cost of extending infrastructure to the area make it most suitable for lower density single-family housing. No multi-family housing is proposed in either of these areas.

Terra Vista Community Plan

The Terra Vista Community Plan (TVCP) was originally approved by the City Council on February 16, 1983. This Community Plan is primarily built out. Table HE-39 summarizes the development standards for the TVCP. Development standards are generally more flexible than typical Development Code standards in order to allow for a creative and cohesive design throughout the planned community for each land use density. No maximum lot coverage is required for development provided that setback and open space requirements are met. Additionally, the plan was designed to allow flexibility in trading densities among different areas within each plan without requiring a General Plan Amendment, as long as the maximum density permitted by the plan is not exceeded. The Plan permits each residential land use designation to be stepped up or down one category, except for the Medium residential category that allows two steps up, to either the Medium-High or High density range.

Based on the development criteria outlined below, the TVCP does not preclude the feasibility of achieving maximum densities, and when coupled with a Density Bonus Housing Agreement would exceed allowable TVCP densities for the development of affordable housing units.

Table HE-39: Terra Vista Community Plan Development Standards

Development Standard	H
Building Site Area	2 ac
Dwelling Units (Permitted per acre)	24-30
Setbacks	
Building Setback (from curb face)	Varies from 22 ft average, 20 ft minimum to 43 ft average, 38 ft minimum, depending on street classification
Building Setback (from property line)	Varies from 0 ft, to 6 ft with 35 ft separation, depending on alley or trail
Garage, Carport and Accessory Building (from curb face)	Varies from 22 ft average, 17 ft minimum to 38 ft average, 28 ft minimum, depending on street classification
Garage, Carport and Accessory Building (from property line)	Varies from 0 ft, to 6 ft with 35 ft separation, depending on alley or trail
Uncovered Parking Setback (from curb face)	Varies from 22 ft average, 11 ft minimum to 38 ft average, 19 ft minimum, depending on street classification
Uncovered Parking Setback (from property line)	0 ft
Open Space	0 ft
Other Conditions	0 ft (10 ft if adjacent to VL or L District)
Building Site Width and Depth	As permitted by required setbacks.
Building Site Coverage	No Maximum subject to Development Review Process.
Building Height	65 ft
Private Open Space	Not applicable
Building Separations	The standards from the Rancho Cucamonga Development Code shall apply.

Note: The only vacant residential land within the TVCP is within the High Residential Districts, so only those standards were discussed

Source: City of Rancho Cucamonga, Terra Vista Community Plan

Victoria Community Plan (Including Victoria Arbors and Victoria Gardens)

The Victoria Community Plan (VCP) was originally approved by the City Council on May 20, 1981. Since its approval, the majority of the VCP has been constructed with only a few sites remaining before build-out. Currently, only one site remains in the VCP that is zoned High Residential (24-30 units). The VCP provides for typical lot development, as well as innovative and cluster housing standards, which allows for more creativity and flexibility in achieving maximum density yields.

Adopted in 2002, the Victoria Arbors Master Plan was adopted to develop the final “village” of the Victoria Community Plan. Victoria Arbors is distinguished by its “wine country” design theme and the historic Regina Winery is located within the Master Plan area. The Victoria Gardens Master Plan was also adopted in 2002 and most recently amended in 2018. The intent of the Victoria Gardens Master Plan is to set forth a vision for the new downtown of Rancho Cucamonga. The Plan area is intended to be a mixed-use center within the Victoria Arbors Village and is planned for residential development of up to 30 units per acre for up to 600 units within the Plan area. These two Master Plans are consistent with the Victoria Community Plan while providing additional vision, standards, and design guidelines for these unique areas.

Like the Terra Vista Community Plan, the standards for the Victoria Community Plan generally provide more flexibility and encourage innovation in development. The Victoria Community Plan was also designed to allow flexibility in trading densities among different districts of the Plan. The Plan allows each residential district to be stepped up or down one to two categories in density without requiring a General Plan Amendment, as long as the maximum density permitted by the plan is not exceeded.

Table HE-40: Victoria Community Plan Development Standards

Development Standard	LM (Cluster Development)	H
Building Site Area	3 ac	3 ac
Dwelling Units (Permitted per acre)	4-8	24-30
Building site coverage	As permitted by required setback and private open space	60%
Building Setbacks	Front, Side and Rear Setback: Varies from 5 ft, to 20 ft minimum, 25 ft average depending on street classification.	Front, Side and Rear Setback: Varies from 5 ft, 25 ft minimum depending on street classification.
Building Separation	Building height 35 feet or less, 10 ft min Building height 35 feet or greater, 15 ft min	Building height 35 feet or less, 10 ft min Building height 35 feet or greater, 15 ft min
Building height	40 ft	50 ft
Building Site Width and Depth	As permitted by required setbacks	N/A
Private Open Space	300 sq ft	N/A

Note: The only vacant land within the VCP is within the Low Medium and High Residential Districts, so only those standards were discussed.

Source: City of Rancho Cucamonga, Victoria Community Plan

Empire Lakes Specific Plan

Initially adopted in 1994, the Empire Lakes Specific Plan was created in response to the pending vacancy of the General Dynamics property within the City, which included approximately one million square feet of office space. Amendments to the Specific Plan in the early 2000s expanded the permitted uses within the planning area to allow for multi-family residential uses within various sub-areas of the Specific Plan Area. Most recently, following changing market conditions, in 2016 the Specific Plan was amended to repurpose the Empire Lakes golf course to support the mixed use infill development goals of the Specific Plan. This amendment consolidated several of the previous sub-areas into one Planning Area 1 (PA1). Due to its close proximity to the Metrolink Rancho Cucamonga Station, the Specific Plan area is well-situated for high density, transit-oriented development.

Table HE-41 summarizes the development standards for PA1 of the Specific Plan. PA1 allows for densities ranging from 16-28 units per acre in the Village Neighborhood District up to 24-80 units per acre in the Urban Neighborhood District. The development standards offer a great deal of flexibility, with no minimum requirements for lot size, frontage, lot coverage, or floor area ratio. Dwelling unit size and open space requirements also allow for more flexibility. The combination of higher densities, a minimum unit size of only 450 square feet, and other relaxed standards increase the potential for affordable housing to be developed in this area.

Table HE-41: Empire Lakes Planning Area 1 Development Standards

Development Standard	Zoning District (Place Type)				
	Village Neighborhood	Core Living	Urban Neighborhood	Mixed Use	Mixed Use Overlay
Lot Area	No Minimum				
Lot Width	No Minimum				
Lot Depth	No Minimum				
Min. Frontage	No Minimum				
Allowed Density					
Min. Density	16 du/ac	18 du/ac	24 du/ac	Regulated on an individual parcel basis, ranges from 14-55 du/ac	Consistent with underlying Placetype.
Max. Density	28 du/ac	35 du/ac	80 du/ac		
Lot Coverage	No Maximum				
Floor Area Ratio	No Maximum				
Minimum Building Setbacks from Property Lines ¹					
Front Yard/ Rear Yard	0 ft.				
From Vine ROW	5 ft.				
From Private Drive Aisle/Alley	0 ft.				
Corner Side Yard (interior to a parcel)	5 ft.				
Interior Side Yard	0 ft. (or consistent with adopted CRC or CBC)				
Building Height					
Primary Buildings	North of 6 th St: 70 ft.; South of 6 th St: 60 ft.; Adjacent to existing residential uses along eastern perimeter of PA1: 45 ft. within 20 ft. of the PA1 boundary line.				
Open Space Requirements					
Private and Common Open Space	150 SF per unit combined; may be provided in private, common, or a combination of these spaces.				
Minimum Dwelling Unit Size ²					
Single-family	450 SF; excludes required parking and open space				
Multi-family					
Efficiency/Studio					
One bedroom					
Two bedroom					
Three or more bedrooms					

Source: City of Rancho Cucamonga, Empire Lakes Specific Plan

Notes:

1. Setbacks from the Planning Area 1 boundary are determined by parcel. For more information, refer to Table 7.5 of the Specific Plan.
2. Senior housing developments are exempt from this requirement.

Performance Standards and Design Criteria Analysis

Performance standards and design criteria such as open space and landscaping requirements are important to maintaining quality of life in residential developments. As previously noted, the City has implemented additional performance standards for projects proposing to be developed at the maximum of the density range (see Table HE-35). The following analysis demonstrates that the imposition of the City's Performance Standards is not an impediment to the development of residential units at the upper range of maximum allowable densities.

Open Space

Building setbacks and open space requirements are established to ensure that sufficient privacy and open space are provided to enhance and maintain the quality of life within residential neighborhoods. These requirements are necessary to mitigate traffic noise, provide privacy from neighbors, and offer residents opportunities to recreate.

Multi-family projects subject to the base development standards must provide 35-40% open space, dependent upon zone. Private open space requirements are greatest in the LM zone, with a requirement of 300 square feet per ground floor unit and 150 square feet for upper story units. This requirement is incrementally decreased as density increases, with projects in the H zone requiring 150 square feet per ground floor unit and 100 square feet per upper story unit.

Multi-family projects proposed at the maximum of the density range are subject to different open space requirements; however, they are minimally more stringent than the base requirements. These projects must provide 40-45% open space, dependent upon the zone, but the required private open space per unit remains the same as the base requirement. Therefore, these additional requirements do not constrain higher residential development; rather, they enhance the project and quality of life for residents.

Recreation Area/Facility

Recreational amenities in conjunction with common open space are required for development under the Medium to High residential densities. These amenities are required to provide for active recreation opportunities for residents. Recreational amenity requirements are based upon the size of the project, with larger projects required to provide more amenities. The types of amenities that may be provided include open lawn areas, enclosed tot lots, pools or spas, barbeque facilities, community multi-purpose rooms, court facilities, and jogging/walking trails. Projects with 30 units or less are required to provide three recreational amenities, while projects of 100 to 200 units must provide five amenities which are generally more robust than those required for a smaller project (i.e. multiple tot lots for a larger project compared to just one for a smaller project). The Development Code provides flexibility in this requirement by allowing other amenities to be considered as part of Planning Commission review.

For qualifying affordable housing projects, Rancho Cucamonga's Density Bonus Provisions provide that the Planning Commission may approve development incentives (i.e., a reduction in certain development standards such as reduced building setbacks, reduced public/private open space, increased maximum lot coverage, increased building height, etc.), but only when provided as part of a Density Bonus Housing Agreement. In general, the discretion given to the Planning Commission in approving "other" recreational amenities demonstrates how zoning encourages flexibility and creativity in meeting the City's development criteria. The City has found that the requirement for recreational facilities does not preclude the ability to achieve maximum densities, particularly in relation to the development of affordable housing, when combined with a Density Bonus Housing Agreement.

Landscaping

Landscaping is required for both single-family and multi-family projects and is provided for aesthetic as well as functional reasons. For multi-family projects, particularly in the Medium to High Residential Districts, landscaping is provided as a percentage of the project site and provides many essential functions for the community including: beauty, shading, wind protection, screening, noise buffering, and air filtering. Within the Low Medium to High Residential Districts, the City's landscape standards require a number of trees per gross acre; however, these trees are dispersed throughout the project in areas that include setback areas, in building to building separation areas, around the project perimeter, throughout the parking lot, and around both passive and active recreation areas. This requirement has no impact on achieving maximum density as there are sufficient areas within a project to provide project landscaping.

In addition, the City's Affordable Housing Incentives/Density Bonus Provisions include incentives that could allow a reduction in "other site or construction conditions applicable to a residential development", which could include a reduction in project landscaping.

Energy Conservation

Energy conservation standards establish requirements for energy conservation features as part of multi-family development when utilizing the City's Optional Development Standards. The energy conservation standards require that new residential developments be provided with an alternative energy system to provide domestic hot water for all dwelling units and for heating any swimming pool or spas, and that solar energy shall be the primary energy system unless other alternative energy systems are demonstrated to be of equivalent capacity and efficiency. Additional requirements provide that all appliances and fixtures shall be energy conserving. Energy conservation standards are approved through Planning Commission review and do not impact the ability to achieve maximum density. Energy conservation standards may have short term costs associated with the installation of the alternative energy system; however, operation costs and per unit costs will be lower due to the energy savings associated with the operation of the equipment. Energy conservation standards requiring energy efficient appliances do not impact project density and will not impact project development costs. Operation costs to the tenants will be significantly lower with the use of energy efficient appliances.

Other Amenities

In addition to recreational amenities, multi-family developments are required to provide a minimum of 125 cubic feet of exterior lockable storage space per unit and hook-ups for a washing machine and clothes dryer in the interior of each unit. The purpose of these amenities is essentially to improve the livability and functionality of each residential unit. These amenities are approved through Planning Commission review, do not impact the ability to achieve maximum density, and have a negligible impact on housing development and costs.

Building Codes and Their Enforcement

Building Code Requirements

The City has adopted the 2019 California Building Code (CBC), which is largely based on the International Building Code, to address building code requirements. Under State law, this code can be amended by local governments only for to geological, topographical, or climatological reasons. These codes are considered to be the minimum necessary to protect the public health, safety, and welfare, and are not considered an unnecessary constraint to housing. The building code in Rancho Cucamonga has not been locally amended.

Through the use of the State Historic Building Code (Health and Safety Code §18950, *Et seq.*) the City encourages the preservation of significant historic structures. The State Historic Building Code permits the use of original or archaic materials in reconstruction with the purpose of providing "alternative regulations and standards for the rehabilitation, preservation, restoration (including related reconstruction), or relocation of qualified historical buildings or structures." The City has also enacted a Mills Act ordinance to provide tax incentives for the preservation of historic homes.

As discussed previously, the housing stock is in relatively good condition. For those structures that do need repair, the City enforces those standards and regulations that ensure reasonable and adequate life safety. The application of these standards allows for the exercise of judgment, as permitted in the code, so that older buildings built under less demanding regulations are not unduly penalized.

Community Improvement

The Community Improvement Division is tasked with enforcing the provisions of the Municipal Code which relate to property maintenance and aesthetics as well as land use and zoning compliance. Types of violations enforced include weed abatement, graffiti removal, inoperative vehicles and other parking issues, and vector control, among others. The Community Improvement Division primarily operates on a complaint response basis but does initiate proactive programs for targeted communities.

Once a violation is reported, a Community Improvement Officer makes contact and issues notice requesting correction of the violation. If progress toward compliance is not observed within a specified amount of time, a multi-step process begins that involves additional notices. As a last resort, a formal nuisance abatement process is followed, an Administrative Citation may be issued, or criminal proceedings may be sought. The overall emphasis of the Community Improvement program is to ensure that progress toward correction of violations is achieved on a voluntary basis. The Community Improvement Division also partners with social service agencies and community-based organizations to work with the most vulnerable residents to assist them with property maintenance and nuisance issues in a humane manner.

Overall community awareness is a goal of the Community Improvement Division. The City has initiated proactive neighborhood conservation programs which focus on specific neighborhoods that are beginning to show early signs of deterioration. Community education, neighborhood cleanups, yard maintenance, and abandoned vehicle abatement are emphasized during such programs. These neighborhoods are often low income neighborhoods eligible for CDBG funding for capital improvements, including street resurfacing, storm drains, streetlights, and water and sewer upgrades.

Off-Site Improvements

New construction within the City triggers compliance with Ordinance No. 58, which requires as a condition of project approval, the completion of all street frontage improvements. These improvements are primarily street and storm drain improvements; although the undergrounding of utilities may also be required. While the undergrounding of utility lines provides an aesthetic benefit, the primary reason for imposing the requirement is to address public safety concerns. Rancho Cucamonga is subject to extremely high winds, and hazardous conditions can be created when utility poles or utility lines break. Therefore, site improvement requirements are the minimum necessary for public safety and cannot be viewed as a constraint to development.

The requirements for on- and off-site improvements vary depending on the location of the project, the presence of existing improvements, as well as the size and nature of the proposed development. In general, most residential areas in Rancho Cucamonga are fully served with existing infrastructure improvements. The Development Code requires developers proposing to construct any building, parking lot or developing area to provide for a number of improvements within the public rights-of-way including: concrete curb and gutter, asphalt concrete street pavement, sidewalks, street lights, and street trees. Typical residential development requires a 60-foot minimum public street right-of way, which includes a 36-foot street width measured from curb to curb; private streets may have a reduced right-of-way, however the curb to curb dimension remains consistent with public streets.

Fees and Other Exactions

The City charges a range of development fees to recover the costs of providing services to new development. Fees are designed to ensure that developers pay a pro-rata fair share of the cost of providing infrastructure and to compensate the City for the cost of processing the application. While these fees do increase the cost of housing development, they are necessary to ensure public health and safety, as well as to maintain a high quality of life for the City's residents. Additionally, application processing fees are necessary to facilitate thorough and consistent project review and orderly development within the City.

Planning Fees

Planning application fees are established by a Fee Study, which analyzes a number of factors including processing time and number and experience level of people needed to review an application. The purpose of the fee study is to determine fee levels that accurately cover the cost of application review, which are then reviewed and adopted by the City Council. The most recent update to the fee schedule became effective on July 1, 2020. These fees are not considered excessive and are comparable to surrounding communities. Table HE-42 summarizes the Planning Department fee requirements for residential development applications.

Table HE-42: Planning Department Application Fees

Application	Application Fee
Annexation	\$15,000 (Deposit)
Conditional Use Permit (Administrative/Planning Commission)	\$4,590 (Flat)/\$8,116 (Flat)
Development Agreement	\$50,000 (Deposit)
Development Code Amendment	\$10,000 (Deposit)
Design Review	
Single Family Residential (5-10 Units)	\$17,455 (Flat)
Single Family Residential (11-25 Units)	\$23,049 (Flat)
Single Family Residential (26+ Units)	\$32,650 (Flat)
Multi-Family Residential (2-10 Units)	\$17,618 (Flat)
Multi-Family Residential (11-75 Units)	\$23,626 (Flat)
Multi-Family Residential (76+ Units)	\$35,067 (Flat)
Environmental Review	
IS/ND/MND	
Performed by City Staff	\$10,000 (Deposit) + City Attorney Fee (Actual Cost)
Submitted by Developer	\$2,000 (Flat, Administrative Processing Fee) + Consultant and City Attorney Fees (Actual Cost)
City Facilitation of Consultant	\$4,000 (Flat, Administrative Processing Fee) + Consultant and City Attorney Fees (Actual Cost)
Environmental Impact Report	
Submitted by Developer	\$2,000 (Flat, Administrative Processing Fee) + Consultant and City Attorney Fees (Actual Cost)
City Facilitation of Consultant	\$45,000 (Deposit, Administrative Processing Fee) + Consultant and City Attorney Fees (Actual Cost)
Mitigation Monitoring Reporting Program	\$1,090 (Flat)
General Plan Amendment	\$15,000 (Deposit)
Hillside Design Review	
1 Unit	\$9,831 (Flat)
2-4 Units	\$12,000 (Deposit)
5+ Units	\$20,000 (Deposit)
Minor Exception (Administrative, Residential/PC Approval)	\$926 (Flat)/\$4,958 (Flat)
Pre-Application Review (Planning Commission)	\$4,324 (Flat)
Preliminary Review	\$5,187 (Flat)
Specific/Community/Master Plan, New	\$25,000 (Deposit)
Specific/Community/Master Plan Amendment	\$10,000 (Deposit)
Tentative Parcel Map	\$8,039 (Flat)
Tentative Tract Map	
5-10 lots	\$10,580 (Flat)
11-25 lots	\$13,054 (Flat)
26+ lots	\$15,000 (Deposit)
Time Extension (Administrative/PC Approval)	\$2,729 (Flat)/\$9,142 (Flat)
Variance	\$5,325 (Flat)
Zoning Map Amendment	\$13,646 (Flat)

Source: City of Rancho Cucamonga, Community Development Department, 2020.

Building Permit and Development Impact Fees

Table HE-43 itemizes fees charged for a typical single-family residence and a typical multi-family project in Rancho Cucamonga. Building permit and plan check fees are intended to cover the City's costs in reviewing and issuing permits, as well as completing inspections. Local impact fees, including drainage, transportation, beautification, and park development fees, are intended to cover the cost of the construction and maintenance of infrastructure to serve new housing. Regional impact fees (schools, water, and wastewater) are charged by regional or government entities other than the City of Rancho Cucamonga to provide infrastructure and services for new development. Fire Department plan check fees are incorporated into the Building and Safety Plan Check fee and are not assessed separately.

These fees are based upon the cost to the City to provide the identified services, are consistent with those fees charged by neighboring jurisdictions in the western San Bernardino County region, and do not impose an impediment to the supply or affordability of SFR and MFR housing. It is important to note that about 57 percent of those identified fees are levied by the Cucamonga Valley Water District (CVWD), not the City. CVWD fees for each housing unit (both SFR & MFR) include the water meter, meter box, water capacity fee, sewer capacity fee, and capital capacity fee (paid to the Inland Empire Utilities Agency (IEUA)).

These fee increases also affect typical multi-family development as the building permit fee calculations are the same for both single family and multifamily projects. As discussed above, these fees are consistent with those of other cities in the western San Bernardino County region and do not preclude or significantly impact the supply or affordability of housing. Based upon the following table, fees charged for multi-family development average \$11,822 per unit, which, based on analysis of other cities in western San Bernardino County is less than or comparable to the fees of other cities in the area. These fees do not preclude or significantly impact the supply or affordability of housing.

Table HE-43: Planning, Building, and Development Impact Fees for Typical Residential Development

Type of Fee	Single Family ¹	Multiple-Family ²
Design Review ³	\$17,455.00	\$23,626.00
WQMP	\$239.00	\$239.00
Sewer and Water	\$1,139.00	\$18,224.00
Transportation Development Fee	\$12,131.00	\$116,464.00
Park Improvement Impact Fee	\$2,808.00	\$30,608.00
School Fees	Calculated by applicable School District	
Total⁴	\$33,772.00	\$189,161.00

1. Fees based on a proposed 1,265 square foot residence, 2-car garage, 8,000 square foot lot, no decks or patios, and located in the Low Density Residential District of a 5 unit project.

2. Fees based on a proposed 2 acre, 16 unit complex, with an average 1,050 square feet in the Medium Residential District.

3. Fee based on a total of 5 units in the development.

4. Does not include school fees.

Source: Rancho Cucamonga 2020 City Fee Schedule and CVWD

Water and Sewer Service

Water and sewer services are provided by the Cucamonga Valley Water District (CVWD). Based upon CVWD's 2015 Urban Water Management Plan (UWMP), current water supplies and delivery systems are adequate and present no constraints to housing development. Rancho Cucamonga accounts for approximately 84 percent of CVWD's 47 square mile water service area. The total available water supply for the District was 42,678 acre feet in 2015. CVWD projects that water demand (based on projected population increases within its service area) will increase from 58,900 acre feet in 2020 to 63,700 acre feet in 2030. The UWMP addresses water supply and water delivery capability and provides a schedule for increasing capacity to keep pace with development. CVWD projects that available water supply will be 60,500 acre feet in 2020 and 65,700 acre feet in 2030. Therefore, there is adequate supply to support residential development through the end of the current planning cycle.

New development is charged a facilities fee and connection charges, these fees reflect a need for increased capacity in CVWD's capital improvement requirements. The water service fee for single-family residential development is \$15,193 per unit (for a 1" meter size).

The sewer system within the City of Rancho Cucamonga is also owned and operated by CVWD. However, wastewater generated and collected within its service area is conveyed to regional sewers which are owned and operated by the Inland Empire Utilities Agency (IEUA), and ultimately treated at IEUA owned treatment facilities. Based upon CVWD's UWMP, planned expansion, upgrade, and timely maintenance of the sewer system will provide adequate sewer service through 2035. Projected treatment plant flow is 69 million gallons per day in 2035, while system's capacity is 85.7 million gallons per day.

For the typical dwelling unit, CVWD charges \$1,239 in sewer connection fees. Where no sewer infrastructure exists and is required as a condition of development, the development is required to provide master planned facilities. Additionally, CVWD passes along the IEUA facilities fee of \$6,955 per dwelling unit (as of July 2019) as a sewer system capacity fee. While these fees represent an increase in the cost of housing development, they are necessary to ensure that adequate capacity and facilities are maintained within CVWD's service area.

The City has adequate existing and planned water and sewer capacity to accommodate the City allocated housing obligation through the Regional Housing Needs Assessment (RHNA).

School Facilities

A total of five school districts serve the City. As a result of the rapid growth prior to incorporation several of the local school districts have faced severe overcrowding in the past. Under AB 2926 (1989), the State requires written certification regarding classroom availability prior to project approval. Therefore, as an absolute policy, the City requires that school facilities shall be provided for each residential development. The Development Code states in part, "[t]he project includes school facilities or adequate school facilities exist which are or will be capable of accommodating students generated by this project." AB 2926 also regulates the collection of developer fees by the school districts under subdivision processing. Additionally, when a legislative action, such as a General Plan Amendment, Specific Plan, or Development Agreement is requested, a condition may be added to require completed school facilities or provide in lieu fees.

State mandated fees produce insufficient revenue to buy land and build new schools. Therefore, two elementary school districts, i.e., Cucamonga and Etiwanda, impose a per unit fee on new construction and one elementary school district, i.e., Etiwanda, utilizes a variety of measures that include both Mello-Roos and Community Facilities District bond financing for new schools.

In general, schools in the City are at capacity or are experiencing declining enrollment and are projected to continue in this trend. However, as most of the vacant land available for residential development is located in the northeast section of the City, the Etiwanda School District has been and will continue to be the school district most impacted by future residential development.

Financing Options for Required Infrastructure

Generally, the cost to extend urban infrastructure and services continues to serve as a constraint on development, including residential development. This is especially true in Rancho Cucamonga, which incorporated post-Proposition 13 where the City's share of the property tax is very low compared to surrounding cities. Other sources of funding for capital improvements and operating and maintenance costs are extremely limited.

Mello-Roos Community Facilities District (CFD) financing is an alternative. Through the Mello-Roos mechanism a property owner/developer can use bonded indebtedness to finance capital improvements needed for development. The new homeowners will be obligated to repay the bonds. One school district, (Etiwanda) uses Mello-Roos bond financing in portions of their district. The City has supported two developer initiated CFDs. CFD 88-1 provided for the construction of a new fire station in the northeast area of the City. CFD 88-2 financed facilities to remove flood hazards required to protect the public's safety prior to development of three subdivisions located in the northeast area of the City.

Based on the previous experiences, the City expressed several concerns about Mello-Roos financing. The total burden on any individual's property tax should not exceed 1.8 percent of assessed value. There is a potential for perceived inequity when one property owner pays 1.0 percent of assessed value and another property owner is obligated to pay 1.8 percent as a result of Mello-Roos obligations. As a result, the potential for an unintended increase in tax burden on homeowners may occur when the market absorption schedule exceeds the absorption rate.

The City has supported the use of Mello-Roos financing for more expensive, low-density residential development. The Mello-Roos districts for schools impact all new housing and therefore have a potential impact on development of new affordable housing. Mello-Roos Community Facilities bonding is a potential constraint on housing. In general, lack of funding for capital improvements will remain as a potential constraint on future development.

Local Processing and Permit Procedures

Development permits typically must undergo a variety of City approval processes depending upon the scope and scale of a residential project. The purpose of the development review process is to encourage development that is compatible and harmonious with neighborhoods; foster sound design principles resulting in creative and imaginative solutions; utilize quality building design that avoids monotony; promote and maintain the public health, safety, general welfare; and implement General Plan policies that encourage the preservation and enhancement of the unique character of the City. Article II of the Development Code sets forth the procedures for the various development permits and reviews required by the City. These processes are critical to ensuring quality residential projects that are consistent with City design goals and standards. Table HE-44 indicates the approximate review timeline and approval authority for various application types.

Table HE-44: Development Application Review Timelines

Application Type	Time Line	Approval Authority
Design Review	3 to 6 Months	Minor: Planning Director Major: Planning Commission
Hillside Design Review	3 to 6 Months	Planning Director
Tract or Parcel Map	3 to 6 Months	Planning Commission
Variance	1 to 2 Months	Planning Commission
Conditional Use Permit	2 to 3 Months	Planning Director
General Plan Amendment	3 to 6 Months	City Council
Zoning Map/Development Code Amendment	3 to 6 Months	City Council
Development Agreement	4 to 8 Months	City Council
Building Plan Check and Permit Issuance	1 to 2 Months	Building Official

Source: City of Rancho Cucamonga, Planning Department.

Overview of the Development Review Process

Typically, an applicant will consult with planners at the public counter regarding development standards and design guidelines prior to submitting a formal application. The applicant then prepares an application submittal package consisting of site plans, grading plans, elevations, and floor plans; these plans are then submitted to the Planning Department as a formal development review application. Plans are then routed to different departments, i.e., Engineering, Building and Safety, Fire, and Police, for their review. The following week the application is scheduled for a Planning and Engineering staff meeting in which comments and issues are discussed by each reviewing department. The application is then determined to be either incomplete for further processing and a comment letter is sent outlining corrections and design issues, or is deemed complete. Following a completeness determination, the application is scheduled for Committee review, i.e., the Design Review Committee. Once the Committee have reviewed the application it is forwarded to the Planning Commission for final action and adoption of environmental determinations, as applicable. Legislative actions, such as General Plan or Development Code Amendments, also require City Council review and approval. The applicant then submits working drawings to the Building and Safety Department to begin the building plan check process, which allows for 15 days for a first check and 10 days for a second check.

The following sections outline the review processes for various planning permit applications for residential development projects.

Design Review

Per Section 17.20.040 of the Development Code, the purpose of Design Review is “to ensure that development projects comply with all applicable local design guidelines, standards, and ordinances; to minimize adverse effects on surrounding properties and the environment; and to maintain consistency with the general plan, which promotes high aesthetic and functional standards to complement and add to the physical, economic, and social character of the city.” Design Review is required for all new construction projects with proposed buildings over 10,000 square feet in size and additions or reconstruction projects which are equal to 50 percent or greater of the existing building floor area or exceed 10,000 square feet. Additionally, all projects within the Mixed Use zoning district require Design Review. Proposed projects submitted for Design Review are first reviewed by the design review committee, which then provides recommendations to the Planning Director, who ultimately presents a recommendation to the Planning Commission, the final approval body.

Minor Design Review is required for residential projects involving four or fewer units. The Planning Director is the approval authority for minor design reviews; however, projects may be referred to the design review committee to provide recommendations to the Planning Director.

Per Development Code Section 17.16.130, the following criteria shall be utilized for design review (including Minor Design Review):

1. Design and layout of the proposed development is consistent with the applicable elements of the city’s general plan, design guidelines of the appropriate district, and any adopted architectural criteria for specialized area, such as designated historic districts, theme areas, specific plans, community plan, boulevards, or planned developments.
2. The design and layout of the proposed development will not unreasonably interfere with the use and enjoyment of neighboring, existing, or future developments, and will not create traffic or pedestrian hazards.

3. The architectural design of the proposed development is compatible with the character of the surrounding neighborhood and will maintain the harmonious, orderly, and attractive development contemplated by this section and the general plan of the city.
4. The design of the proposed development would provide a desirable environment for its occupants and the visiting public as well as its neighbors through good aesthetic use of materials, texture, and color that will remain aesthetically appealing and will retain a reasonably adequate level of maintenance.

The City has prepared and adopted Design Guidelines for both Commercial/Industrial and Residential uses. These Design Guidelines are available at the public counter and online for applicants to better understand the City's design criteria and the quality expected by City staff and the Planning Commission. To provide more clarity in the design review process, the City will provide a set of objective design standards for form based mixed use and multi-family developments to promote approval certainty as one of the programs in this Housing Element.

Hillside Design Review

Hillside Design Review is required for the construction of one or more units for property located within the Hillside Overlay District or any parcel with an average slope of eight percent or greater. This district requires additional development criteria with the intent of maintaining existing vegetation, slopes, and drainage patterns, and to limit the impact of grading activities. The Planning Director has the authority to review and approve Hillside Design Review applications unless extensive grading is required then the Planning Commission is the approval authority.

Tract or Parcel Maps

Tract or Parcel Map applications are typically filed and processed concurrently with a Design Review or Hillside Design Review application. These applications are evaluated based on the applicable development standards of the base zoning district, which typically includes minimum lot size, lot width, lot depth, and frontage width. A tract or parcel map processed concurrently with a Development Review application does not lengthen or increase the time period for staff to review the application. The Planning Commission is the approval authority for Tentative Tract and Parcel Maps.

Conditional Use Permits

Conditional use permits are required for uses “whose effects on adjacent sites and surroundings need to be evaluated in terms of specific development proposal for the specific site”. Residential uses that currently require a conditional use permit are mobile home parks, large residential care facilities, and group residential uses. The Planning Director is authorized to review and approve conditional use permits; however, the Director may also refer applications for conditional use permits to the Planning Commission at his or her discretion. The Director or Planning Commission must make the following required findings when approving a conditional use permit:

1. The proposed use is allowed within the applicable zoning district and complies with all other applicable provisions of this zoning code, Municipal Code, general plan, and any applicable specific plans or city regulations/standards.
2. The site is physically suited for the type, density, and intensity of the proposed use including access, utilities, and the absence of physical constraints and can be conditioned to meet all related performance criteria and development standards.

3. Granting the permit would not be detrimental to the public interest, health, safety, convenience, or welfare, or materially injurious to persons, property, or improvements in the vicinity in which the project is located.

Variances and Minor Exceptions

Variance applications are typically filed concurrently with Design Review or Hillside Design Review, and request a deviation from applicable development standards where unique property characteristics would create a hardship in complying with the Development Code. The characteristics must be unique to the property, and in general, not shared by other adjacent parcels. The Planning Commission has the authority to review and approve Variance requests at a public hearing. The Planning Commission must make the following findings in order to approve the Variance request:

That the strict and literal interpretation and enforcement of the specified regulation would result in practical difficulty or unnecessary physical hardship inconsistent with the objectives of the Development Code.

That there are exceptional or extraordinary circumstances or conditions applicable to the property involved or to the intended use of the property that do not apply generally to other properties in the same zone.

That the strict or literal interpretation and enforcement of the specified regulation would deprive the applicant of privileges enjoyed by the owners of other properties in the same zone.

That the granting of a Variance will not constitute a grant of special privilege inconsistent with the limitations on other properties classified in the same zone.

That the granting of the Variance will not be detrimental to the public health, safety, or welfare or materially injurious to properties or improvements in the vicinity.

Similar to a Variance, Minor Exception procedures allow deviations of up to a 10 percent reduction in applicable development standards and a 25 percent reduction in parking. Minor exceptions can be approved administratively by the Planning Director. Deviations greater than 10 percent (or 25 percent for parking), must be reviewed by the Planning Commission through the Variance process.

General Plan Amendment, Development Code Amendments, and Zoning Map Amendments

In some cases, developers of very large residential projects may propose legislative amendments, particularly for housing units proposed on underutilized sites zoned for non-residential uses. In these cases, the timeframe for approval can be considerably longer; however, the City typically processes these applications concurrently with other discretionary applications in an effort to reduce approval timeframes.

With the comprehensive General Plan update and move toward a “form-based” land use policy, the City would offer increased flexibility in the types of uses and development standards. The need for General Plan and Zoning amendments should be less frequent in the future.

Building Plan Check and Permit Issuance

Following the required appeal period for the approval of discretionary applications, applicants may submit for building plan check. The City makes a strong effort to review first plan checks within 15 days, and within 10 days for subsequent plan check submittals. The City utilizes a computer-based permit tracking system that allows applicants to check the status of their plan check applications on-line and obtain corrections when they become available from each reviewing department.

Density Bonus

The City's Affordable Housing Incentives/Density Bonus Provisions assist in the development of affordable housing opportunities in accordance with Government Code §65915-65918. These provisions allow a density bonus and other regulatory concessions to provide incentives for "the production of housing for very low income, lower income, moderate income, and senior households" to "facilitate the development of affordable housing" within the City. The provisions function by allowing a reduction in development standards in exchange for the development of affordable housing units. Based on the number of units provided and the percentage of those units designated for low, very low, and senior households, the applicant may request a density bonus and/or other regulatory concessions to facilitate the development. Regulatory concessions act as incentives, which can include reduced building setbacks, reduced open space, increased lot coverage, increased maximum building height, reduced on-site parking standards, reduced minimum building separation requirements, or other site or construction conditions applicable to residential development. However, the caveat regarding the density bonus is that the development incentive granted shall contribute significantly to the economic feasibility of providing the target units.

The City's Density Bonus provisions are contained in Chapter 17.46 of the Development Code and were last updated in 2012. However, a number of new regulations have been enacted by the State legislature since that time to further incentivize the production of affordable housing. AB 1763, enacted in 2019, requires a density bonus to be granted for projects that include 100 percent lower income units, but allows up to 20 percent of total units in a project that qualifies for a density bonus to be for moderate-income households. Under the revised law, density bonus projects must be allowed four incentives or concessions, and for developments within ½ mile of a major transit stop, a height increase of up to three additional stories or 33 feet. A density bonus of 80 percent is required for most projects, with no limitations on density placed on projects within ½ mile of a major transit stop. The bill also allows developers to request the elimination of minimum parking requirements for rental units affordable to lower-income families that are either supportive housing or special needs housing, as defined. AB 2345 signed by the Governor in September 2020 further incentivizes the production of affordable housing by increasing the maximum available density bonus from 35 percent to 50 percent for qualifying projects not composed exclusively of affordable housing. A Housing Program has been added to update Development Code Chapter 17.46 in order to comply with the new State provisions related to affordable housing density bonuses.

Transparency in the Development Process

To increase transparency and certainty in the development application process as required by law, the City has a variety of tools available for developers. The City's community Development home page provides links to an online permit center, development fees, the development code, and other development information at <https://www.cityofrc.us/community-development>.

Housing for Persons with Disabilities

Persons with disabilities often have special housing needs; therefore, housing options for persons with disabilities are often limited. To ensure adequate housing for persons with disabilities, State law requires cities to analyze constraints to the development, maintenance, and improvement of housing for persons with disabilities; demonstrate efforts to remove governmental constraints; and include programs to accommodate individuals with disabilities.

Allowable Housing Types

Rancho Cucamonga complies with applicable State law requirements and permits Residential Care Facilities, serving six or fewer persons, to be located in all residential districts. Residential Care Facilities, serving seven or more persons, are permitted in all residential districts except the VL zone, subject to the approval of a Conditional Use Permit. There are no Development Code requirements establishing a maximum concentration of these facilities, nor are there separation requirements (other than those established by State law), nor parking, set back, or site planning requirements other than those that are applicable to residential development within the base zone.

The Development Code defines and clearly distinguishes between a Residential Care Facility, Group Residential, and Day Care Facilities. These uses are either permitted, or conditionally permitted, depending on the age of the person to be assisted, the level of assistance provided, the duration of assistance, and the number of persons assisted. As noted previously, the existing definition of Residential Care Facility may be limiting in that it requires occupants of these facilities to have “chronic, life-threatening illness”. A program has been added to amend this definition to be more inclusive.

Definition of Family

The Rancho Cucamonga Development Code defines Family as, “one or more individuals occupying a dwelling unit and living as a single household unit.” (Section 17.126.020) The Code further defines a Single Household Unit as, “the functional equivalent of a traditional family, whose members are an interactive group of persons jointly occupying a single dwelling unit, including the joint use of and responsibility for common areas, and sharing household activities and responsibilities such as meals, chores, household maintenance, and expenses, and where, if the unit is rented, all adult residents are parties to one written lease or rental agreement with joint responsibility for payment of rent.”

These definitions do not regulate the number or relationships of occupants in a home (i.e. blood relation), nor distinguish residential uses by the type of occupant or disability. However, the City will remove the definition of a “single household unit” from the Development Code.

Rehabilitation and New Construction

Rancho Cucamonga's housing stock is relatively young, as only roughly 28.4 percent of the housing stock was built prior to 1980 and 55.5 percent was built prior to 1990. As such, a large percentage of homes were built utilizing modern accessibility standards. However, in cases where rehabilitation is necessary, the City can allow a property to install accessibility improvements, such as, building a handicap ramp to allow for improved entrance to a single-family home. The Development Code currently permits projections into yards where decks, platforms, and landing places which do not exceed a height of 48 inches, which may project into a required front or corner side yard up to a maximum distance of six feet, and may project into any rear or side yard up to the property line. However, this standard is not established as an accessibility accommodation and does not allow for the installation of improvements where a greater projection into a required building setback may be necessary.

The City also makes Home Improvement Program funds, funded through the City's CDBG program, available for income eligible homeowners for accessibility improvements.

Reasonable Accommodations

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling.

The 2012 Development Code Update included the establishment of procedures for reasonable accommodations in Section 17.16.150 in compliance with state and federal fair housing laws. Applications for reasonable accommodations are submitted to the Planning Department and approved through administrative action of the Planning Director. Applications for reasonable modifications require the applicant to identify that they are an individual with a disability, or is submitted on behalf of an individual with a disability, the identification of the specific exception or modification requested, documentation that the specific exception is necessary to provide the individual with a disability an equal opportunity to use and enjoy their residence, and any other necessary and appropriate information to approve the requested accommodation. The decision to approve a reasonable accommodation requires the making of specific findings related to the accommodation, the identification of consideration factors that determine whether the requested accommodation is necessary to provide the individual with a disability an equal opportunity to use and enjoy their residence, and whether a fundamental alteration to the nature of the City's zoning program is necessary.

The City's reasonable accommodation procedures are compliant with fair housing laws and sufficient to prevent constraints to development of housing for persons with disabilities by facilitating modifications or exceptions to development standards when necessary.

MARKET CONSTRAINTS

California Government Code §65583(a)(6) requires an "analysis of the potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction."

Economic Climate

Regional economic conditions provide the overall context for housing development and availability. An analysis of the relationship of the economy to housing production indicates that a strong economic climate results in an increase in housing production.

Beginning in 1996, new housing construction began to rise, not to the levels of the late 1980s, but steadily increasing. Housing prices for existing homes raised dramatically, interest rates dropped, thereby stimulating housing sales for new and existing homes. Housing construction remained strong through early 2006, and was then followed by a steady decline due to the sub-prime loan crisis, market saturation, high levels of foreclosure, and a severe economic recession. Housing prices have increased steadily after the low of the Great Recession. Although the Covid-19 pandemic has caused high levels of unemployment and recession in many segments of the market, the housing market has overall been untouched by the pandemic thus far. Throughout 2020, as interest rates have been lowered by the Federal reserve in response to the pandemic, housing prices have continued to rise. However, the long-term impacts of the pandemic on the economy and the housing market are still unknown.

Timing and Density

Non-governmental market constraints can also include timing between project approval and requests for building permits. In most cases, this may be due to developers' inability to secure financing for construction. In Rancho Cucamonga, the average time between project approval and request for building permit is typically three to six months, though there may be extenuating circumstances that delay projects for different reasons not in the City's control.

As detailed in the Housing Resources section of this Housing Element, development projects in Rancho Cucamonga have been approved with a high average density, comparable to the allowable density.

Cost of Land

The two biggest expenses in housing development are land costs and construction costs. Construction costs tend to correlate with the Consumer Price Index (CPI), and thus remain somewhat consistent. Although construction costs have increased along with the CPI, the cost of land has escalated to the largest item associated with the cost of housing.

In Rancho Cucamonga, residential land costs vary depending on the availability of land and the cost of grading and infrastructure (off-site improvements) associated with development of a proposed project. According to the City's 2010 General Plan Land Use Element, the boom period of the early 2000s resulted in an increase of the build-out of the City. In the years following, development slowed dramatically, along with land and housing prices, due to the Great Recession. Throughout the recovery from the Great Recession land values have overall continued to rise. A survey of vacant land listed for sale on Zillow.com was conducted in February 2021. The survey found 25 listings for vacant land within Rancho Cucamonga with a median listing price of \$735,000 per acre. It is also important to note that many vacant sites located in the City or within its sphere of influence are in hillside areas that may require additional infrastructure and grading considerations which further increase costs.

Therefore, market conditions and land scarcity greatly impact the cost of land available for residential development and can act as a non-governmental constraint on housing development.

Cost of Construction

Construction costs may vary based on the types of material used, location of development, structural features present, and other factors. According to the National Association of Home Builders 2017 Construction Cost Survey, construction costs (including labor and materials) account for over 55 percent of the sales price of a new single family home. The Construction Cost Survey found that the average construction cost for a single family home was \$85.37 per square foot. However, it should be noted that the Construction Cost Survey is a national survey and may not be completely representative of Rancho Cucamonga or western San Bernardino County. While it does not collect data for San Bernardino County, the construction management company Cumming's 2020 Construction Market Analysis found constructions costs for Los Angeles to range from \$65 to \$241 per square foot for single-family construction and \$294 to \$529 per square foot for mid-rise multi-family construction. These analyses illustrate that construction costs comprise a significant proportion of the ultimate sales price of residential development. While significant, construction costs are consistent throughout the region and therefore would not specifically constrain housing development in Rancho Cucamonga when compared to other cities in the region.

Prevailing wages may also be an additional constraint on construction costs for affordable housing projects. In California, all public works projects must pay prevailing wages to all workers employed on the project. A public works project is any residential or commercial project that is funded through public funds, including Federally funded or assisted residential projects controlled or carried out by an awarding body. The prevailing wage rate is the basic hourly rate paid on public works projects to a majority of workers engaged in a particular craft, classification, or type of work within the locality and in the nearest labor market area. A prevailing wage ensures that the ability to get a public works contract is not based on paying lower wage rates than a competitor, and requires that all bidders use the same wage rates when bidding on a public works project. The DIR provides links to the current prevailing wages for a journeyman craft or classification for each county in California. Prevailing wages may constrain construction of affordable housing because they are often higher than normal wages.

Availability of Financing

The availability of financing depends on many factors, including current interest rates and fees, laws and regulations governing financial institutions and lending practices, and the types of lending institutions available within a community.

For instance, home mortgage rates of the late 1990s and early 2000s were relatively low with 30-year fixed rates as low as five percent. However, the burst of the housing bubble and the Great Recession led to changes in lending practices and regulations. While necessary to prevent predatory lending practices and foreclosures, these changes made it more difficult for lower income households to qualify for standard mortgages. More recently, the Covid-19 pandemic has impacted the lending industry as the Federal Reserve lowered interest rates in response. As of February 2021, interest rates are below three percent for a 30-year fixed rate mortgage.

Financing for both construction and long-term mortgages is generally available in Rancho Cucamonga subject to normal underwriting standards. However, a more critical impediment to homeownership involves both the affordability of the housing stock and the ability of potential buyers to fulfill down payment requirements. Typically, conventional home loans will require ten to twenty percent of the sale price as a down payment, which is the largest constraint to first-time homebuyers.

Table HE-45 summarizes home purchase and improvement loan applications in Rancho Cucamonga for 2017. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications along with the income, gender, and race of loan applicants. In 2017, there were a total of 8,943 loan applications within the City of Rancho Cucamonga, with an overall approval rate of 63 percent. The majority of applications were for refinance, which had the highest denial rate at 17 percent. Applications for conventional purchase loans had an approval rate of 76 percent. Government backed loans had a slightly lower approval rate of 73 percent.

Table HE-45: Home Purchase and Improvement Loan Applications, 2017

Loan Type	Total Applications	Approved	Denied	Other
Conventional Purchase	2,576	76%	9%	15%
Government-Backed Purchase	375	73%	9%	18%
Home Improvement	781	57%	11%	19%
Refinance	5,211	57%	17%	26%
Total	8,943	63%	14%	22%

Note: "Other" includes files closed for incompleteness and applications withdrawn.

Source: www.lendingpatterns.com, 2017

Residential Foreclosures

Between 2000 and 2005, the availability of lower interest rates, "creative" financing, and predatory lending practices (e.g., extremely aggressive marketing, hidden fees, and negative amortization), many Rancho Cucamonga households purchased homes that, ultimately, were beyond their financial means. Many homes were purchased under the false assumption that refinancing options to a lower interest rate would be available and that home prices would continue to rise at double-digit rates. Households were often unprepared for the potential hikes in interest rates, expiration of short-term fixed rates, and a decline in sales prices beginning in 2006. Many homeowners were suddenly faced with significantly inflated mortgage payments and mortgage loans that were larger than the value of the home (i.e., commonly referred to as being "upside down" or "underwater"), resulting in large numbers of foreclosures during the Great Recession.

Throughout the economic recovery of the 2010s, foreclosures in Rancho Cucamonga have steadily declined. In November 2009, there were 1,805 homes in Rancho Cucamonga in the foreclosure process, compared to 420 homes in March 2013. As of February 2021, there were 42 homes in the foreclosure process (including 19 in pre-foreclosure, 14 in auction, and 9 bank owned)¹.

AFFIRMATIVELY FURTHERING FAIR HOUSING

In January 2019, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined "affirmatively further fair housing" to mean "taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components: a summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and an identification of fair housing goals and actions.

Fair Housing Services

The City contracts with Inland Fair Housing and Mediation Board (IFHMB) to provide a variety of fair housing and tenant/landlord services, including:

- Mediation of tenant/landlord disputes
- Fair housing education and outreach
- Senior services
- Alternative dispute resolution
- Mobile home mediation

IFHMB provides comprehensive and extensive education and outreach programs and services throughout their service area. The purpose of these programs is to educate tenants, landlords, owners, realtors, city staff, code enforcement, elected officials, and property management companies on fair housing laws; to promote media and consumer interest in fair housing, and to

¹ Source: RealtyTrac.com

secure grass roots involvement within the community. IFHMB conducts outreach and education activities that are vital to improve compliance with the law.

Access to Opportunities

While the Federal Affirmatively Furthering Fair Housing (AFFH) Rule has been repealed, the data and mapping developed by HUD for the purpose of preparing the Assessment of Fair Housing (AFH) can still be useful in informing communities about segregation in their jurisdiction and region, as well as disparities in access to opportunity. This section presents the HUD-developed index scores based on nationally available data sources to assess Rancho Cucamonga residents' access to key opportunity assets. Table HE-46 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **Low Poverty Index:** The low poverty index captures poverty in a given neighborhood. The poverty rate is determined at the census tract level. *The higher the score, the less exposure to poverty in a neighborhood.*
- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the score, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the score, the higher the labor force participation and human capital in a neighborhood.*
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). *The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. *The higher the index, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less

exposure to toxins harmful to human health. *Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

Compared to the County of San Bernardino, Rancho Cucamonga residents are less exposed to poverty as a whole but are more exposed to poorer quality schools within their own neighborhoods. Residents in the City also utilize public transit more often than the County as a whole, which may be because the cost of transportation within the City is less expensive than elsewhere in the County. There is also more access to jobs within a residents' own neighborhood. However, the quality of neighborhoods is lower on the environment health index than the rest of the county.

Table HE-46: Opportunity Indicators by Race/Ethnicity – Entitlement Jurisdictions

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Riverside-San Bernardino-Ontario, CA Region							
Total Population							
White, Non-Hispanic	50.83	46.43	33.94	48.57	42.13	45.92	48.02
Black, Non-Hispanic	41.38	35.44	26.46	53.65	45.13	45.67	38.89
Hispanic	36.39	33.26	24.37	55.76	46.31	46.90	37.84
Asian or Pacific Islander, Non-Hispanic	58.83	51.51	42.31	55.92	42.65	53.56	35.12
Native American, Non-Hispanic	39.48	35.90	24.58	47.70	43.26	43.36	49.90
Population below federal poverty line							
White, Non-Hispanic	37.75	37.30	25.07	48.70	45.70	43.28	51.53
Black, Non-Hispanic	26.43	25.68	16.85	53.16	48.28	41.83	42.21
Hispanic	24.29	26.74	16.85	57.51	49.70	45.50	39.29
Asian or Pacific Islander, Non-Hispanic	41.94	35.76	29.56	58.72	49.53	57.38	34.87
Native American, Non-Hispanic	29.25	30.43	19.72	50.03	46.34	44.62	44.78
Rancho Cucamonga							
Total Population							
White, Non-Hispanic	71.41	68.49	57.32	66.85	47.37	62.83	36.79
Black, Non-Hispanic	66.74	63.99	54.92	70.71	52.94	72.81	32.30
Hispanic	65.77	61.92	53.16	70.41	51.99	70.40	33.91
Asian or Pacific Islander, Non-Hispanic	75.79	69.20	60.84	66.86	48.13	68.56	34.95
Native American, Non-Hispanic	69.03	63.92	56.25	69.54	50.59	68.41	35.38
Population below federal poverty line							
White, Non-Hispanic	68.06	64.47	58.06	70.53	54.00	69.48	34.93
Black, Non-Hispanic	60.01	49.99	49.35	77.24	61.65	78.28	30.62
Hispanic	48.50	46.50	43.93	76.64	60.06	74.45	33.71
Asian or Pacific Islander, Non-Hispanic	74.34	69.27	61.47	67.09	48.09	66.32	35.14
Native American, Non-Hispanic	42.94	35.55	39.13	73.00	55.15	83.94	32.63

Source: Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool (AFFH-T), 2020

Key Impediments

In the City's 2020 Analysis of Impediments, there was one impediment to fair housing choice which was discrimination against persons with disabilities. It is recommended that the City and its contracted fair housing service provider should facilitate educational opportunities for property owners, property managers, and residents in Rancho Cucamonga to provide information concerning the law as it pertains to reasonable accommodations and reasonable modifications. This initiative may be fulfilled through workshops, public service announcements, literature distribution and the provision of landlord-tenant mediation services.

HOUSING RESOURCES

Housing resources refer to the land, financial, and administrative resources that are available to meet Rancho Cucamonga's housing needs to mitigate the housing constraints identified in earlier sections of this Housing Element. This section provides an inventory, analysis, and assessment of the City's resources to address its housing needs, including the City's share of the Regional Housing Needs Assessment (RHNA).

POTENTIAL FOR FUTURE HOUSING

State law requires that jurisdictions provide an adequate number of and properly zoned sites to facilitate the production of their regional share of housing. To determine whether a jurisdiction has sufficient land to accommodate its share of regional housing needs for all income groups, that jurisdiction must identify “adequate sites.” Under State law (California Government Code section 65583[c][1]), adequate sites are those with appropriate zoning designations and development regulations—with services and facilities—needed to facilitate and encourage the development of a variety of housing for all income levels. The land resources available for the development of housing in Rancho Cucamonga are addressed here.

Regional Housing Needs Allocation (RHNA)

California General Plan law requires each city and county to have land zoned to accommodate its fair share of the regional housing need. HCD allocates a numeric regional housing goal to the Southern California Association of Governments (SCAG). SCAG is then mandated to distribute the housing goal among the cities and counties in the region. This share for the SCAG region is known as the Regional Housing Needs Assessment, or RHNA. The SCAG region encompasses six counties (Imperial, Los Angeles, Orange, Riverside, San Bernardino and Ventura) and 191 cities in an area covering more than 38,000 square miles. The major goal of the RHNA is to assure an equitable distribution of housing among cities and counties within the SCAG region so that every community provides for a mix of housing for all economic segments. The housing allocation targets are not building requirements; rather, they are planning goals for each community to accommodate through appropriate planning policies and land use regulations. Allocation targets are intended to assure that adequate sites and zoning are made available to address anticipated housing demand during the planning period.

The current RHNA for the SCAG region covers an eight-year planning period (June 30, 2021 to October 15, 2029)² and is divided into four income categories: very low, low, moderate and above moderate. As determined by SCAG, the City of Rancho Cucamonga's allocation is 10,525 units divided among the four income categories shown in Table HE-47.

² The Housing Element planning period differs from the RHNA planning period. The Housing Element covers the planning period of October 15, 2021 through October 15, 2029.

Table HE-47: RHNA 2021-2029

Income Group	Total Housing Units Allocated	Percentage of Units
Extremely/Very Low	3,245	31%
Low	1,920	18%
Moderate	2,038	19%
Above Moderate	3,322	32%
Total	10,525	100%

Source: Southern California Association of Governments (SCAG).

Note: The City has a RHNA allocation of 3,245 very low income units (inclusive of extremely low income units). Pursuant to State law (AB 2634), the City must project the number of extremely low income housing needs based on Census income distribution or assume 50 percent of the very low income units as extremely low income.

However, for purposes of identifying adequate sites for the RHNA, State law does not mandate the separate accounting for the extremely low income category.

CREDITS TOWARDS THE RHNA

State law allows local governments to receive credits towards its RHNA housing goals with housing units constructed, building permits issued, and projects approved in the time from the start of the RHNA planning period. Table HE-48 summarizes Rancho Cucamonga's RHNA credits and the remaining housing need through October 15, 2029. The City would be able to meet most of its moderate and above moderate income RHNA with anticipated ADUs and entitled projects. The City must accommodate the remaining RHNA of **5,298** lower and **above** moderate income units with vacant and nonvacant sites with development potential.

Table HE-48: RHNA Credits and Remaining Need

	Extremely Low/ Very Low (Below 50% AMI)	Low (51-80% AMI)	Moderate (81-120% AMI)	Above Moderate (Over 120% AMI)	Total
RHNA	3,245	1,920	2,038	3,322	10,525
Potential ADUs	36	56	56	12	160
Entitlements	0	0	2,000	3,085	5,085
The Resort	0	0	2,000	0	2,000
Victoria Gardens	0	0	0	385	385
Etiwanda Heights	0	0	0	2,700	2,700
Remaining Need	3,209	1,864	0	225	5,298

Potential ADUs

SCAG has conducted analysis that provides jurisdictions in the region with assumptions for ADU affordability that can be used to assign ADUs to income categories for RHNA. The analysis examined current market rents for reasonably comparable rental properties. The analysis relied on a survey of 150 existing ADUs between April and June of 2020. Based on the rent survey, SCAG developed an appropriate income distribution for potential ADUs by county. This income distribution has already been approved by HCD for use in the 6th cycle Housing Element.

Between 2018 and 2020, Rancho Cucamonga permitted 60 ADUs:

- 11 units permitted in 2018

- 31 units permitted in 2019
- 18 units permitted in 2020

Due to how ADU permits have been tracked in the past, conflicting numbers have been reported to HCD about the number of ADU permits issued by the City for the years 2018-2020. However, the City has now updated its permit tracking software and has a more reliable system for tracking ADU permits going forward. In addition, the City has confirmed it has permitted 60 ADU's between 2018 and 2020. The City will be editing their APRs and resubmitting to HCD.

Based on this trend, it is reasonable to anticipate an annual average of 20 ADUs between 2021 and 2029, 160 over the planning period.

Table HE-49: RHNA 2021-2029

Income Group	SCAG Affordability Assumption (Percentage of Total ADUs)	Potential ADUs
Extremely Low	15.0%	24
Very Low	7.7%	12
Low	34.8%	56
Moderate	34.8%	56
Above Moderate	7.7%	12

Entitled Projects

There are currently three existing entitled projects in the City with remaining capacity that can be credited towards the moderate and above moderate income RHNA. Additional information on the buildout of these projects can be seen in Appendix B:

The Resort: This project has an original approved site plan that allows for a maximum of 2,000 units in the north above 6th street. The 2,000 units entitled are being credited towards the City's moderate income RHNA based on density and the buildout of these units is expected during the planning period. There are currently no product types or price points proposed and no applications under review for this area.

Victoria Gardens Master Plan: The Victoria Gardens Master Plan allows for 600 residential units in the designated planning areas. All 600 were entitled, with 215 already constructed. There are currently 385 units yet to be constructed and will be credited towards the City's above moderate income RHNA. These units are expected to be constructed before the end of the planning period.

Etiwanda Heights: This project is currently entitled and allows for 2,700 units of housing in a 790-acre Neighborhood Area with an average density of 29 units per acre. These units are expected to be constructed before the end of the planning period.

Remaining RHNA

Accounting for potential ADUs and current entitlements, the City has a remaining RHNA of 5,280 units. Specifically, 5,073 extremely low/very low and low income units and 225 above moderate income units. The City has already been able to meet its moderate income RHNA with entitlements and potential ADUs.

RESIDENTIAL SITES INVENTORY

Government Code §65583(a)(3) and §65583.2 requires "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services for these sites". The availability of vacant residential land is the primary resource needed to meet the City's affordable housing needs.

State law requires that jurisdictions demonstrate that the land inventory is sufficient and adequate to accommodate that jurisdiction's share of the regional housing need. The Housing Element must identify those sites within the City that can accommodate the RHNA. Potential development sites at adequate densities and appropriate development standards must be made available to accommodate these remaining units. Pursuant to State law, the default density of 30 units per acre is considered an adequate density to facilitate and encourage the development of lower income housing.

The City of Rancho Cucamonga's General Plan Update, PlanRC, is facilitating development by introducing a new Land Use Plan that transforms select areas of the City into specialty districts, corridors, place types and neighborhoods with a diverse mix of uses. The updated General Plan will incorporate a range of housing densities and significant mixed-use infill that will guide the development of more diverse housing opportunities.

The City is simultaneously amending the General Plan Land Use Element and the Development Code to ensure that the zoning standards and the new land use designations utilized for the sites inventory are in place before October 15, 2021 as seen in Table HE-37.

The Housing Element is being adopted concurrently with the General Plan update, but utilizes the General Plan Land Use Element and Development Code amendments that will be codified before October 15, 2021 and therefore utilizes this new Land Use Plan for the provision of residential sites for RHNA.

The vacant sites and underutilized parcels of interest are located in the land use designations as presented in Table HE-50 and Table HE-37. All but one land use designation identified in the sites inventory are feasible for lower income based on the allowable density as set in the General Plan Land Use Element and Development Code amendments.

Table HE-50: Land Use Designations

Land Use Designation	Minimum Density	Maximum Density	Residential Allowed	Feasible for Low Income
City Center	24	100	50%	Y
21 st Century Employment District	24	42	30%	Y
City Corridor High	24	60	70%	Y
City Corridor Moderate	24	40	70%	Y
Urban Neighborhood	30	50	80%	Y
Traditional Town Center	0	30	50%	N

Methodology

The development of the sites inventory started with vacant sites that were identified using GIS and assessor data that were labeled with an existing use of vacant. The status of vacant parcels was then confirmed with aerial photos and staff knowledge. Then parcels of interest were identified using the following locational criteria, and economic and physical characteristics (based on data from CoStar, not all parcels meet all criteria specified but also have potential based on staff knowledge):

- Dedicated for parking use or not taking advantage of their value based on location and size
- Located along a major corridor, especially along Haven and Foothill
- Located within a contiguous group of parcels of interests
- Vacancy above the regional average of 9.0 percent
- Year built/renovated more than 30 years ago (before 1990)
- Tenant mix, i.e., unanchored centers are generally more susceptible to redevelopment

Development Potential

When estimating residential development potential, several factors were considered:

- Not all vacant sites and parcels of interest will be redeveloped over the eight years
- Not all parcels of interest will develop as mixed-use development with a residential component (see discount factor built in by land use designation)
- Not all vacant sites and parcels of interest will redevelop at the maximum density permitted

The following projects show the density of different types of residential projects that have been achieved or going to be achieved in the City:

- Arte – NEC Foothill/Hermosa: 41 du/ac, mixed use (50 du/acre max), market rate – constructed
- Day Creek Villas – Firehouse Ct and Day Creek: 35 du/ac, senior affordable – constructed
- Resort Apartments – Resort South, west side of Resort Parkway; 19 du/ac (Village Neighborhood zoning – Empire Lakes Specific Plan 16-28 du/ac), market rate apartments – under construction
- Alta Cuvee – SEC Foothill and Etiwanda: 50 du/ac, mixed use (50 du/acre max), market rate apartments – pending entitlements
- Westbury – NWC Foothill and East: 23 du/ac, mixed use (50 du/ac max), market rate apartments (project site located north of foothill, adjacent to east, no frontage along foothill) – entitled project, in plan check

All these projects show that on average, projects can reach 85 percent of the max density allowed. These projects also show that in zones that allow mixed-use or allow 100 non-residential developments, a residential component has been included, such as the Arte mixed-use development project. During at least the last five years, no development application in the City's mixed use zones had been for 100 percent non-residential, and currently all projects under review in the mixed use zones include a residential component.

Taking these factors into consideration, the residential sites inventory for this Housing Element was compiled using a very conservative assumption that development will occur at 70 percent of the maximum density allowed in each land use designation. Each individual site's development potential was calculated using 70 percent of the maximum density allowed as well as the percent of residential allowed in the land use designation. Further analysis was done to identify sites feasible for low income that are larger than 0.5 acre and smaller than 10 acres.

Vacant Sites

There are 61 vacant sites that make up approximately 198 acres of land suitable for the development of housing (Table HE-51). These vacant sites will account for a majority of the City's remaining RHNA. All of the vacant sites selected are suitable and appropriately designated under the General Plan Land Use Element and Development Code amendments for development of more intense residential uses. Appendix B includes a listing of individual sites and identifies the size, new land use plan designation, allowable densities, and realistic capacity for each.

The most significant potential for new residential development occurs in areas that are designated as City Corridor Moderate and City Corridor High. These two land use designations have the potential to provide a wide range of housing opportunities affordable to above moderate income as well as low income based on the size and density of the sites.

The potential units of all vacant sites were calculated by first taking 70 percent of the maximum density allowed and further discounting by the overall percent of residential allowed in the respective land use designation as show below. The second discount factor by land use designation specifically accounts for the likelihood of nonresidential uses in mixed use zones, or only a portion of the site is developed with residential uses. However, trend-wide, the City has not received any development applications for 100 percent non-residential development in recent years. Therefore, the estimated development potential represents a very conservative estimate. For example, in the Traditional Town Center designation, the potential unit capacity represents only 35 percent of the maximum capacity (acreage x 70 percent development density x 50 percent residential use).

Table HE-51: Vacant Sites

Income/ Affordability ¹	Land Use Designation	Total Acres	Maximum Density	Residential Allowed	Net Potential Units ²
Above Moderate Income (>120% AMI) (Parcels <0.5 acre and > 10.0 acres)	Traditional Town Center	11.87	30	50%	119
	City Corridor High	22.78	60	70%	667
	City Corridor Moderate	18.36	40	70%	358
Subtotal:		53.01	--	--	1,144
Lower Income (0-80% AMI) (Parcels 0.5-10.0 acres)	City Center	21.07	100	50%	1,981
	21 st Century Employment District	17.76	42	30%	155
	City Corridor High	88.60	60	70%	2,592
	City Corridor Moderate	17.4	40	70%	946
	Urban Neighborhood	0.59	50	80%	16
Subtotal:		145.42	--	--	3,835
Total:		198.43	--	--	4,979

1. Based on density level, all land use designations identified in this table can facilitate lower income housing, except for Traditional Town Center, which has no minimum density. However, parcels that are smaller than 0.5 acre and larger than 10.0 acres in the City Corridor High and City Corridor Moderate designations are assumed to be feasible for above moderate income housing.
2. Net Potential Units is based on the overall yield in the land use designation taking into account the following: A) assuming only development up to 70 percent of maximum density; and b) discounting a percentage of residential development in each land use designation as specified by the Land Use Plan.

Parcels of Interest

Parcels of interests were selected based on the elaborate methodology described above. The list was narrowed down to parcels that were feasible for lower income housing based on allowable density and size. Furthermore, all sites that had existing housing units on them were also removed from the list. All of the parcels of interest included in the sites inventory are larger than 0.5 acre and smaller than 10 acres and allow for a density of at least 30 units per acre. Details of the parcels of interest are described in Table HE-52 and in Appendix B. In total there are approximately 68 acres of parcels that have the potential to provide 1,855 low income units in the new land use plan designations of City Center or City Corridor Moderate (Table HE-52).

The potential units of all vacant sites were calculated by first taking 70 percent of the maximum density allowed and further discounting by the overall percent of residential allowed in the respective land use designation as show below. The second discount factor by land use designation specifically accounts for the likelihood of nonresidential uses in mixed use zones or not the entire site is developed with residential uses. The percentage is set as a land use policy applicable across the land use designation as an overall average. For the purpose of the sites inventory, this average is applied to each parcel. As stated before, the City has not received any development applications for 100 percent non-residential development in recent years. Therefore, the estimated development potential represents a very conservative estimate. For example, in the City Center designation, the potential unit capacity represents only 35 percent of the maximum capacity (acreage x 70 percent development density x 50 percent residential use).

Table HE-52: Parcels of Interest

Income/Affordability	Land Use Designation	Total Acres	Maximum Density	Residential Allowed	Net Potential Units ¹
Lower Income (0-80% AMI) (Parcels 0.5-10.0 acres)	City Center	36.01	100	50%	1,245
	City Corridor Moderate	31.5	40	70%	610
Total:		67.5	--	--	1,855

1. Net Potential Units is based on the overall yield in the land use designation taking into account the following: A) assuming only development up to 70 percent of maximum density; and b) discounting a percentage of residential development in each land use designation as specified by the Land Use Plan.

ADEQUACY OF SITES FOR RHNA

Based on the development potential on vacant sites and parcels of interest throughout the City and the General Plan Land Use Element and Development Code amendments, the City can fully accommodate its RHNA for the planning period Table HE-53. Specifically, 76 percent of the City remaining lower income RHNA (5,073 units) can be fulfilled on vacant sites (capacity 3,835 units). Given the significant amount of vacant land available, future development is expected to occur primarily on vacant sites.

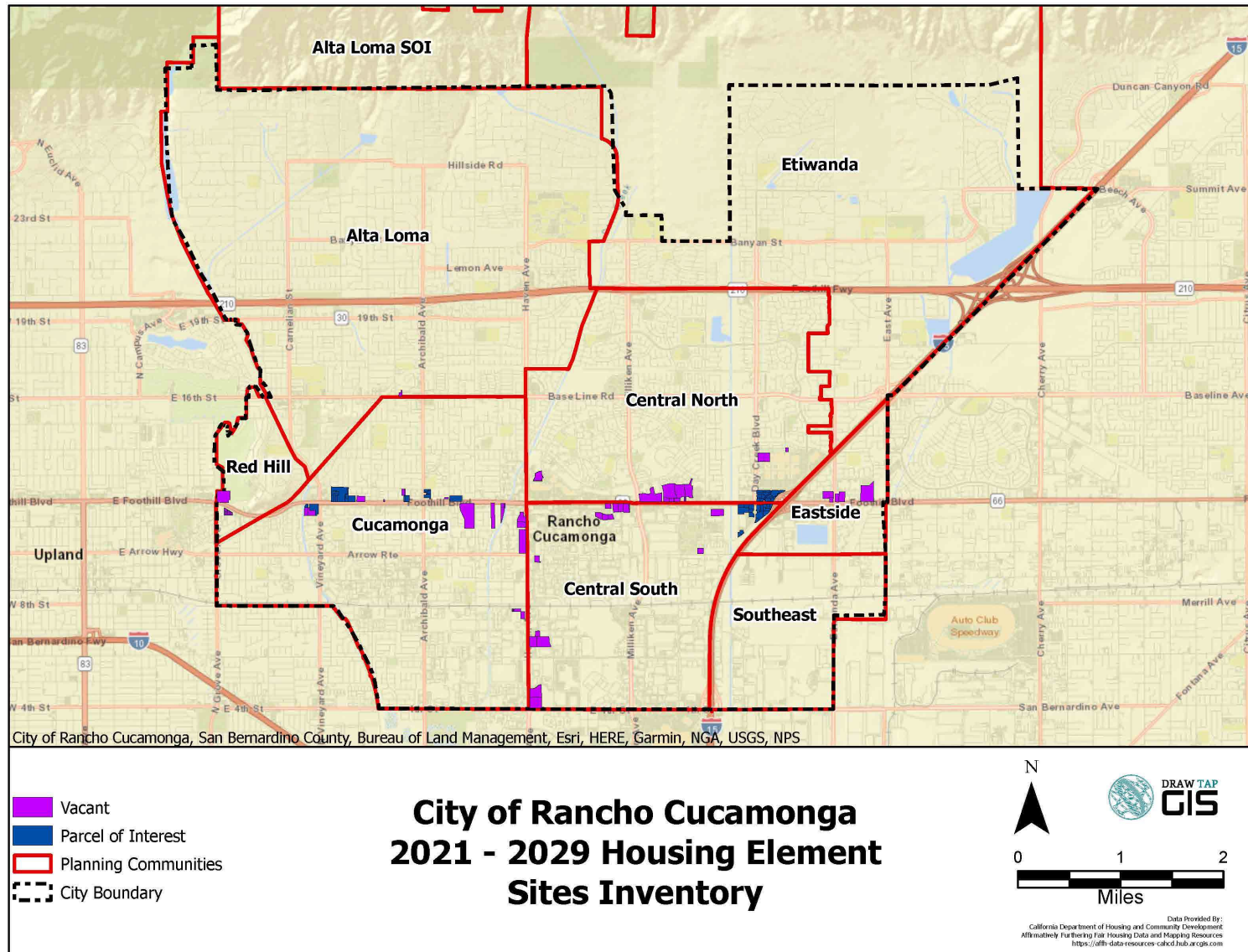
Table HE-53: Summary of RHNA

	Extremely Low/ Very Low (Below 50% AMI)	Low (51-80% AMI)	Moderate (81-120% AMI)	Above Moderate (Over 120% AMI)	Total
RHNA	3,245	1,920	2,038	3,322	10,525
Remaining Need	3,209	1,864	0	225	5,298
Development Potential	5,690		0	1,144	6,843
Vacant Sites	3,835		0	1,144	4,979
Parcels of Interest	1,855		0	0	1,855
% Remaining Need on Vacant Site	76%		--	100%	

Availability of Site Infrastructure and Services

All sites identified in the inventory are located within urbanized areas where infrastructure and public services are readily available or can be extended. Lateral water and sewer lines would be extended onto the properties from the adjoining public rights-of-way as development occurs. Any missing public improvements (e.g., curbs, gutters, sidewalks, etc.) along property frontages would also be constructed at that time. None of the housing sites are subject to significant environmental constraints that would prevent development of these sites into housing. The City has adequate water and sewer capacity to accommodate the RHNA.

Figure HE-3: 2021-2029 Sites Inventory



FINANCIAL RESOURCES

The ability of a City to provide affordable housing opportunities requires substantial public subsidies. The City of Rancho Cucamonga has access to a number of local, State, and Federal resources. The key funding sources are described below.

SB2 Grants

In 2017, Governor Brown signed a 15-bill housing package aimed at addressing the State's housing shortage and high housing costs. Specifically, it included the Building Homes and Jobs Act (SB 2, 2017), which establishes a \$75 recording fee on real estate documents to increase the supply of affordable homes in California. Because the number of real estate transactions recorded in each county will vary from year to year, the revenues collected will fluctuate.

The first year of SB 2 funds are available as planning grants to local jurisdictions. The City of Rancho Cucamonga received \$310,000 for planning efforts to facilitate housing production. For the second year and onward, 70 percent of the funding will be allocated to local governments for affordable housing purposes. A large portion of year two allocations will be distributed using the same formula used to allocate federal Community Development Block Grants (CDBG). The City is anticipated to receive approximately \$450,000 annually. HCD is in the process of closing out the Year One planning grant allocations and has not begun the process of allocating the Year Two affordable housing funds.

Community Development Block Grant

Community Development Block Grant (CDBG) funds are provided by the U.S. Department of Housing and Urban Development (HUD) and are based on a formula that considers census data, extent of poverty, and age of the housing stock. Based upon these criteria, the CDBG program allows local governments to utilize Federal funds to alleviate poverty and blight. The CDBG program provides funds for a wide range of community development activities, including the acquisition and/or disposition of property, public facilities and improvements, relocation, housing rehabilitation, homeownership assistance, and support to public services.

In 2020, the City of Rancho Cucamonga received approximately \$1,000,000 in CDBG entitlement funding. The City's CDBG program provides funding for: 1) public improvements to lower income areas of the City, 2) the Home Improvement Program, which provides loans up to \$30,000 and grants up to \$15,000 to income eligible single-family and mobile homeowners, and 3) public service groups, including fair housing services.

Housing Choice Vouchers

The Housing Choice Voucher program is rental assistance provided to a household which bridges the gap between 30 percent of the household's gross monthly income and the fair market rent of a unit. Although this longstanding, federally funded program is not expected to increase in size or scope, it remains an important affordable housing program by helping to balance a household's income and the cost of housing. Rancho Cucamonga is within the service area of the San Bernardino County Housing Authority for Housing Choice Voucher assistance. **Currently about 315 households in Rancho Cucamonga are utilizing Housing Choice Vouchers.**

Home Investment Partnerships Program

The HOME Investment Partnerships Program (HOME), similar to CDBG, is a formula-based block grant program funded through HUD. HOME funds are provided to eligible state and local governments for the

creation of affordable housing opportunities for low-income families. HOME funds must be spent only on housing, and are intended to provide incentives for the acquisition, construction, and rehabilitation of affordable rental and home ownership properties. Rancho Cucamonga participates in the HOME Consortium administered by the County of San Bernardino Department of Community Development and Housing.

ADMINISTRATIVE RESOURCES

The City of Rancho Cucamonga actively works with a number of nonprofit organizations to expand and preserve affordable housing in the City. The following nonprofit agencies are either actively providing or preserving affordable housing in the City or have expressed interest in working in San Bernardino County. These include:

- National CORE: National CORE, located in Rancho Cucamonga, is one of the largest nonprofit affordable housing developers in Southern California.
- Northtown Housing Development Corporation: The purpose of the organization is to establish, maintain, and operate housing units for low-income households in the Northtown Neighborhood of Rancho Cucamonga.
- Workforce Homebuilders: Incorporated with the purpose of establishing, maintaining, and operating housing units for lower-income households.
- LINC Housing: LINC Housing has built affordable homes throughout California and provides housing for people underserved by the marketplace.

Opportunities for Energy Conservation

California Government Code §65583(a)(8) requires "[a]n analysis of opportunities for energy conservation with respect to residential development."

Water Conservation

In 2009, the City adopted a Water Efficient Landscaping Ordinance pursuant to State of California Government Code §65595 which regulates the efficient use of water resources. The Ordinance was incorporated into the Development Code as part of the 2012 Development Code update and requires projects to develop a water budget based on the total landscape area. In 2015, Executive Order B-29-15 required additional updates to the State Model Water Efficient Landscape Ordinance (MWELo) to further increase water efficiency standards for new and retrofitted landscapes as a result of severe drought conditions throughout the state. The California Department of Water Resources updated the MWELo in late 2015 and were incorporated by reference into the City's Development Code in 2017.

The Water Efficient Landscape Ordinance applies to new construction and rehabilitated landscapes for public agency projects, private developers submitting projects with a total landscape area equal to or greater than 500 square feet, and homeowners submitting projects in excess of 2,500 square feet that require a building permit, plan check, or design review.

Building Code Title 24

The City's Building and Safety and Development Codes are in compliance with Title 24 of the California Building Code, CalGreen, and the Rancho Cucamonga Green Building Code. The California Energy Commission has established and adopted energy improvement specifications for both single-family and multiple-family structures under four stories. These specifications require both active and passive energy features for all residential developments. Rancho Cucamonga's Building and Safety Department enforces State adopted Energy requirements for Climate Zone 10.

Green Development

The City's General plan outlines goals related to Sustainable Development, Green Building, Healthy Communities, Smart Growth, and Global Warming (AB32). As part of the 2012 Development Code update, the City implemented a Green Building Code to encourage developers to go above and beyond typical development practices by creating incentives for compact, mixed-use developments, encourage the use of alternative energy resources, promote alternative means of transportation, create incentives to reduce energy use, and facilitate low impact development techniques.

The provisions outlined in the Green Building Code provide two levels of incentives available to developers that exceed the requirements outlined in the State of California CalGreen Building Code. The City has developed a Green Building Code Compliance Matrix (GBCCM) which implements a point system to determine whether projects are compliant with the Green Building Code and quantifies the level they have gone beyond the minimum requirement. Projects that achieve CalGreen Tier 1 or 100 points or more on the GBCCM (RC Green 100) are eligible for priority processing. Projects that achieve CalGreen Tier 2 or 200 points on the GBCCM (RC Green 200) are eligible for priority processing along with reductions in Development Code standards. These provisions encourage energy conservation in context of flexibility and creativity in residential building designs. Because they tend to reduce the cost of monthly utility bills, they also contribute to housing affordability.

Energy Efficiency and Conservation Block Grant

Rancho Cucamonga received an Energy Efficiency and Conservation Block Grant (EECBG) allocation through the U.S. Department of Energy (DOE). The stated purposes of the EECBG program are to assist eligible entities in creating and implementing strategies to reduce fossil fuel emissions, reduce the total energy use, and improve energy efficiency. As part of the City's Energy Efficiency and Conservation Strategy (EECS) the City adopted two programs specifically designed to improve residential energy efficiency. These include a residential revolving loan program to encourage and fund energy saving projects for low income homeowners, providing funding to replace inefficient heaters, air conditioners, and water heaters, and a financial incentive program providing homeowners with a rebate for the installation of energy efficient appliances and other mechanical and electrical equipment.

The City spent all funding associated with the initial allocation in accordance with DOE grant procedures. The Revolving Loan activity will continue indefinitely and as loans are repaid, new loans will be made available to income eligible applicants.

HOUSING PLAN

The previous sections of this Housing Element provided an assessment of the City's housing needs, an assessment of constraints to the development of housing, and an inventory of housing resources. This section establishes the City of Rancho Cucamonga's strategy for addressing the housing needs and mitigating constraints with available resources.

GOALS AND POLICIES

Adequate Housing Sites

H-1: Housing Opportunities. A diverse community with a broad range of housing types and opportunities to accommodate expected new households.

H-1.1: RHNA Requirement. Encourage the development of a wide range of housing options, types, and prices that will enable the City to achieve its share of the RHNA.

H-1.2: Elderly and Disabled Household Needs. Recognize the unique characteristics of elderly and disabled households and address their special needs.

H-1.3: Accessory Dwelling Units. Facilitate the development of accessory dwelling units to provide additional housing opportunities pursuant to State law and established zoning regulations.

H-1.4: Mobile Home Parks. Discourage the conversion of existing mobile home parks to non-residential uses.

Affordable Housing

H-2: Affordable Housing. A city where housing opportunities meet the needs of all socioeconomic segments of the community.

H-2.1: Rental Assistance Programs. Encourage the use of rental assistance programs to assist lower income households and support the Housing Authority of the County of San Bernardino (HACSB) applications for additional vouchers to meet the needs of lower income households.

H-2.2: Mobile Home Park Accord. Support the Mobile Home Park Accord voluntary rent stabilization as a means of keeping rents at reasonable levels.

H-3: Homelessness. A compassionate community with a wide range of options and support for the housing insecure and those experiencing homelessness. .

H-3.1: Homeless Services. Provide assistance as it becomes available towards efforts of local organizations and community groups to provide emergency shelters, transitional housing opportunities, and services to the City's homeless population and those at-risk of homelessness.

H-3.2: Homeless Programs. Participate with adjacent communities toward the provision of a sub-regional shelter program and encourage the County to develop a comprehensive homeless program.

Housing Preservation

H-4: Housing Quality. A community with quality, healthy housing.

H-4.1: Mills Act Contracts. Encourage rehabilitation and preservation of historic residences through participation in Mills Act contracts.

H-4.2: Substandard Housing. Encourage the revitalization and rehabilitation of substandard residential structures.

H-4.3: Residential Rehabilitation. Focus rehabilitation to neighborhoods with deteriorating units.

H-4.4: Home Improvement Programs. Implement the Home Improvement Programs to benefit lower income single-family homeowners and mobile homeowners.

H-4.5: Public Improvements. Provide public improvements/community facilities such as street improvements, streetlights, sidewalks, parkway landscaping, as well as park facilities, throughout the City so as to encourage the maintenance or improvement of existing housing stock.

H-4.6: Housing Maintenance. Actively encourage the maintenance of existing housing in to as to maintain the housing stock in sound condition.

H-4.7: Code Enforcement. Utilize concentrated Code Enforcement programs to target specific areas or problems when the need and community support warrants such activity.

Remove Constraints

H-5: Government Constraints. A City with an efficient process for improving and developing housing.

H-5.1: Development Review Processes. Consider new policies, codes, and procedures that have the potential to reduce procedural delays, provide information early in the development process regarding development costs, and charge only those fees necessary to adequately carry out needed public services and improvements.

H-5.2: Fee Schedule. Periodically review and update the City's fee schedule and the methodology on which the fees are based to determine the necessary costs for providing adequate public services and public improvements to ensure the continued health, safety, and welfare of the community.

H-5.3: Development Review Process. Facilitate the development review process for new housing through multiple techniques, including staff assistance, public information, articles in the City's newsletter, informal meetings with applicants, and Preliminary Review applications to address technical issues and facilitate the production of quality housing.

H-5.4: Development Standards. Evaluate and adjust as appropriate residential development standards, regulations, and processing procedures that are determined to constrain housing development, particularly housing opportunities for lower and moderate income households and for persons with special needs.

Affirmatively Furthering Fair Housing

H-6: Equal Housing Opportunities. An equitable community that provides equal housing opportunities for all residents.

H-6.1: Reduce Housing Discrimination. Explore and consider programs that will reduce the incidence of housing discrimination within the City.

H-6.2: Land Use Plan. Facilitate development projects that will improve a neighborhood's access to resources and opportunities.

H-6.3: Fair Housing Outreach and Education. Support outreach and education efforts to actively further fair housing practices and understanding of fair housing rights, with emphasis on proactive education and voluntary compliance, as well as through legal enforcement on a case-by-case basis, including, but not limited to, assistance with the resolution of tenant/landlord disputes and housing discrimination complaints.

H-6.4: Accessible or Barrier-Free Housing. Encourage the provisions of disabled-accessible units and housing for the mentally and physically disabled.

HOUSING PROGRAMS

Program HE-1: Inventory of Residential Sites

For the 2021-2029 Housing Element planning period, the City has a RHNA of 10,525 units. Accounting for entitled projects and projected ADUs, the City has a remaining RHNA of 5,298 lower and above moderate income units. This Housing Element is being updated as part of a comprehensive update to the General Plan (PlanRC). The General Plan provides a new Land Use Plan that offers ample capacity for future residential growth. The Land Use Element and Development Code amendments (to be completed before October 15, 2021) provide a mechanism for implementing the new Land Use Plan until a comprehensive update to the Development Code is completed (March 2022). The General Plan (including the Housing Element) was adopted on December 15, 2021.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Provide information on available sites and development incentives to interested developers and property owners on City website.
- Utilize the Land Use Element and Development Code amendments to implement the new form-based General Plan until the General Plan is adopted by the end of 2021 and the Development Code is updated (anticipated to be completed Q1 2022). Ensure development standards for various residential and mixed use zones facilitate the development of housing at the allowable densities.

Program HE-2: Monitoring of No Net Loss

To ensure that the City monitors its compliance with SB 166 (No Net Loss), the City will develop a procedure to track:

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

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Develop a procedure in 2022 to monitor the development of vacant and nonvacant sites in the sites inventory and ensure that adequate sites are available to meet the remaining RHNA by income category throughout the 6th cycle planning period.
- Explore, in 2023, a system that establishes target densities by land use district and an in-lieu fee system that requires developers to pay a fee if the proposed projects fall below the targeted densities.

Program HE-3: Accessory Dwelling Units (ADUs)

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

updated its ADU ordinance in 2020.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Develop incentives and tools to facilitate ADU construction in 2022. Incentives may include:
 - Fee waivers or reductions beyond State requirement;
 - Pre-approved site/floor plans;
 - Website information on resources and technical assistance;
 - Guidance handbook for property owners looking to construct an ADU.
- Reconcile and resubmit prior year Housing Element Annual Progress Reports with updated numbers of ADU production in the City by the end of 2021.

Program HE-4: Mobile Home Park Conservation

This program discourages the conversion of existing mobile home parks to other uses, consistent with Government Code §65863.7, in order to maintain a valuable source of affordable housing. Mobile home parks are permitted in all residential districts, subject to approval of a Conditional Use Permit. Eight mobile home parks are located in the City. Although the City has not enacted a Mobile Home Conversion Ordinance, the City promotes the conservation of Mobile Home Parks.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to encourage the conservation of mobile home parks and discourage the conversion of mobile home parks to other uses in order to maintain a valuable source of affordable housing.
- Continue to promote the conservation of mobile home parks through implementation of the Mobile Home Accord (Program HE-7) that serves as a rent stabilization agreement between the City and mobile home park owners, implementation of the Mobile Home Rental Assistance (Program HE-8) that provides a monthly rental subsidy to low income mobile home households, and through the enforcement of Title 24 as it applies to mobile homes to ensure mobile homes meet applicable building code requirements.

Program HE-5: Homebuyer Assistance

Due to limited funding and rising costs of homeownership, the City no longer offers first-time homebuyer assistance. While the City participates in the County of San Bernardino's HOME Consortium, due to limited funding, the County has also discontinued its HOME-funded homeownership programs.

The County, however, continues to participate in the Mortgage Credit Certificates (MCC) program, administered by the Golden State Finance Authority (GSFA). The MCC is used to reduce a homebuyer's federal tax liability.

Funding Source: None

Responsible Agency: Community Development

Timeframe and Objectives:

- Provide information about the MCC program on City website.

- Explore funding sources available and feasibility of reinstating the City’s homebuyer assistance programs (in 2023 and annually thereafter).

Program HE-6: Housing Choice Vouchers

The HUD funded Housing Choice Voucher (HCV) program is administered by the Housing Authority of the County of San Bernardino (HACSB). HACSB provides rent subsidies to very low income households and elderly households who spend greater than 50 percent of their income on rent, live in substandard housing, or have been displaced. The subsidies represent the difference between 30 percent of the monthly income and housing payment standards established by HUD.

HCVs are utilized by many extremely low income households in Rancho Cucamonga. **Currently about 315 households are utilizing HCVs in the City.** The City will work with the HACSB to market the HCV program and improve its overall effectiveness.

Funding Source: HUD Section 8 Funds

Responsible Agency: Community Development/HACSB

Timeframe and Objectives:

- Promote the use of HCVs by making program information available at the public counter and community facilities. Encourage non-profit service providers to refer eligible clients to HCV program for assistance.
- Coordinate with the HACSB to prioritize vouchers to be set aside for extremely low income households.
- Work with HACSB and Inland Fair Housing and Mediation Board (IFHMB) to continue outreach and education on SB 329 and SB 222 , the State’s new source of income protection that prohibits housing discrimination against persons using public subsidies (such as HCVs) for housing payments.

Program HE-7: Mobile Home Accord

The Mobile Home Accord serves as a rent stabilization agreement between the City and the mobile home parks in the City, which limits how much park owners can raise rents based on the Consumer Price Index. The Mobile Home Accord was renewed in 2009 for a 7-year participation agreement. Currently, seven of the eight mobile home parks within the City participate in the Accord.

Funding Source: None

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to administer the Mobile Home Accord and seek renewal of the agreements in 2026.

Program HE-8: Mobile Home Rental Assistance Program

In June 2008, the RDA established a Mobile Home Rental Assistance Program that provides up to \$100 per month towards the rent of a mobile home space for households that are at or below 60 percent of the AMI and paying 30 percent or more of their income on housing. Currently, about 31 households are assisted under the program.

Funding Source: Successor Agency

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to administer and market the program to 31 households annually.
- Monitor the participation of all existing participants assisted through the program on a monthly basis. As this activity was previously RDA funded, the continued monitoring of this program will not provide new funds or allow for new applicant participation. As existing participants drop out of the program no new households will be permitted.

Program HE-9: Preservation of At-Risk Units

Four publicly assisted housing projects with a total of 348 units may be at-risk of losing rent subsidies or converting to market rate within the planning period of this Housing Element. Specifically, many households residing in publicly assisted housing are extremely low income households with limited housing opportunities elsewhere. To meet the needs of lower income households, the City must plan against the loss of existing affordable housing units.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to keep in contact with the owners of projects with units due to convert to market rate to determine the status of projects with respect to the expiration of regulatory agreements.
- Continue to contact the owners of all units at risk and discussed options for retaining restricted affordable units.
- If there is an opportunity, due to the pending sale of the property, establish contact with public and non-profit agencies interested in purchasing and/or managing units at risk. Where feasible, provide technical assistance to these organizations with respect to financing.
- On a case-by-case basis as opportunities arise, enter into agreements with property owners to preserve existing affordable housing units.
- Contact property owners to request that they notify the City and their residents when they decide to pursue conversion of their units to market rate. The property owner should ensure that tenants are properly noticed and informed of their rights and that they are eligible to receive special vouchers that would enable them to stay in their units.

Program HE-10: Affordable Housing Incentives

To encourage and facilitate affordable housing development in Rancho Cucamonga, including housing for extremely low income households, the City will provide incentives to private developers along with information regarding the availability of funding through federal and State housing programs.

Funding Source: General Fund/CDBG

Responsible Agency: Planning Department

Timeframe and Objectives:

- Provide technical assistance to developers regarding City land use policy and development regulations.

- Support the funding applications of affordable housing projects that help further goals of this Housing Element.
- Provide fee underwriting, fee deferral, public improvements, and/or permit fast-tracking for housing affordable to lower income households, prioritizing projects that include units affordable to extremely low income households.
- Continue to evaluate and improve the permit processing procedures to facilitate residential development.
- Annually assess the permit processing procedures and update when necessary in order to continue to facilitate residential development.
- Annually reach out to developers to identify opportunities to assist with funding or provide incentives to assist in future development.

Program HE-11: Inclusionary Ordinance

The City formed an inclusionary housing committee consisting of development professionals with expertise in residential development. Through four workshops, the committee provided input on the feasibility of an inclusionary housing ordinance and potential criteria to consider for incorporation into an inclusionary housing ordinance.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to study the feasibility of an inclusionary housing ordinance in 2022-2023.

Program HE-12: Commercial Linkage Fee

The City has seen a significant increase in non-residential development in recent years, resulting in job increases in multiple business sectors and an increased associated need for affordable housing. To mitigate the impact of newly generated jobs on the local housing market, the City will explore a linkage fee for non-residential development.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Initiate a linkage fee study for non-residential development in 2022-2023.

Program HE-13: Homeowner Rehabilitation Programs

The City of Rancho Cucamonga offers a number of programs to assist homeowners, both single-family and mobile homes, maintain and improve their homes:

- **Home Improvement Program (CDBG Grants):** This program provides a grant up to \$15,000 to income eligible low income households to make necessary health, safety, and code related repairs. Eligible properties include single-family homes, mobile homes, townhomes, and condominiums and the units must be owner occupied. This program may be utilized in conjunction with the loan program (see below) if the cost of repairs exceeds the maximum grant amount.
- **Home Improvement Program (CDBG Loans):** This revolving loan program provides a deferred

payment loan up to \$30,000 to income eligible low income households to make necessary health, safety, and code related repairs. Eligible properties include single-family homes, townhomes, and condominiums and the unit must be owner occupied. The loans are zero interest, subordinate to the primary loan, and are repaid on the sale or refinance of the property.

Funding Source: CDBG

Responsible Agency: Planning Department

Timeframe and Objectives:

- Assist 20 households annually through the Home Improvement Program.
- Continue to promote the program through various print and media channels as well as on the City's website.

Program HE-14: Transfer of Affordable Units

The City will explore options for facilitating affordable housing throughout the City. These may include units associated with density bonus and surplus lands transactions.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Explore options for transferring affordable units in 2023.

Program HE-15: Housing for Persons with Special Needs

The City of Rancho Cucamonga recognizes the need for a wide range of housing options to meet the varied needs of all segments of the community, including seniors, persons with disabilities, female-headed households, large households, homeless, students, and farmworkers. To encourage and facilitate the development of housing for persons with special needs, the City will address the provision of special needs housing as part of the comprehensive update to the Development Code. Specifically:

- **Low Barrier Navigation Centers (AB 101):** AB 101 requires cities to allow a Low Barrier Navigation Center development by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements. A "Low Barrier Navigation Center" is defined as "a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing." Low Barrier shelters may include options such as allowing pets, permitting partners to share living space, and providing storage for residents' possessions.
- **Emergency and Transitional Housing (AB 139):** Local governments may include parking requirements for emergency shelters specifying that adequate parking must be provided for shelter staff, but overall parking requirements for shelters may not exceed the requirements for residential and commercial uses in the same zone.
- **Supportive Housing (AB 2162):** AB 2162 requires supportive housing projects of 50 units or fewer to be permitted by right in zones where multi-family and mixed-use developments are permitted, when the development meets certain conditions. The City may choose to allow larger supportive housing projects by right in these zones. The bill also prohibits minimum parking

requirements for supportive housing within ½ mile of a public transit stop.

- **Large Residential Care Facilities:** The City currently does not permit group homes for seven or more persons in all residential zones without a CUP. Initiate and complete a process in 2022 to review the provision for large residential care facilities for seven or more persons and amend the Zoning Ordinance to comply with State law and allowed without a conditional use permit.
- **Definition of Family:** The City will remove the definition of a “single household unit.”

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to fund a wide variety of nonprofit organizations providing services for persons with special needs (e.g., disabled, including developmentally disabled), homeless people, and those at risk of homelessness, through the Consolidated Plan process.
- On a regular basis, provide technical assistance to developers of special needs housing regarding City land use policy and development regulations.
- On an annual basis, reach out to developers of housing for special needs to assist them in the development process.
- Update the Development Code by the end of 2022 to address the provision of special needs housing.

Program HE-16: Density Bonus

Since the City’s last update to the Density Bonus ordinance, a number of new regulations have been enacted by the State legislature to further incentivize the production of affordable housing. AB 1763, enacted in 2019, requires a density bonus to be granted for projects that include 100 percent lower income units, but allows up to 20 percent of total units in a project that qualifies for a density bonus to be for moderate-income households. Under the revised law, density bonus projects must be allowed four incentives or concessions, and for developments within ½ mile of a major transit stop, a height increase of up to three additional stories or 33 feet. A density bonus of 80 percent is required for most projects, with no limitations on density placed on projects within ½ mile of a major transit stop. The bill also allows developers to request the elimination of minimum parking requirements for rental units affordable to lower-income families that are either supportive housing or special needs housing, as defined. AB 2345 signed by the Governor in September 2020 further incentivizes the production of affordable housing by increasing the maximum available density bonus from 35 percent to 50 percent for qualifying projects not composed exclusively of affordable housing.

Funding Source: General Fund

Responsible Agency: Planning Department

Timeframe and Objectives:

- Update the Development Code by the end of 2022 to incorporate the new density bonus provisions.

Program HE-17: Objective Design Standards

Utilize SB 2 funds to develop objective design standards for multi-family and mixed-use housing development projects.

Funding Source: SB 2 funds

Responsible Agency: Planning Department

Timeframe and Objectives:

- By the end of 2022, develop and make available objective design standards for multi-family and mixed-use residential development projects.

Program HE-18: Fair Housing

The City of Rancho Cucamonga is committed to furthering and improving fair housing opportunities so that all persons have the ability to find suitable housing in the community. To achieve fair housing goals, the City contracts with the Inland Fair Housing and Mediation Board (IFHMB) to provide fair housing services and landlord/tenant counseling services, including education, counseling, mediation, outreach, and legal compliance. The City last prepared the Analysis of Impediments to Fair Housing Choice in 2020, to document the City's progress in improving and maintaining fair housing opportunities.

Appendix D summarizes the fair housing issues and concerns in Rancho Cucamonga based on findings from the 2020 AI and additional research conducted as part of this Housing Element update. The table below presents a summary of the issues, contributing factors and the City's actions in addressing these issues.

Funding Source: CDBG

Responsible Agency: Planning Department

Timeframe and Objectives:

- Continue to contract with local fair housing providers to provide educational, advocacy, and mediation services for the City and assist 400 residents annually.
- Continue to provide fair housing and landlord/tenant counseling resources on the City website and make fair housing and landlord/tenant counseling brochures available at public counters and community facilities.
- Facilitate educational opportunities with IFHMB for property owners, property managers, and residents in Rancho Cucamonga to provide information concerning the law as it pertains to reasonable accommodations and reasonable modifications for persons with disabilities.

Fair Housing Issues, Contributing Factors, and Meaningful Actions					
Action Area	HE Programs or Other Activities	Specific Commitment	Timeline	Geographic Targeting	Metrics
Fair Housing Outreach and Enforcement	Program HE-18: Fair Housing	Promote and publicize fair housing programs and services on City website and through brochures at City Hall.	Ongoing	Tracts with a high concentration of minorities, persons with disabilities, and lower incomes (LMI areas), primarily in Central South RC. (Eastside is primarily industrial.)	Assist 400 persons annually
		Annually, require evidence of effective outreach from the City's fair housing provider. City will require attendance reports to events from fair housing providers. Based on reports, work with fair housing provider on plan to increase attendance to outreach events.	Annually	Citywide	
		Work internally to provide updated links to all fair housing information available to residents.	2022 and annually thereafter	Citywide	Provide updated links on all forms of social media by the end of 2022 and provide annual updates
	Increase Funding	Investigate allocating more CDBG funding towards fair housing and the hosting of educational workshops, especially in census tracts with a high concentration of	2022 and annually thereafter	Tracts with a high concentration of minorities, persons with	At least one workshop in targeted neighborhoods annually

Fair Housing Issues, Contributing Factors, and Meaningful Actions					
Action Area	HE Programs or Other Activities	Specific Commitment	Timeline	Geographic Targeting	Metrics
		minorities, persons with disabilities, and lower incomes (LMI areas)		disabilities, and lower incomes (LMI areas)	
Housing Mobility	Program HE-3: Accessory Dwelling Units	Develop incentives and tools to facilitate ADU construction.	2022	Single-family neighborhoods	160 ADUs over 8 years
	Program HE-8: Mobile Home Rental Assistance Program	Monitor the participation of all existing participants assisted through the program on a monthly basis. As this activity was previously RDA funded, the continued monitoring of this program will not provide new funds or allow for new applicant participation. As existing participants drop out of the program no new households will be permitted.	Ongoing	Citywide	Assist 31 households annually
	Program HE-6: Housing Choice Vouchers	Coordinate with the HACSB to prioritize vouchers to be set aside for extremely low-income households.	Ongoing	Citywide	Increase voucher use by 10 percent over eight years
		Work with HACSB and Inland Fair Housing and Mediation Board (IFHMB) to improve housing mobility for HCV recipients by expanding knowledge of source of income protections by providing educational information to local agencies and residents by the end of 2022.	Ongoing	Citywide Tracts with a high concentration of minorities, persons with disabilities, and lower incomes (LMI areas)	2 educational workshops annually, with at least one workshop in targeted neighborhoods
	Work with developers	Promote the development of housing projects with four or more units to developers by reaching out to developers on an annual basis.	Annually	Citywide	Facilitate development of 4,000 units, including 1,000

Fair Housing Issues, Contributing Factors, and Meaningful Actions					
Action Area	HE Programs or Other Activities	Specific Commitment	Timeline	Geographic Targeting	Metrics
		Create a list of sites suitable for multi-family housing opportunities and outreach to developers annually to facilitate development.	Annually	Citywide	affordable units over eight years (200 extremely low, 400 very low, and 400 low income units)
		Work with developers to support subsidized housing development where feasible as projects are received by the City.	Annually	Higher resource areas	
		Promote development of a range of housing opportunities across the City especially on sites identified in the Housing Element and near services (See Program 10) by making a list of sites available to developers.	Annually	Citywide	
New Opportunities in Higher Opportunity Areas	Program HE-10: Affordable Housing Incentives	Engage with market-rate developers to include affordable units. Include information regarding incentives and partnership opportunities to further goals of this Housing Element.	2021-2029	Citywide	Facilitate development of 1,000 affordable units over eight years (200 extremely low, 400 very low, and 400 low income units)
	Program HE-1: Inventory of Residential Sites	Utilize the Land Use Element and Development Code amendments to implement the new form-based General Plan until the General Plan is adopted by 2022 and the Development Code is updated.	2021-2029	Citywide	Facilitate development of 4,000 new units over 8 years
	Program HE-17: Objective Design Standards	Complete the City's objective design standards pursuant to SB 330 utilizing the City's SB2 grant	By 2022	Citywide	Reduce processing time
	Promote Sites Inventory	Create an outreach plan by mid-2023 to promote development on the Housing	Ongoing	Higher resource areas	Create an outreach plan

Fair Housing Issues, Contributing Factors, and Meaningful Actions					
Action Area	HE Programs or Other Activities	Specific Commitment	Timeline	Geographic Targeting	Metrics
		Element sites and make available to all on the City's website.			by mid-2023; update annually
Place-based Strategies for Community Revitalization	Encourage mixed income strategy in housing development	Promote development of affordable housing on the sites identified in the Housing Element feasible for low income, specifically near corridors with resources.	Ongoing	Lower income RHNA sites	Facilitate development of 1,000 affordable units over eight years
		As mixed-use development proposals/ pipeline projects are identified, outreach to developers to promote mixed-use density bonus incentives to facilitate higher density housing before projects are finalized.	Ongoing	Citywide	(200 extremely low, 400 very low, and 400 low income units)
	Prioritize funding	Investigate prioritizing funding for basic infrastructure improvements or additions in disadvantaged communities and for affordable housing projects when available.	2022	Disadvantaged Communities/ tracts	Allocate XX percent of CDBG funds over eight years
	Ensure compliance	Ensure compliance with state law to facilitate affordable housing (See Program 3) and Housing for Homeless and Special Needs (See Program 15).	2022	Citywide	Comply with state law by 2022.
	Environmental Justice Strategy Implementation	Prioritize development appropriate to the needs of disadvantaged communities, particularly south of Foothill Boulevard (LC-1.6).	Ongoing	Disadvantaged Communities/ Tracts	Increased neighborhood facilities/amenities
		For projects five acres or larger, require that diverse housing types be provided and intermixed rather than segregated by dwelling type (LC-4.5).	Ongoing	Disadvantaged Communities/ Tracts	Achieve a diverse range of housing types

Fair Housing Issues, Contributing Factors, and Meaningful Actions					
Action Area	HE Programs or Other Activities	Specific Commitment	Timeline	Geographic Targeting	Metrics
	Implementation of GP/Focus Areas	Increasing public and private investments in the Focus Areas identified in the General Plan to increase access to opportunities throughout the City. There are four Focus Area (FA) in the southern portion of the City where residents experience disproportionate access to opportunities- that have been identified as targeted for public/private investments in the GP: Downtown Rancho Cucamonga (FA 1), Civic Center (FA2), HART District (FA3), and Cucamonga Town Center (FA5).	Ongoing	Downtown Rancho Cucamonga (FA 1), Civic Center (FA2), HART District (FA3), and Cucamonga Town Center (FA5).	Increased funding for public improvement projects
Tenant Protection and Anti-displacement	Program HE-4: Mobile Home Park Conservation	Conserve mobile home parks and discourage the conversion of mobile home parks to other uses in order to maintain a valuable source of affordable housing by implementing the Mobile Home Accord.	Ongoing	Mobile Home Parks Citywide	No conversion of mobile home parks
	Program HE-6: Housing Choice Vouchers	At least annually coordinate with HACSB and Inland Fair Housing and Mediation Board (IFHMB) to continue outreach efforts targeting groups with disproportionate needs. Specifically, expand outreach and education on new State source of income protection (SB 329 and SB 229)	Annually	Low and moderate income neighborhoods	Conduct at least two fair housing outreach activity annually

Table HE-54: Summary of Quantified Objectives

	Extremely Low (0-30%)	Very Low (31-50%)	Low (51-80% AMI)	Moderate (81-120% AMI)	Above Moderate (Over 120% AMI)	Total
RHNA	1,622	1,623	1,920	2,038	3,329	10,525
New Construction	200	400	400	1,000	2,000	4,000
Rehabilitation	40	60	60	--	--	160
Preservation						
At-Risk Housing	116	116	116	--	--	348
Mobile Home Parks	550	500	500	--	--	1,550
Housing Choice Vouchers	115	100	100	--	--	315

APPENDIX A: PUBLIC OUTREACH

The Housing Element update utilized the community engagement and outreach that was done for the General Plan Update. PlanRC involved longtime residents, new residents, seniors, youth, clubs, organizations, business owners, and many more. Although in person outreach was extremely limited due to COVID-19 constraints, the community adapted and found meaningful ways to get involved in PlanRC through digital engagement platforms. During, and after engagement, the community had an opportunity to share their thoughts and engage in live polling to provide additional feedback.

Comments received during the two Forum on Our Futures regarding housing in the community are summarized below:

Round 1: June 29 – July 1, 2020

Kick-off Summit

- Housing and public safety are very important with respect to equity. By housing I specifically am thinking of home ownership.
- There are also issues related to homelessness including teen homelessness. The City is also updating the Housing Element, which will address homelessness.
- Housing is a unique element in the General Plan. The City will be looking at housing, housing types, density, affordability, etc. and actually preparing concrete plans on how to address based on specific needs and the constraints.
- I think the City and National Core have done a great job of building lots of affordable housing in Rancho Cucamonga. Maybe we could do more outreach with our neighbor cities to help them follow our example?
- I am looking forward to hearing about the Housing for All and Mobility in the City.

Discussion Group 1: Moving Beyond Healthcare, Exercise and Food – A Healthy Community that supports Diversity and Inclusion

- Transportation to hospitals is an issue in the southwest near Rancho Middle School. A senior citizen volunteers to drive for others in community. Basic health care for seniors have come up. Northtown housing does not have access to transportation to grocery stores. Healthy RC can provide that but unfortunately cannot expand program. Due to funding problems cannot service all.
- Mixed use development is needed. We need space for housing. It's a huge challenge we have to meet when creating a place for the next decade.
- Building construction could be an opportunity for building in community gardens, markets other places for community gathering to promote equity within neighborhoods. Right now, finding affordable housing is difficult and we need spaces for renting smaller scale housing.

Discussion Group 2: Providing Housing for Seniors, Young Professionals, and Essential Workers

- More opportunities need to be provided for families. More families can live in Rancho if there is housing affordable to them. What kinds of services can be provided for young families that can help them stay in the city?
- Provide new job opportunities for young families/professionals.
- Instead of "affordable housing" lets change it to "housing that people can afford." Remove the stigma behind "affordable housing".

- There are people who have some sort of income, social security or other, which makes them not able to qualify for income-based housing or assistance. What housing can we have that they can afford to live in?
- All people should be able to work in the city and be able to live here.
- Does the City have ample infrastructure and resources to provide new housing units? Concerns about water, energy and resources that are available/planned for the future, that are available for the new units that the city needs to build. How will the infrastructure of the city be affected and are their studies for this?
- Need to provide employment and housing for all. Have more discussions about people of color and the housing that can be built to help these communities flourish.
- There is a concern about being able to stay in the community. Need resources for single parents, new graduates, young professionals, that can help them stay in the city when they are starting their careers.
- Essential workers in the community need housing. There are so many essential workers that keep our City running.
- Housing options that a person who works a minimum wage job, full time, can afford.
- Single parent households.
- People of color.
- Homeless.
- Homeless teens. The Healthy RC Youth Leaders have conducted research on teen homelessness and working with places like the TAY (Transitional Aged Youth) Center to provide the right services to these teens. <https://vimeo.com/425221391>. What is your take on housing for teen homelessness? How can we implement this into the general plan?
- How do we ensure that the whole community can work, live and thrive in the City?
- Have had problems with housing developments. Parking is not sufficient for the units in developments. Need to provide parking for all residents
- Safety in neighborhoods is different depending on the affordability. In market rate areas, towing of vehicles rarely happens. There is no enforcement. In income-based housing, the tow trucks are always there. People are living to make ends meet and they are subject to more strict rules. These issues are affecting quality of life.
- Housing is too expensive and there is limited access to affordable senior housing.
- There is discrimination in housing. Certain parts of city are not welcoming and give preferential treatment to non-minorities.
- Safety net programs to provide assistance when people are in dire situations
- Funds for rehabilitation
- Home ownership opportunities
- Solar power program to provide long term solution to energy costs
- Grants instead of loans
- Tiny homes; smaller footprint and lower cost for builder and buyer.
- There shouldn't be a resistance to tall buildings for housing. Are there settings in the City where 8-10 story housing can be built?
- The City needs to address matters by thinking outside the box. Higher density housing with a smaller footprint, building up.
- Stackable units; pre-constructed units that are stackable.
- We need the will to build up.
- Building vertical - it's an experiment, to be sure. But, why not Rancho Cucamonga? Serious question.

- Provide new developments that have ample outdoor space, ensure ample parking, and provide for quality of life.
- More “urban” housing types. There are ways of achieving density while maintaining livable environments.
- In order to get these projects and provide different types of housing for those who need it, we need the voices behind them.
- The city is keenly aware that Rancho Cucamonga is ready for newer, more innovative, and in some cases more "urban" housing types. There are good ways of achieving density, while still maintaining a livable living environment. Hearing the desire for adequate parking and open space at the same time. Community support will be needed and welcome!
- Regarding mixed-use housing for seniors with retail; this is great example of what happens routinely in Hong Kong: the first floor is retail, with safe access for residents, as well as pedestrians. Housing goes vertical; parking is below ground.
- Mixed use housing good, especially for seniors because if services are downstairs and residents are upstairs, the access to services helpful.
- Regarding long term planning, we need rent control. Access to affordable housing and the expense of housing is big concern and what is being built is not acceptable.

Discussion Group 3: Building a More Resilient RC – Addressing Natural Hazards and Sustainability

- Need to continue to support service industry jobs such as retail, hospitality, food and beverage. And manufacturing. Might be lower paying, still very important to have in Rancho. This creates imbalance of housing. City should continue to provide housing for these workers.
- With new housing and development, it seems we aren’t replenishing with new community gardens, parkways, parks, skate parks, etc.

Round 2: July 27 – July 30, 2020

Discussion Group 1: Moving Beyond Healthcare, Exercise and Food – A Healthy Community that supports Diversity and Inclusion

- One problem with walking, however, is that you need a basket and need to carry all of the food. Also, many sidewalks have tripping hazards and lack of handicapped accessibility, which is a problem for seniors. Senior housing needs to have lifts, and maybe gardens on their roofs so they have better access to healthy food.
- Need more affordable housing near mass transit areas so young people can come back after college and live/work here in Rancho Cucamonga.
- Also, doctors could be more closely located to housing so people don’t have to go so far to see a doctor
- We need low-cost/accessible housing especially for families – including apartments.

Discussion Group 2: Providing Housing for Seniors, Young Professionals, and Essential Workers

- Question about the 10,500 new housing units required by the State: Do we necessarily have to meet that goal? Or is it a wishlist? If we don’t meet that goal, are there penalties?

Response from the City: we need to show we have identified sites and zoning to accommodate that number, but we don't need to build the units. We need to facilitate the development of more housing and remove the barriers to the development of housing.

- One concern is that high density will increase traffic, which, in turn, affects air quality.
- Is there really such a thing as low income housing in Rancho Cucamonga? Providing more housing that is affordable is perplexing. How do we approach this?
- Rancho Cucamonga is becoming more commercialized and expensive and, therefore, not that family-friendly. Apartment rentals are similar to a mortgage on a home. There needs to be more affordable single family homes, because rental apartments can cause more traffic and attract transitional people because they are renters. We need more single family homes that families can grow into and can afford.
- Since 1981 the community has grown from big empty lots to a large community. Don't ever want to see things built up like Orange County or Los Angeles where it gets so big you've lost the small community feeling. What raises our property values is that new houses are too big. Modest size homes are ok. Sometimes people build houses that are too big, bigger than they need. Why do we have to build such big homes, which raises the price? We need to provide a variety of options regarding house size.
- Developer costs are extraordinary. Its unfortunate, and they are saddled with infrastructure costs, so they build big homes to offset those costs. Costs of infrastructure should not be on backs of developers then they can build smaller homes.
- Others think builders want more profit for themselves and don't build with our best interests in mind.
- With the pandemic, we are seeing a loss of local businesses, but this is an opportunity to convert strip malls to housing, for example, and rezoning for housing and other opportunities.
- In South Rancho Cucamonga, we have been building warehouses for a while and this is such prime property, we should look at what's left and not give the land up to logistics and warehousing. This takes away from the small town feel and takes away from what we can do for housing and our community character.
- Why is it important to comply with state housing law? City responded it is important to meet our own goals and help us retain local control rather than have state imposed mandates, and we could be at risk for litigation if we don't comply. Also, one of the benefits of compliance is that it allows us to receive federal and state transportation funding.
- Housing in Rancho Cucamonga is too expensive for young professionals who are starting their careers and starting families and looking for homes. For young people who grew up in Rancho Cucamonga, there is a saying that you may have lived here, but you won't stay here. It is too expensive. What does Rancho Cucamonga offer to make the housing that expensive?
- There is a need for affordable senior housing. Many seniors who have lived in Rancho Cucamonga for twenty or more years are about to be priced out. The affordable senior housing that we have has long waiting lists, and seniors don't have time to be wait on a list. There is a real need for more affordable senior housing and soon.
- For residents who have been here a long time, our children and grandchildren and friends can't afford to stay and it's sad to see friends and family leaving the area. Prices just go up and up. Apartments are renting for \$2,000-\$3,000 per month, and people are renting rooms because they can't afford to get a place on their own. It's really tough.
- There is only one skilled nursing home in the City, which is Rancho Mesa. We need more of

these because people have to go to other cities. There is a lot of assisted living here, but need more skilled nursing homes, so we can keep loved ones nearby.

- The issue with skilled nursing facilities is the affordability. These are costly. It's about bed availability as it relates to cost.
- Skilled nursing facilities are expensive but needed for short term rehab that Medicare covers for a period of time
- There is a need for a place where individuals can go for rehab...long term care facilities sadly are very expensive but it would be great to have a place where loved ones could go for short term needs. A friend recently had to go as far as Moreno Valley to get their mother placed temporarily.....especially during the pandemic not only the distance to travel and then unable to visit has been quite challenging.
- The pandemic has added additional challenges to skilled care facilities.
- There is only about a 10-20 year window gap for a senior to live alone, after which they need someone close by (or within the same home) to help take care of the them.
- Yes, both houses and apartments are not affordable for seniors or millennials.
- Housing is expensive.
- Young people can't purchase homes. They are very expensive, and Rancho Cucamonga doesn't have affordable houses for them or for seniors living on social security.
- There should be a way for people to pay on a sliding scale.
- What happens is that people have long commutes because our young people have to buy homes far away from where they work if they work in Rancho Cucamonga.
- I would love to buy a home because my kids don't have room in our apartment.
- Both renting and buying in Rancho Cucamonga are hard. We should have programs that are expanded beyond low-income qualifying but for middle class working people.
- We should have some lease to own housing programs for families.
- This is a very expensive place to live, I live in an apartment and there's not much open space, yard, garden. It's hard for large families because we can't afford houses, and have to live in apartments and we need more room.
- There's no privacy in apartments.
- I would like to live in a house, even if its small, live in a dignified place. Would like to have a garden and if I could rent to own that would be good.
- Would like to have areas near me that are green space/parks/open space with benches, grass, trees, and not confined, like where I live in my apartment now, which is near Baker and Arrow.
- It is difficult to find affordable two bedroom apartments.
- There are scams for rentals as well, if the City was able to regulate these scams. People find houses or apartments to rent, pay the deposit, but then they find out it was a scam once they try moving in.
- Hermosa and Feron Northtown Housing has a long waitlist and the income qualifying requirements are extremely low. We need more housing options for middle-income residents interested in accessible housing.
- We need apartments that allow bigger families - I have a family of 5 and it's hard to find apartments with more bedrooms.
- We don't have the funds to pay for a down payment to own a house, we should have programs for families that are middle income. I know we have first time buyers programs, and renter deposits are expensive.
- It's important for us to have an option of instead of renting, but help with buying because

it's an investment for us.

- The City did a great plan by Etiwanda Intermediate School with granny flats. There are a lot of them in the north part of city. The City encourages these and should encourage more.
- Granny shacks are in high demand.
- Granny shacks is a disrespectful term -- indicates unfortunate attitudes about senior citizens, whether intended or not.
- The correct term is Accessory Dwelling Unit. They used to be referred to as "Granny Flats".
- There is a lot of vacant land along Haven Avenue between 4th Street and Foothill. Is that going to be logistics or is that a holding area for dirt when they are building in Rancho Cucamonga?
- Also vacant land along Vineyard and 4th Street. It is zoned for industrial. We need to reevaluate locations for housing, maybe in locations we haven't thought of.
- Close to Los Amigos Baker between 8th and 9th - this is good land to develop with senior housing. We need small apartments – one bedroom. The apartments on Haven Avenue between Lemon and Banyan are all two bedroom, but because there are no singles, one person lives in two bedroom apartments. There are a lot of single people who only need one bedroom apartments.
- We should repurpose existing buildings.
- Adaptive reuse of buildings is a great way to save historic structures.
- We need more single bedroom condos and mixed use. I have seen a closed high school turned into senior apartments with community rooms.
- We should build either on Arrow or Base Line.
- We should build Vineyard and 9th Street.
- Northern parts of Rancho Cucamonga have markets and better schools.
- We want to improve our neighborhood in Southwest Rancho Cucamonga because we would like school districts like Los Osos High School and markets in our neighborhood.
- We would stay in our southwest neighborhood if we had more amenities like they do up in the north.
- We would like to see trees, fruit trees, and open air free space.
- I have memories of my childhood and my neighborhood in Mexico, we lived simply and everyone knew each other, we were happy and had a connection to place even though where we lived didn't have the best roof. We could hear the birds, we could see the crops and the greenery in our backyard. We could pick fruit from the neighborhood.
- Etiwanda Heights is planned to have lots of green belts and low density housing, not just higher density housing. This plan should apply in some of the industrial areas in the southern portion of the City so that we have a combination of housing types in all parts of the city. We need to have some housing that are lower in cost as opposed to putting in more warehousing, which decreases quality of life.
- We need to build housing in areas that are safe and healthy, so we need to be mindful of that when we look to put housing in industrial areas.
- City has adopted a plan that looked at balanced community. If we get rid of all industrial areas, we will lose a jobs/housing balance so we have jobs nearby to housing and people don't have to drive out of Rancho Cucamonga. We need to keep industry and jobs close by to housing.
- There are a lot of good homes near good schools, but not all neighborhoods in Rancho Cucamonga have good schools, and we need to improve schools in all neighborhoods.
- The new high density housing on the corner of Foothill and Hermosa, Haven and Church SE

and SW are too big for the surrounding elements. They are RIGHT on the curb. There is a nicer senior development on Amethyst Avenue above Base Line. It looks good, fits in and feels friendlier.

APPENDIX B: SITES INVENTORY

Table B-1: Vacant Sites								
Parcel Number (APN)	Existing General Plan Designation	New Land Use Designation	Current Use	Maximum Density (70% for calculation)	Residential Allowed	Acres	Net Potential Units	Income Level
20721143	MU	MU City Corridor Moderate	VACANT	40	70%	2.63	51	Low Income
20721144	MU	MU City Corridor Moderate	VACANT	40	70%	1.83	35	Low Income
20809157	MR	MU City Corridor Moderate	VACANT	40	70%	2.25	44	Low Income
20833108	MU	MU City Corridor Moderate	VACANT	40	70%	0.97	19	Low Income
20833117	MU	MU City Corridor Moderate	VACANT	40	70%	2.33	45	Low Income
20833118	MU	MU City Corridor Moderate	VACANT	40	70%	5.55	108	Low Income
20833140	MU	MU City Corridor High	VACANT	60	70%	3.06	89	Low Income
20833147	MU	MU City Corridor High	VACANT	60	70%	3.85	113	Low Income
20834115	IP	MU City Corridor High	VACANT	60	70%	9.89	290	Low Income
20835503	CC	MU City Corridor High	VACANT	60	70%	1.67	49	Low Income
20863247	GC	MU City Corridor Moderate	VACANT	40	70%	2.72	53	Low Income
20896107	IP	MU City Corridor High	VACANT	60	70%	2.70	79	Low Income
20896106	IP	MU City Corridor High	VACANT	60	70%	2.33	68	Low Income
20896105	IP	MU City Corridor High	VACANT	60	70%	3.28	96	Low Income
20924208	IP	D 21st Century Employment District	VACANT	42	30%	1.14	10	Low Income
20925105	IP	D 21st Century Employment District	VACANT	42	30%	1.66	14	Low Income
20941102	IP	D 21st Century Employment District	VACANT	42	30%	1.60	14	Low Income
20941132	IP	D 21st Century Employment District	VACANT	42	30%	4.39	38	Low Income
20941135	IP	D 21st Century Employment District	VACANT	42	30%	7.83	69	Low Income
21008141	IP	C City Center	VACANT	100	50%	7.25	253	Low Income
21008142	IP	C City Center	VACANT	100	50%	7.44	260	Low Income
22901210	GI	MU City Corridor High	VACANT	60	70%	2.05	60	Low Income
22902307	GC	MU City Corridor High	VACANT	60	70%	5.00	147	Low Income
107742301	CC	MU City Corridor High	VACANT	60	70%	3.81	112	Low Income

Table B-1: Vacant Sites								
Parcel Number (APN)	Existing General Plan Designation	New Land Use Designation	Current Use	Maximum Density (70% for calculation)	Residential Allowed	Acres	Net Potential Units	Income Level
107742302	CC	MU City Corridor High	VACANT	60	70%	0.54	15	Low Income
109012117	MU	MU City Corridor High	VACANT	60	70%	6.78	199	Low Income
109012118	MU	MU City Corridor High	VACANT	60	70%	7.90	232	Low Income
109012120	MU	MU City Corridor High	VACANT	60	70%	1.32	38	Low Income
109012121	MU	MU City Corridor High	VACANT	60	70%	1.11	32	Low Income
109012122	MU	MU City Corridor High	VACANT	60	70%	1.36	39	Low Income
109060120	MU	MU City Corridor High	VACANT	60	70%	4.35	127	Low Income
109060121	MU	MU City Corridor High	VACANT	60	70%	1.07	31	Low Income
110016102	MU	MU City Corridor High	VACANT	60	70%	1.90	55	Low Income
110016103	MU	MU City Corridor High	VACANT	60	70%	3.72	109	Low Income
20815107	MU	MU City Corridor Moderate	VACANT	40	70%	0.81	15	Low Income
20815117	MU	MU City Corridor Moderate	VACANT	40	70%	0.56	10	Low Income
20835524	IP	MU City Corridor High	VACANT	60	70%	2.37	69	Low Income
20835508	IP	MU City Corridor High	VACANT	60	70%	1.83	53	Low Income
20835509	IP	MU City Corridor High	VACANT	60	70%	1.71	50	Low Income
109053102	MU	C City Center	VACANT	100	50%	6.38	223	Low Income
109053107	MU	N Urban Neighborhood	VACANT	50	80%	4.74	132	Low Income
109053108	MU	N Urban Neighborhood	VACANT	50	80%	0.59	16	Low Income
110020105	Commercial/ Office (CO)	MU City Corridor High	VACANT	60	70%	13.00	382	Low Income
20949104	IP	MU City Corridor High	VACANT	60	70%	2.00	58	Low Income
20814118	MU	MU City Corridor Moderate	VACANT	40	70%	0.15	2	Above Mod
20832124	MR	MU City Corridor Moderate	VACANT	40	70%	17.84	349	Above Mod
20896135	IP	MU City Corridor High	VACANT	60	70%	0.17	4	Above Mod
107764145	GC	MU City Corridor Moderate	VACANT	40	70%	0.37	7	Above Mod
109012123	MU	MU City Corridor High	VACANT	60	70%	10.1	296	Above Mod

Table B-1: Vacant Sites								
Parcel Number (APN)	Existing General Plan Designation	New Land Use Designation	Current Use	Maximum Density (70% for calculation)	Residential Allowed	Acres	Net Potential Units	Income Level
109012137	MU	MU City Corridor High	VACANT	60	70%	12.51	367	Above Mod
20711310	MU	C Traditional Town Center	VACANT	30	50%	0.24	2	Above Mod
20711309	MU	C Traditional Town Center	VACANT	30	50%	0.21	2	Above Mod
20711308	MU	C Traditional Town Center	VACANT	30	50%	0.21	2	Above Mod
20711307	MU	C Traditional Town Center	VACANT	30	50%	0.21	2	Above Mod
20711306	MU	C Traditional Town Center	VACANT	30	50%	0.23	2	Above Mod
20711305	MU	C Traditional Town Center	VACANT	30	50%	0.18	1	Above Mod
20711304	MU	C Traditional Town Center	VACANT	30	50%	0.34	3	Above Mod
20711303	MU	C Traditional Town Center	VACANT	30	50%	0.29	3	Above Mod
20711302	MU	C Traditional Town Center	VACANT	30	50%	0.23	2	Above Mod
20711301	MU	C Traditional Town Center	VACANT	30	50%	0.18	1	Above Mod
20216109	MU	C Traditional Town Center	VACANT	30	50%	0.81	8	Above Mod
20701144	MU	C Traditional Town Center	VACANT	30	50%	8.74	91	Above Mod
Total						198.43	4,979	

Parcels of Interest

Parcels of Interest with near-term redevelopment potential were identified by Strategic Economics (SE), an urban economic consulting firm. SE developed the following criteria for selecting sites with near-term potential for redevelopment. Parcels meeting at least three of the factors are included as likely for redevelopment within the next eight years.

1. Dedicated for parking use or not taking advantage of their value based on location and size

1a. Existing FAR - Specifically, City Center designation allows an FAR of 2.0 and up to 100 units per acre, and City Corridor Moderate an FAR of 1.0 and up to 40 units per acre. These development standards represent significant intensification compared to existing uses. Parcels are included if redevelopment is less than 50 percent of the allowable FAR under the updated General Plan and Development Code. This FAR is chosen because in addition to the potential to at least doubling existing nonresidential square footage on site for City Corridor Moderate and at least quadrupling existing nonresidential square footage on site for City Center, redevelopment into mixed use also has the potential to add significant development in terms of residential units. Only one parcel does not meet this factor but that parcel can be developed with adjacent parcels that are substantially underutilized.

1b. Lot Coverage – Updated General Plan and Development Code allow a lot coverage of 80 percent for City Corridor Moderate and 85 percent for City Center designation. Existing lot coverage of less than 40 percent is used as a threshold. This would allow a project to at least double the existing lot coverage, in addition to the additional floors allowed. The cumulative potential based on increased FAR, lot coverage, and increased height would mean significant intensification is feasible.

2. Located along a major corridor, especially along Haven and Foothill – These locations are targeted for significant intensification under the updated General Plan to facilitate more transit-oriented development.

3. Located within a contiguous group of parcels of interests – Potential for lot consolidation allows large scale development and enhanced site designs.

4. Vacancy above the regional average of 9.0 percent

5. Year built/renovated more than 30 years ago (before 1990)

5a. Building Age – Buildings constructed more than 30 years ago usually require substantial improvements/renovations to modernize the buildings to accommodate new market trends.

5b. Last Improvement – Buildings that have not undergone significant improvements for more than 10 years probably are not keeping in pace with current market trends.

6. Tenant mix, i.e., unanchored centers are generally more susceptible to redevelopment based on trends of shopping center redevelopment throughout the region. These centers usually have higher turnover rates of tenants.

Recycling Trends in the Region

Rancho Cucamonga has a significant amount of vacant land available for high density/mixed use residential development. About 76 percent of the lower income RHNA can be met on vacant land. Much of the City's lower income RHNA is expected to be fulfilled first on vacant land.

In the neighboring jurisdictions, Ontario is similar to Rancho Cucamonga in many ways. Its Form-Based Code (FBC) area has seen recycling of older commercial uses into high density senior housing (106-unit Village at Sierra) and affordable housing (90-unit The Plaza at Sierra) projects. Rancho Cucamonga's updated General Plan and FBC allow significantly higher densities than Ontario (up to 100 du/ac in Rancho Cucamonga compared to 39 du/ac in Ontario). Therefore, recycling of existing uses in Rancho Cucamonga should present favorable financial feasibility.

In the City of Upland, future housing is expected to be developed primarily on nonvacant sites that are currently used for parking, industrial and commercial uses. The allowable density can be up to 55 units per acre, below what is allowed in Rancho Cucamonga.

Therefore, as vacant land diminishes, redevelopment of nonvacant land will occur in Rancho Cucamonga, given the higher intensity allowed compared to surrounding areas.

Parcel Number (APN)	Year Built	Last Impr. (Yrs Ago)	Existing GP	New Land Use	Current Use	Max. Density (Capacity estimated at 70%)	% Residential Allowed	Acres	Net Potential Units	Income Level	Existing FAR	Existing Lot Coverage	Vacancy Rate	Unanchored Strip Center	Foothill or Haven Corridor	Contiguous Group of Parcels	Site Selection Criteria
20721142	2006	8	MU	MU City Corridor Moderate	COMMERCIAL	40	70%	4.21	82	Low Income	0.12	15%		Older unanchored strip center	Foothill	C	1a, 1b, 2, 3, 6
20721146	2004	8	MU	MU City Corridor Moderate	COMMERCIAL	40	70%	0.67	13	Low Income	0.24	30%		Older unanchored strip center	Foothill	C	1a, 1b, 2, 3, 6
20810117	1981	3	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	1.01	19	Low Income	0.78	50%	15.0	Old center, high vacancy	Foothill	D	1b, 2, 3, 4, 5a
20810118	1994	24	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	1.57	30	Low Income	0.26	25%	15.0	Old center, high vacancy	Foothill	D	1a, 1b, 2, 3, 4, 5b,
20810119	1981	3	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	1.23	24	Low Income	0.22	26%	15.0	Old center, high vacancy	Foothill	D	1a, 1b, 2, 3, 4, 5a,
20810120	1981	3	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	9.22	180	Low Income	0.03	28%	15.0	Old center, high vacancy	Foothill	D	1a, 1b, 2, 3, 4, 5a,
20815101	1996	12	MU	MU City Corridor Moderate	COMMERCIAL	40	70%	1.45	28	Low Income	0.26	17%		Unanchored strip center	Foothill	E	1a, 1b, 2, 3, 5b, 6
20815115	1998	24	MU	MU City Corridor Moderate	COMMERCIAL	40	70%	0.68	13	Low Income	-	22%		Older unanchored strip center	Foothill	E	1a, 1b, 2, 3, 5b, 6
20833123	1996	17	MU	MU City Corridor Moderate	COMMERCIAL	40	70%	8.9	174	Low Income	0.01	2%		Older unanchored building	Foothill	G	1a, 1b, 2, 3, 5b, 6
20863248	1986	43	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	2.58	50	Low Income	-	32%		Unanchored strip center	Foothill	D	1a, 1b, 2, 3, 5a, 5b, 6
20863249	1982	3	GC	MU City	COMMERCIAL	40	70%	1.07	20	Low	0.22	27%	15.0	Old center, high		D	1a, 1b, 3, 4,

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Parcel Number (APN)	Year Built	Last Impr. (Yrs Ago)	Existing GP	New Land Use	Current Use	Max. Density (Capacity estimated at 70%)	% Residential Allowed	Acres	Net Potential Units	Income Level	Existing FAR	Existing Lot Coverage	Vacancy Rate	Unanchored Strip Center	Foothill or Haven Corridor	Contiguous Group of Parcels	Site Selection Criteria
				Corridor Moderate						Income				vacancy			5a,
20863250	1982	5	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	0.78	15	Low Income	0.14	19%	15.0	Old center, high vacancy	Foothill	D	1a, 1b, 2, 3, 4, 5a,
22902168	2004	8	GC	C City Center	COMMERCIAL	100	50%	0.96	33	Low Income	0.11	12%	14.6	High vacancy, unanchored center	Foothill	M	1a, 1b, 2, 3, 4, 6
22902169	2005	8	GC	C City Center	COMMERCIAL	100	50%	0.92	32	Low Income	0.17	22%	14.6	High vacancy, unanchored center	Foothill	M	1a, 1b, 2, 3, 4, 6
22902170	2005	8	GC	C City Center	COMMERCIAL	100	50%	1.3	45	Low Income	0.16	12%	14.6	High vacancy, unanchored center	Foothill	M	1a, 1b, 3, 4, 6
22902171	2005	8	GC	C City Center	COMMERCIAL	100	50%	0.93	32	Low Income	0.15	16%		Unanchored strip center	I	M	1a, 1b, 3, 6
22902172	2005	8	GC	C City Center	COMMERCIAL	100	50%	1.25	43	Low Income	0.18	19%		Unanchored strip center	I	M	1a, 1b, 3, 6
22902173	2005	8	GC	C City Center	COMMERCIAL	100	50%	3.7	129	Low Income	0.25	26%		Unanchored strip center	I	M	1a, 1b, 3, 6
22902175	2005	8	GC	C City Center	COMMERCIAL	100	50%	1.48	51	Low Income	0.24	24%		Unanchored strip center	I	I	1a, 1b, 6
22902176	2006	8	GC	C City Center	COMMERCIAL	100	50%	1.63	57	Low Income	0.11	10%	14.6	High vacancy, unanchored center	Foothill	N	1a, 1b, 2, 3, 4, 6
22902177	2005	8	GC	C City Center	COMMERCIAL	100	50%	1.11	39	Low Income	0.12	18%	14.6	High vacancy, unanchored center	Foothill	N	1a, 1b, 2, 3, 4, 6
22902178	2004	8	GC	C City Center	COMMERCIAL	100	50%	3	105	Low Income	0.19	17%		Unanchored strip center	I	N	1a, 1b, 3, 6
22902179	2005	8	GC	C City Center	COMMERCIAL	100	50%	0.7	24	Low Income	0.15	14%		Unanchored strip center	I	N	1a, 1b, 3, 6
22902186	2007	9	GC	C City	COMMERCIAL	100	50%	0.85	29	Low	0.19	25%	25.3	High vacancy,	Foothill	N	1a, 1b, 2, 3, 4,

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Parcel Number (APN)	Year Built	Last Impr. (Yrs Ago)	Existing GP	New Land Use	Current Use	Max. Density (Capacity estimated at 70%)	% Residential Allowed	Acres	Net Potential Units	Income Level	Existing FAR	Existing Lot Coverage	Vacancy Rate	Unanchored Strip Center	Foothill or Haven Corridor	Contiguous Group of Parcels	Site Selection Criteria
				Center						Income				unanchored center			6
22902187	2007	9	GC	C City Center	COMMERCIAL	100	50%	0.78	27	Low Income	0.12	15%	14.6	High vacancy, unanchored center	Foothill	N	1a, 1b, 2, 3, 4, 6
22902188	2007	9	GC	C City Center	COMMERCIAL	100	50%	0.64	22	Low Income	0.09	8%		Unanchored strip center	Foothill	N	1a, 1b, 2, 3, 6
22902189	2007	9	GC	C City Center	COMMERCIAL	100	50%	1.22	42	Low Income	0.09	12%	14.6	High vacancy, unanchored center		N	1a, 1b, 3, 4, 6
22902190	2007	9	GC	C City Center	COMMERCIAL	100	50%	1.34	46	Low Income	0.17	25%	14.6	High vacancy, unanchored center		N	1a, 1b, 3, 4, 6
107762134	1988	28	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	4.05	79	Low Income	0.24	28%		Older unanchored strip center	Foothill		1a, 1b, 2, 5a, 5b, 6
107764168	1984	4	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	0.72	14	Low Income	0.35	39%	14.6	High vacancy, unanchored center		F	1a, 1b, 3, 4, 5a, 6
107764169	1984	4	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	0.85	16	Low Income	0.24	30%	14.6	High vacancy, unanchored center		F	1a, 1b, 3, 4, 5a, 6
107764171	1984	4	GC	MU City Corridor Moderate	COMMERCIAL	40	70%	1.41	27	Low Income	0.27	37%	14.6	High vacancy, unanchored center		F	1a, 1b, 3, 4, 5a, 6
109055105	2007	4	MU	C City Center	COMMERCIAL	100	50%	0.96	33	Low Income	0.14	24%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6
109055106	2007	6	MU	C City Center	COMMERCIAL	100	50%	0.74	25	Low Income	0.17	26%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6
109055107	2007	4	MU	C City Center	COMMERCIAL	100	50%	0.87	30	Low Income	0.19	0%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6
109055108	2007	9	MU	C City Center	COMMERCIAL	100	50%	2.66	93	Low Income	0.27	12%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6

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Parcel Number (APN)	Year Built	Last Impr. (Yrs Ago)	Existing GP	New Land Use	Current Use	Max. Density (Capacity estimated at 70%)	% Residential Allowed	Acres	Net Potential Units	Income Level	Existing FAR	Existing Lot Coverage	Vacancy Rate	Unanchored Strip Center	Foothill or Haven Corridor	Contiguous Group of Parcels	Site Selection Criteria
109055109	2006	13	MU	C City Center	COMMERCIAL	100	50%	1.1	38	Low Income	0.06	14%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055110	2006	14	MU	C City Center	COMMERCIAL	100	50%	0.74	25	Low Income	0.12	19%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055111	2006	9	MU	C City Center	COMMERCIAL	100	50%	0.68	23	Low Income	0.18	7%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6
109055112	2007	12	MU	C City Center	COMMERCIAL	100	50%	0.82	28	Low Income	0.23	19%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055113	2006	11	MU	C City Center	COMMERCIAL	100	50%	0.78	27	Low Income	0.07	18%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055114	2005	18	MU	C City Center	COMMERCIAL	100	50%	0.97	34	Low Income	0.07	20%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055115	2007	4	MU	C City Center	COMMERCIAL	100	50%	0.65	22	Low Income	0.21	19%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6
109055116	2005	4	MU	C City Center	COMMERCIAL	100	50%	0.64	22	Low Income	0.08	14%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 6
109055117	2007	15	MU	C City Center	COMMERCIAL	100	50%	0.77	27	Low Income	0.18	20%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055118	2007	13	MU	C City Center	COMMERCIAL	100	50%	0.91	31	Low Income	0.18	11%		Unanchored strip center	Foothill	S	1a, 1b, 2, 3, 5b, 6
109055119	2007	9	MU	C City Center	COMMERCIAL	100	50%	0.91	31	Low Income	-	28%		Unanchored strip center, parking lot	Foothill	S	1a, 1b, 2, 3, 6
Total								67.51	1,855								

Table B-3: Specific Plan Buildout				
APN	Units	Income Level		
Etiwanda Heights				
20119127	112	Above Moderate		
20127215	112	Above Moderate		
20127216	112	Above Moderate		
20127217	112	Above Moderate		
20127218	112	Above Moderate		
22509105	112	Above Moderate		
22509106	112	Above Moderate		
108707101	112	Above Moderate		
108707102	112	Above Moderate		
108707103	112	Above Moderate		
108707104	112	Above Moderate		
108707105	112	Above Moderate		
108707106	112	Above Moderate		
108707107	112	Above Moderate		
108707108	112	Above Moderate		
108707109	112	Above Moderate		
108707110	112	Above Moderate		
108707111	112	Above Moderate		
108707112	112	Above Moderate		
108707113	112	Above Moderate		
108707114	112	Above Moderate		
108707118	112	Above Moderate		
108707119	112	Above Moderate		
108707120	124	Above Moderate		
The Resort				
20927220	2,000	Moderate		
Victoria Gardens				
109053102	128	Above Moderate		
109053103	128	Above Moderate		
109053104	129	Above Moderate		

APPENDIX C: REVIEW OF PAST ACCOMPLISHMENTS

The table below summarizes the City’s progress in implementing the housing programs outlined in the 2013-2021 Housing Element. The effectiveness and continued appropriateness of each program in the 2021-2029 Housing Element is also discussed. Based on new State law, housing programs in the Housing Element should contain measurable goals and specific timeline.

Effectiveness in Addressing Special Needs

Through the Mobile Home Accord and Mobile Home Rent Assistance, the City has been able to preserve affordable housing that benefits senior residents. The Homeowner Rehabilitation Programs also benefit seniors and disabled, especially mobile homes are eligible for improvements and accessibility improvements are eligible activities under the rehabilitation programs. However, the limited funding is not able to keep up with the needs. In the updated Housing Element, incentives for affordable housing development emphasize facilitating housing for special needs populations.

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
<i>Adequate Housing Sites</i>		
Inventory of Residential Sites	<ul style="list-style-type: none"> Monitor the sites inventory annually to assess the City's continued ability to facilitate a range of residential housing types. Provide an inventory of vacant residentially zoned properties to interested affordable housing developers after adoption of the Housing Element. Annually update the listing to promote the continued availability and marketability of the identified properties. 	<p>The City continuously monitors vacant and underutilized sites to fulfill its portion of the regions housing allocation. The City provided sites for the 848-unit RHNA.</p> <p>Continued Appropriateness: The City will continue to meet its RHNA obligation by providing adequate sites for future development. The 2021-2029 Housing Element is prepared as part of the comprehensive update to the General Plan. This program is modified to reflect new land use strategies for the 2021-2029 planning period in the Adequate Sites for RHNA program.</p>
Mobile Home Park Conversion	<ul style="list-style-type: none"> Continue to encourage the conservation of mobile home parks and discourage the conversion of mobile home parks to other uses in order to maintain a valuable source of affordable housing. 	<p>In 2013, the City proposed a new ten-year Mobile Home Accord to serve as a rent stabilization agreement between the City and mobile home park owners.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
	<ul style="list-style-type: none"> Continue to promote the conservation of mobile home parks through implementation of the Mobile Home Accord (Program HE-9) that serves as a rent stabilization agreement between the City and mobile home park owners, implementation of the Mobile Home Rental Assistance Program (Program HE-10) that provides a monthly rental subsidy to low income mobile home households, and through the enforcement of Title 24 as it applies to mobile homes to ensure mobile homes meet applicable building code requirements. 	<p>In 2014, the accord was amended to expire in February 2026 and serves as an agreement between the City and seven of the eight mobile home park owners.</p> <p>The Mobile Home Rental Assistance Program provided a monthly rental subsidy to some park tenants.</p> <p>Continued Appropriateness: This program is included in the 2021-2029 Housing Element.</p>
Condominium Conversion	<ul style="list-style-type: none"> Ensure compliance with the City's Condominium Conversion Ordinance. Annually monitor the rate of conversion to determine if modifications to the ordinance are needed to maintain a healthy rental housing market. 	<p>The City received no applications for the Condominium Conversion Ordinance over the Housing Element period.</p> <p>Continued Appropriateness: This is a process established in the Municipal Code and is removed from the 2021-2029 Housing Element as a housing program.</p>
Mixed Use District	<ul style="list-style-type: none"> Utilize the Mixed Use District to provide development standards ranging from 14 to 30 dwelling units per acre. Utilize appropriate development standards to achieve 30 units per acre on the four identified Mixed Use District properties, potentially achieving 1,035 dwelling units on 34.5 acres of land. 	<p>In 2015, the City amended the Development Code to establish specific standards for the development of Mixed Use properties.</p> <p>In 2016, the City amended the Development Code to establish specific development standards for the City's Mixed Use (MU) Districts. Specifically identifying standards for increased density, increased building height, reduced building setbacks, and landscape coverage.</p> <p>Continued Appropriateness: This program is incorporated as part of the Adequate Sites for RHNA program in the 2021-2029 Housing Element.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
<i>Affordable Housing</i>		
First Time Homebuyer Program	<ul style="list-style-type: none"> Annually monitor the participation of all existing property owners assisted through the First Time Homebuyer program. As this activity was previously RDA funded, the continued monitoring of this program will not provide new funds or allow for new applicant participation. 	<p>The City monitored the participation of all existing property owners assisted through the First Time Homebuyer Program to ensure compliance with all program requirements.</p> <p>There are currently 76 loans outstanding including 73 RDA funded and 3 NSP funded. However, no new funding is available for this program.</p> <p>Continued Appropriateness: This program has not been allocated new funding. The 2021-2029 Housing Element will include a program to pursue funding for homebuyer assistance.</p>
Neighborhood Stabilization Program	<ul style="list-style-type: none"> Acquire 12 properties for participation in the two NSP funded activities making 10 properties available through the Acquisition/Rehabilitation and Resale program and 2 properties available to local non-profit housing providers through the Acquisition/Rehabilitation and Reuse program. Implement program close out consistent with HUD's "Notice of Neighborhood Stabilization Program; Close Out Requirements and Recapture." 	<p>In 2017, the City rehabilitated 1 single family residential property acquired through HUD's NSP program. The property was sold in 2018 to an eligible homebuyer.</p> <p>Continued Appropriateness: Funding for this program has been exhausted. This program is not included in the 2021-2029 Housing Element.</p>
Section 8	<ul style="list-style-type: none"> Promote the use of Section 8 by making program information available at the public counter and community facilities. Encourage non-profit service providers to refer eligible clients to the Section 8 program for assistance. Coordinate with the HACSB to prioritize vouchers to be set aside for extremely low income households. Provide Section 8 information to owners of small rental properties to encourage acceptance of Section 8 vouchers. 	<p>The City continues to promote the Housing choice Voucher Program operated by the HACSB.</p> <p>Continued Appropriateness: The City will continue to participate in this program. It is included in the 2021-2029 Housing Element. The program is expanded to include outreach and education regarding California's new Source of Income protection (SB 329), requiring landlords to accept public assistance (including Section 8) as a legitimate source of income for rent payments.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
Mobile Home Accord	<ul style="list-style-type: none"> Continue to administer the Mobile Home Accord. 	<p>The Mobile Home Accord was updated in 2016 and will expire in February 2026.</p> <p>Continued Appropriateness: The City will continue to administer the Mobile Home Accord. This program is included in the 2021-2029 Housing Element. Seven of the eight mobile home parks currently participate in this voluntary agreement.</p>
Mobile Home Rental Assistance Program	<ul style="list-style-type: none"> Continue to administer the program to 47 households annually. Monitor the participation of all existing participants assisted through the program on a monthly basis. As this activity was previously RDA funded, the continued monitoring of this program will not provide new funds or allow for new applicant participation. As existing participants drop out of the program no new households will be permitted. 	<p>Between 2013 and 2019, 303 participants were assisted with the Mobile Home Rental Assistance Program.</p> <p>Continued Appropriateness: The City will continue to participate in this program and it is included in the 2021-2029 Housing Element.</p>
Preservation of At-Risk Units	<ul style="list-style-type: none"> Continue to keep in contact with the owners of projects with units due to convert to market rate to determine the status of projects with respect to the expiration of regulatory agreements. Continue to contact the owners of all units at risk and discussed options for retaining restricted affordable units. Work with private non-profit agencies interested in purchasing and/or managing units at-risk, including but not limited to 501(c)(3) Housing Development Corporations. On a case-by-case basis, provide technical assistance to these organizations with respect to organization and financing. 	<p>There are currently 265 units at-risk of conversion to market rate within four complexes. All affordability covenants are monitored by the Housing Authority of the County of San Bernardino.</p> <p>Continued Appropriateness: This program is updated and included in the 2021-2029 Housing Element.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
	<ul style="list-style-type: none"> On a case-by-case basis as opportunities arise, enter into agreements with property owners to preserve existing affordable housing units. 	
Inclusionary Ordinance	<ul style="list-style-type: none"> Initiate a Committee to consider the feasibility of establishing an Inclusionary Ordinance as a means to create opportunities for the development of affordable housing units. The Committee may consider applicable housing element policy and program language that considers such program characteristics as the percentage of units that could be affordable in each income category, the duration of the affordability requirements, the availability of alternatives to the production of units (i.e., in lieu fees, land donation, etc.), and the date by which the City could consider the adoption of an implementing ordinance. The Committee may consider the characteristics of an Inclusionary Ordinance that could include a clear statement of the intent and purpose of the ordinance, findings that demonstrate the need for the ordinance, definitions of key terms (e.g., income levels, affordability, etc.), specific standards for determining compliance, eligibility for exceptions or alternatives, provisions for applying its provisions, and a system for enforcing and monitoring compliance. <p>The requirements of a proposed Inclusionary Ordinance may be applicable when a property owner requests a property right to which they are not entitled, such as a zone change from a non-residential to a residential land use, or a residential density increase, for example, from Medium Residential to Medium-High Residential.</p>	<p>The City formed an inclusionary housing committee consisting of development professional with expertise in residential development, including single-family, multi-family, and affordable housing, commercial development, and industrial development. Through four workshops, the committee provided input on the feasibility of an inclusionary housing ordinance, and potential criteria to consider incorporating into an inclusionary housing ordinance.</p> <p>Continued Appropriateness: This program is updated and included in the 2021-2029 Housing Element.</p>
Quality Residential Development		

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
Hillside Development Regulations	<ul style="list-style-type: none"> Continue to monitor residential development on slopes 8 percent and greater for compliance with the Hillside Development Regulations. Continue to evaluate and improve hillside development processing procedures to facilitate residential development in hillside areas. 	<p>The City continues to monitor residential development on slopes greater than eight percent.</p> <p>Continued Appropriateness: Hillside development procedures will be incorporated as part of the comprehensive Zoning Code update to implement the updated General Plan. This is removed from the 2021-2029 Housing Element as a separate program.</p>
Crime Prevention Through Environmental Design	<ul style="list-style-type: none"> When funding resources become available, establish CPTED concepts to evaluate single-family and multi-family developments and write CPTED guidelines to improve the safety of new residential developments. Add to the Planning Department work program and complete when funding sources become available. 	<p>The City did not implement the program due to a lack of funding and resources.</p> <p>Continued Appropriateness: This program is removed from the 2021-2029 Housing Element due to lack of funding.</p>
<i>Housing Preservation</i>		
Homeowner Rehabilitation Programs	<ul style="list-style-type: none"> Home Improvement Program (CDBG Grants): This program provides a grant up to \$7,500 to income eligible low income households to make necessary health, safety, and code related repairs. Eligible properties include single-family homes, mobile homes, townhomes, and condominiums and the units must be owner occupied. This program may be utilized in conjunction with the loan program (see below) if the cost of repairs exceeds the maximum grant amount. Home Improvement Program (CDBG Loans): This revolving loan program provides a deferred payment loan up to \$30,000 to income eligible low income households to make necessary health, safety, and code related repairs. Eligible properties include single-family homes, townhomes, and condominiums and the unit must be owner occupied. The 	<p>The City's CDBG funded Home Improvement Program assisted 127 low income households from 2013-2019.</p> <p>Continued Appropriateness: This program is included in the 2021-2029 Housing Element.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
	<p>loans are zero interest, subordinate to the primary loan, and are repaid on the sale or refinance of the property.</p> <ul style="list-style-type: none"> Home Improvement Program (EECBG Loans): This revolving loan program provides a deferred payment loan up to \$10,000 to income eligible low income households to make necessary energy efficiency and energy conservation repairs. Eligible properties include single-family homes, townhomes, and condominiums and the unit must be owner occupied. The loans are zero interest, subordinate to the primary loan, and are repaid on the sale or refinance of the property. This loan program was funded by the American Recovery and Reinvestment Act of 2009 and distributed through the U.S. Department of Energy. 	
Mills Act Contracts	<ul style="list-style-type: none"> Monitor existing Mills Act contracts and promote the program to assist in the preservation of historic resources. 	<p>The City continuously monitored existing Mills Act contracts. No new contracts were entered during the Housing Element period.</p> <p>Continued Appropriateness: This is primarily a monitoring function and is removed from the 2021-2029 Housing Element as a separate housing program.</p>
Code Enforcement	<ul style="list-style-type: none"> Continue to support the bi-annual neighborhood cleanup events within the focus neighborhoods assisting approximately 200 households. 	<p>In 2017, the Community Improvement Division conducted one neighborhood cleanup event at the Casa Volante Mobile Home Park.</p> <p>In 2018, the City conducted one neighborhood cleanup up event in the Southwest Cucamonga area.</p> <p>Continued Appropriateness: This routine City service is removed from the 2021-2029 Housing Element as a specific housing program.</p>
Graffiti Removal	<ul style="list-style-type: none"> Continue to provide graffiti removal services to the residents of LMA eligible Census Tract Block Groups within the City. 	<p>Between 2014 and 2019, the program helped to remove 121,555 square feet of graffiti.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
		Continued Appropriateness: This routine City service is removed from the 2021-2029 Housing Element as a specific housing program.
<i>Remove Constraints</i>		
Housing for Persons with Special Needs	<ul style="list-style-type: none"> Continue to fund a wide variety of nonprofit organizations providing services for homeless people, and those at risk of homelessness, through the Consolidated Plan process. Amend the Development Code within twelve months of adopting the Housing Element, or at the time of application submittal, to establish objective standards for emergency shelters including the maximum number of beds, provision of onsite management, length of stay, and security as allowed by SB 2. 	<p>The City did not amend the Development Code to establish objective standards for emergency shelters. However, no application for shelter was submitted during the Housing Element planning period.</p> <p>Continued Appropriateness: This program is updated and included in the 2021-2029 Housing Element to reflect recent changes to State law - including:</p> <ul style="list-style-type: none"> AB 101 (Low Barrier Navigation Centers) AB 139 (Emergency and Transitional Housing) AB 2162 (Supportive Housing) AB 1763 (Density bonus for 100 percent affordable housing projects)
Regulatory Incentives	<ul style="list-style-type: none"> Continue to approve General Plan Amendments, Development Code Amendments, Conditional Use Permits, Variances, Minor Exceptions, and Density Bonuses as appropriate while balancing the goal of preserving established residential neighborhoods. 	<p>In 2015, the City approved a General Plan Amendment, Zoning Map Amendment, Development Agreement, and Design Review application for the development of a 60-unit senior apartment complex.</p> <p>In 2017, the City approved a General Plan Amendment, Development Agreement, and Design Review application for the development of a 140-unit senior apartment complex.</p> <p>Continued Appropriateness: The City continues to implement regulatory incentives to facilitate the development of quality housing to further City goals. This program is included under the Affordable Housing</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
		Incentives program in the 2021-2029 Housing Element.
Financial Incentives	<ul style="list-style-type: none"> Assist as appropriate the construction of affordable housing projects that address the City's housing needs. Seek opportunities to leverage housing resources with those of for-profit groups, developers, and nonprofit groups in the community. Prioritize projects that include components for extremely low income households and large households. 	<p>The City encourages and facilitates the construction of affordable senior and family housing projects. The City finalized occupancy for one affordable senior housing project in 2019.</p> <p>Continued Appropriateness: The City will continue to encourage construction of affordable housing. This program is included under the Affordable Housing Incentives program in the 2021-2029 Housing Element.</p>
Permit Processing	<ul style="list-style-type: none"> Continue to evaluate and improve the permit processing procedures to facilitate residential development. Within twelve months of the adoption of the Housing Element, revise the development review process to establish fast-tracking procedures for those residential development projects that include housing for large households and lower income households, especially extremely low income households. 	<p>The City continues to evaluate and improve the permit processing procedures to facilitate residential development. The City did not revise the developmental review procedures to establish fast tracking procedures for specific residential developments within 12 months of the Housing Element adoption.</p> <p>Continued Appropriateness: This is not included in the 2021-2029 Housing Element as a separate housing program.</p>
Development Fees	<ul style="list-style-type: none"> Pursue the availability of additional funds for infrastructure improvements needed to support affordable and special needs housing. Pursue the establishment of development fee waivers and development fee deferrals for those residential development projects that include housing for large households and lower income households, especially extremely low income households. 	<p>The City provides opportunities for development fee waivers and development fee deferrals, particularly for residential development projects that include housing for large households and lower income households.</p> <p>Continued Appropriateness: The City will continue to encourage construction of affordable housing. This program is included under the Affordable Housing Incentives program in the 2021-2029 Housing Element.</p>

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
Analyze Development Fees on the Supply and Affordability of Housing	<ul style="list-style-type: none"> • Within twelve months of the adoption of the Housing Element, analyze the impacts of increased development fees on the supply and affordability of housing and commit to biennial monitoring. • Promote the financial feasibility of development affordable to lower income households. 	<p>The City evaluates its fee schedule on an annual basis. The current fee schedule was adopted by the City Council in 2020 and went into effect on July 1, 2020. As funding permits, the City may provide fee waivers or deferral for affordable housing development.</p> <p>Continued Appropriateness: The City continues to evaluate application fees on an annual basis. This program is included in the 2021-20290 Housing Element.</p>
<i>Equal Housing Opportunity</i>		
Fair Housing	<ul style="list-style-type: none"> • Continue to contract with local fair housing providers to provide educational, advocacy, and mediation services for the City. • Continue to provide fair housing and landlord/tenant counseling resources on the City website and make fair housing and landlord/tenant counseling brochures available at public counters and community facilities. • Continue to periodically prepare an Analysis of Impediments to Fair Housing Choice and implement its findings. 	<p>The City provides fair housing services through the CDBG program and helped to provide assistance to 509 households between 2013 and 2019.</p> <p>Continued Appropriateness: The City continues to promote fair housing in the community. This program is expanded in the 2021-2029 Housing Element to include actions to address impediments identified in the Analysis of Impediments to Fair Housing Choice.</p>

APPENDIX D: ASSESSMENT OF FAIR HOUSING (AFH)

D.1 Introduction and Overview of AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components:

- a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity;
- an analysis of segregation patterns and disparities in access to opportunities;
- an assessment of contributing factors; and
- an identification of fair housing goals and actions.

The AFFH rule was originally a federal requirement applicable to entitlement jurisdictions (with population over 50,000) that can receive HUD Community Planning and Development (CPD) funds directly from HUD. Before the 2016 federal rule was repealed in 2019, entitlement jurisdictions were required to prepare an Assessment of Fair Housing (AFH) or Analysis of Impediments to Fair Housing Choice (AI). AB 686 states that jurisdictions can incorporate findings from either report into the Housing Element.

For purposes of this report, the “Region” is the Riverside-San Bernardino-Ontario, California area immediately surrounding the City of Rancho Cucamonga.

D.2 Local Context

While Rancho Cucamonga is one city, it is not homogeneous. There are unique neighborhoods that were organized into distinct districts in the 1980 General Plan, and to a large extent still exist today. These areas reflect the unique history and character of each part of town and provide a framework for discussion of segregation patterns and disparities in access to opportunities related to fair housing.

D.2.1 History

Origins: 1200- 1944

Kucamongan Native Americans established a settlement around the area we know as Red Hill by about 1200 A.D. In the eighteenth century, the Spanish Mission System supported a loosely-constructed social system of ranchos, primarily cattle producing, ordered by a feudal and kinship way of life. Rancho Cucamonga was a 13,045-acre Mexican land grant following the independence of Mexico from the Spanish in present-day San Bernardino County, California, given in 1839 to the dedicated soldier, smuggler, and politician Tiburcio Tapia by Mexican governor Juan Bautista Alvarado. The grant formed parts of present-day Rancho Cucamonga and Upland.

With the cession of California to the United States following the Mexican–American War, the 1848 Treaty of Guadalupe Hidalgo provided that the land grants would be honored. As required by the Land Act of 1851, a claim for Rancho Cucamonga was filed with the Public Land Commission in 1852.

three agricultural communities emerged on the old ranch lands —Alta Loma, Cucamonga and Etiwanda. Each community was established as an agrarian railhead along the Pacific Electric Railroad “Red Cars” of California’s first wine-producing region.

Postwar Growth: 1944 -1977

With the post-war abundance of federal housing and highway funding, these communities grew very rapidly in the mid-1900s. New residential neighborhoods sprung up to the north and west from the original Cucamonga townsite to Route 66 and Old Town Alta Loma and on into Alta Loma to the north of Old Town and into the foothills. Most of the Red Hill Country Club neighborhood was built out during this time as well. Etiwanda saw much less development than the communities of Cucamonga and Alta Loma at this time.

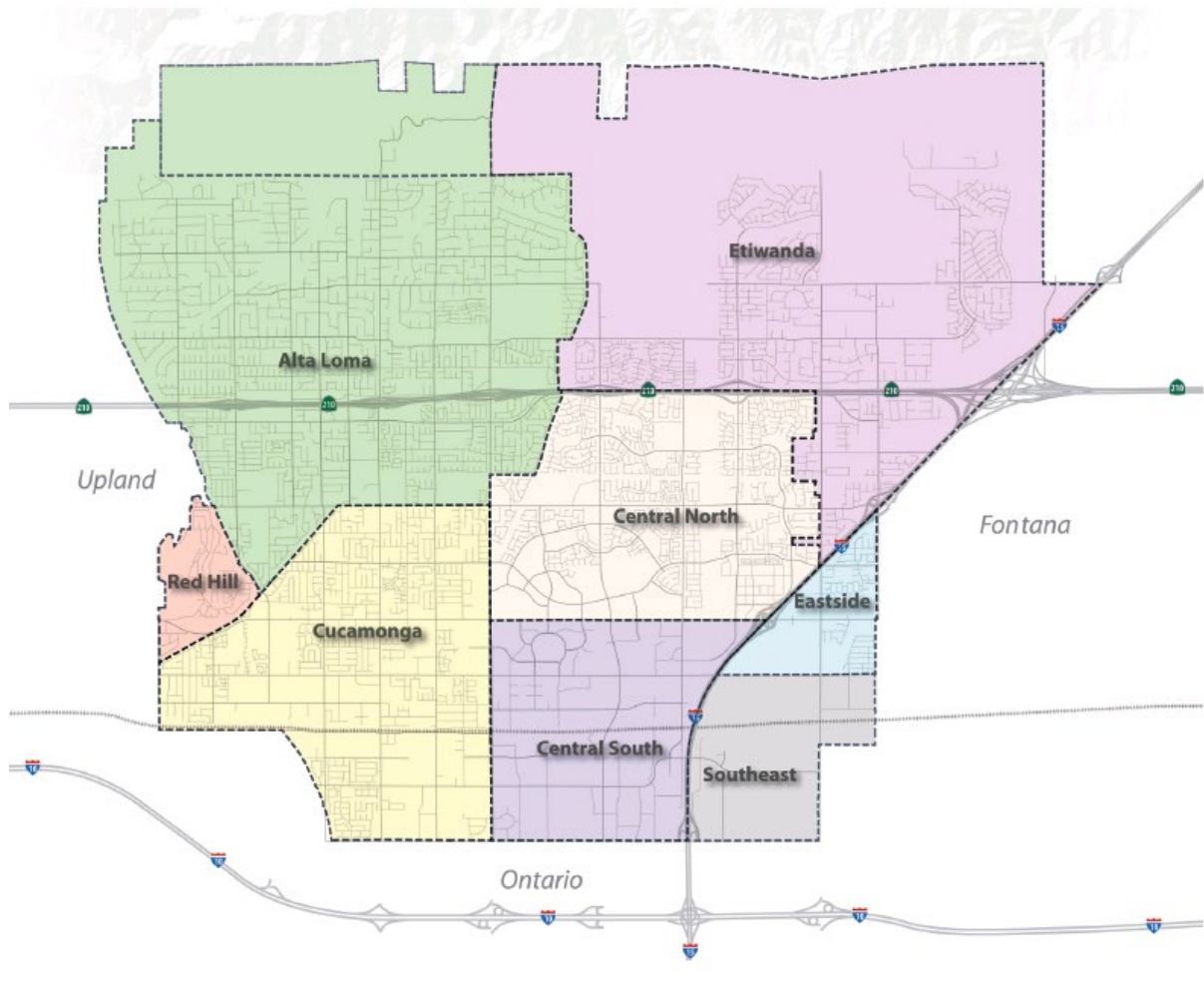
Land to the south, west and east of Cucamonga was zoned by the County for industrial use, and remaining land throughout the area that is now Rancho Cucamonga was generally available for new housing tracts, and for shopping centers along major streets.

City of Rancho Cucamonga: 1978-2020

In the 1970s, leaders within Cucamonga, Alta Loma, Etiwanda, and Red Hill determined that it was time to take local control of future development and successfully incorporated as the City of Rancho Cucamonga. At the time of incorporation, in 1977, many of the vineyards had ceased operation and were in the process of being sold for development. As such, the first Rancho Cucamonga General Plan was adopted in 1980 to present a clear vision for what this new city might become.

To preserve the character of the original neighborhoods while planning for a prosperous and progressive future, the 1980 General Plan organized the City into several neighborhoods and districts, as a framework to shape future growth. These Community Planning Areas, shown in Figure D-4, will be used analyze trends in fair housing issues and access to opportunity.

Figure D-4: Community Planning Areas Map

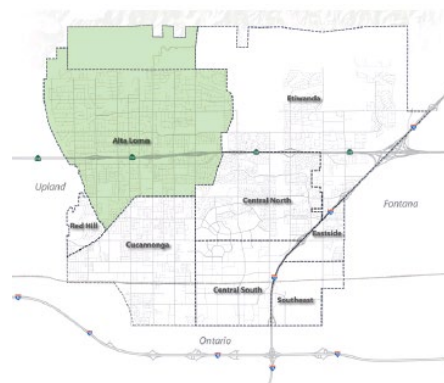


D.2.2 Community Planning Areas

Alta Loma

Alta Loma has historically been and remains the most authentically “semi-rural” community in Rancho Cucamonga. It began as a small agricultural settlement around the Alta Loma Pacific Electric Rail station on Amethyst Avenue, just north of Base Line Road. At the end of World War II, the area remained fully rural with a few houses along the farm roads serving the vineyards and wineries, and a small but bustling Old Town Alta Loma.

Over time, rural and semi-rural residential development has expanded to the north into the foothills, known as the “Alta Loma Highlands,” and has had a strong equestrian heritage and character, along with



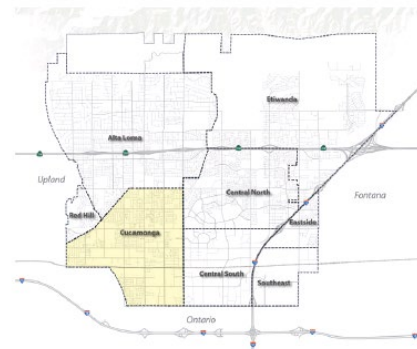
good trail connections to the foothill open spaces to the north. More recent residential development (over the past 30-40 years)—including several neighborhoods in the “Chaffey College Area”—has tended to be prototypically suburban in character; that is, without the rural and equestrian heritage of the original Alta Loma neighborhoods. Neighborhood shopping centers of a similar suburban character have also been developed at several major intersections, some with suburban multi-family housing adjacent or nearby.

The community’s vision for Alta Loma in the 2020 General Plan includes very limited change in development character, intensity, or use. The neighborhoods of Alta Loma are generally very stable and undeveloped parcels are generally small to moderate in size.

Cucamonga

Known originally as North Cucamonga, or Northtown, Cucamonga comprised a rural landscape of vineyards and other agricultural production. By 1900, highway commercial development was established along what later became Route 66 and the North and Northtown was dropped from the name, simply becoming Cucamonga.

Since its inception in the late 1800’s, Cucamonga has evolved from an idyllic agrarian village in a rural landscape, to a patchwork of residential neighborhoods, shopping centers, and industrial development. This patchwork pattern has been identified in multiple General Plan cycles as a challenge to be resolved to improve the quality of life for residents and the work environment for businesses.

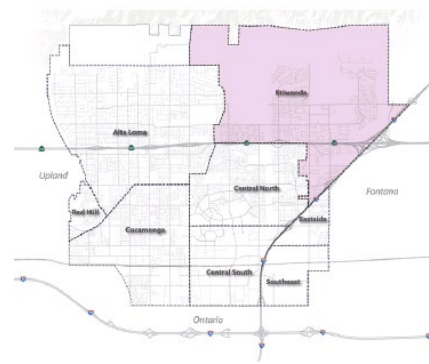


This southern part of the City benefits from the jobs offered nearby as well as easy access to a growing array of amenities and conveniences along the Foothill Corridor. This historic highway also bisected the community into two parts with a highway commercial environment separating the neighborhoods to the north and south.

The current residential/industrial patchwork that Cucamonga inherited from its rural/industrial railroad settlement past has long resulted in inequitable impacts on residents of Cucamonga. Homes very near industrial uses and heavy truck traffic mixed with neighborhood vehicular, pedestrian, and bicycle traffic present long-standing and persistent challenges related to quality of life, environmental justice, social equity, and public health. As older industrial properties are redeveloped, this challenge also presents the opportunity for an array of new types and mixes of employment opportunities, new housing options within easy reach of those jobs, and new activity centers with neighborhood serving commercial, recreational, and civic amenities for this historically underserved community.

Etiwanda

Etiwanda began as three small settlements at rail depots along Etiwanda Avenue. The most southerly was on the Southern Pacific Railroad in what is now Ontario, the second was on the Santa Fe Railroad (now utilized by the Metrolink and Burlington Northern Santa Fe Railroad) south of Foothill Boulevard, and the best-known of the three was on the Pacific Electric Railway (Red Car) line, which began service to Los Angeles in 1914. The Red Car station is still present and sits next to the Pacific Electric Trail, just north of Base Line Road. Until the end of World War II, Etiwanda remained fully rural, with houses built along Etiwanda Avenue, which was and remains characterized by windows and curbs faced with river cobbles.



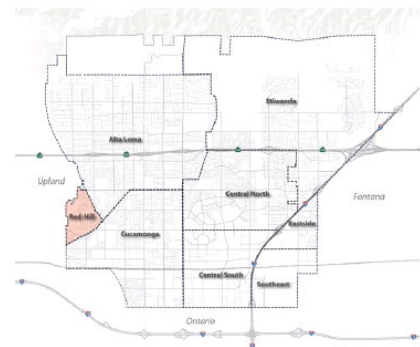
To guide Etiwanda's growth and development over the past 40 years, several Specific Plans have been prepared with the intent that all future neighborhood development reflect the essential architectural and landscape characteristics of the original Etiwanda settlement along Etiwanda Avenue, including the original 1980 Etiwanda Specific Plan; the 1992 North Etiwanda Specific Plan; and most recently, the 2019 Etiwanda Heights Neighborhood and Conservation Plan, which provides direction for the systematic conservation of the rural and natural open spaces of the foothills to the north.

Portions of Etiwanda are already "built out" with numerous stable neighborhoods and housing developments. These are intended to be preserved and protected with limited incremental improvements over time. Several large parcels designated for development but not yet developed remain in Etiwanda. The largest of these lands is the 800-acre "Neighborhood Area" within the recently adopted Etiwanda Heights Neighborhood & Conservation Plan (EHNCP). Within that area, the long-planned "missing links" of Wilson and Rochester Avenues are to be filled in, along with a collection of new foothill neighborhoods between existing Etiwanda and Alta Loma. The EHNCP also provides strategies, policies, regulations, and programs intended to ensure that approximately 3,600 acres of rural and natural open space will be permanently conserved, with the potential for very limited, "authentically rural" development, as a rural foreground and transition from the neighborhoods of Etiwanda to the San Bernardino National Forest to the north.

Red Hill

The Red Hill Community Planning Area is the westerly gateway to Rancho Cucamonga located on the north side of Foothill Boulevard (Historic Route 66). It also a rich heritage as a Tongva culture site. The hilly terrain, winding semi-rural roadways, and limited grading of the natural terrain reflect a synthesis of the characteristics of early Alta Loma and the prevailing suburban character of mid-Century custom-built homes.

Red Hill is abutted by two very significant trail corridors that provide access to other parts of town and to the foothill open spaces. The Cucamonga Creek flood control channel and trail corridor run between the Red Hill

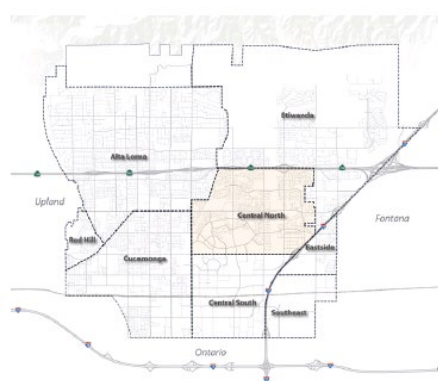


neighborhood and Red Hill Park, and the Pacific Electric Trail brushes the southeast corner of the neighborhood, where the Red Car station was located on Carnelian Street.

While the 2020 General Plan does not anticipate much change within the Red Hill neighborhood, significant opportunities for development and infill are present in this area, specifically adjacent to Foothill Boulevard, to create a unique gateway at the west end of town. As an important part of the centers and corridors system, this gateway contributes to providing residents of Cucamonga and Red Hill with more equitable access to goods, services, and transit and—by way of the Pacific Electric Trail—access to the natural and rural open spaces of our foothills to the north.

Central North

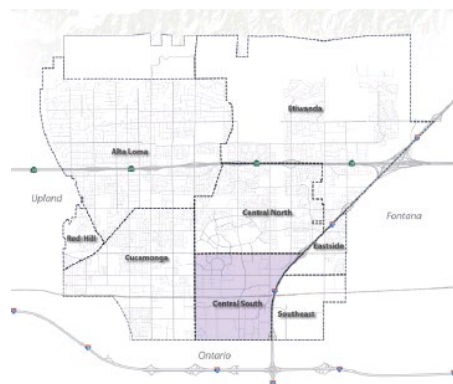
Mapped as “New Rancho Cucamonga” in the original 1980 General Plan, this area was developed under the Terra Vista and Victoria Community Plans. This area is prototypical of the “planned community” characteristics of the region in the last two decades of the 20th century. It includes a mix of single-family detached, single-family attached, and multi-family housing, and large community-scale shopping centers. The more intense housing types are generally located between the single-family detached neighborhoods to the north and shopping centers to the south, providing a transition and the opportunity for residents to live near goods, services, and activities in the center of town.



The Victoria Gardens “Downtown” Focus Area guides the long-envisioned intensification of the area to a real “downtown” environment, potentially with an Arts and Culture District around the Victoria Gardens Cultural Center, that may expand southward over time to connect to the Epicenter. The westerly end of this Foothill corridor segment—at the intersection of Foothill Boulevard and Haven Avenue—is part of the Civic Center Focus Area.

Central South

The 1980 General Plan identified the area south of Foothill Boulevard and east of Haven Avenue as simply “Industrial Area.” Through the subsequent adoption of an Industrial Area Specific Plan—followed by a series of Specific Plan amendments and General Plan updates—this large area was differentiated into several heavier industrial, lighter industrial, business park, and office areas. An “office overlay zone” was also added along Haven Avenue to express the City’s intent to prioritize that corridor for office buildings and uses. Over time, a much wider range and mix of uses have been enabled within this area, but with no unifying vision or connective street system. Today, the Central South is a mix of offices, civic facilities, shopping centers, hospitality, and other non-industrial or very light industrial uses. Multi-family housing can also be found amidst shopping centers and industrial uses. Several very important civic facilities—the City and County Civic Center, the Epicenter sports complex, and the Cucamonga Station—are in the Central South. Recently “The Resort” residential and mixed-use development was planned and entitled for the former Empire

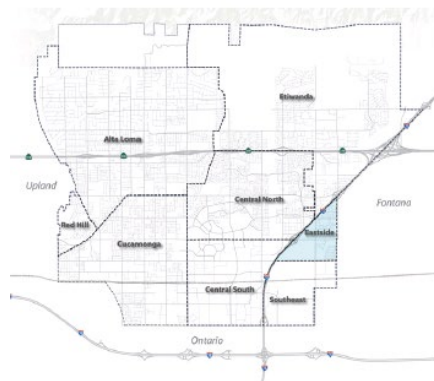


Lakes Golf Course site to the south and west of the Rancho Cucamonga Station, the busiest station on the busiest line of the Metrolink regional commuter rail system.

Central South is now on a path toward becoming a 21st century, mixed-use, transit-oriented employment district. In addition to the well-established industrial and office businesses, residential neighborhoods, and office and civic uses near City Hall, the planned concentration of office and mixed-use development along Haven Avenue, and opportunities for intensification around the Cucamonga Station and Epicenter sports complex present the high potential for Central South to evolve into a significant, transit-oriented, mixed-use urban center and regional employment hub.

Eastside

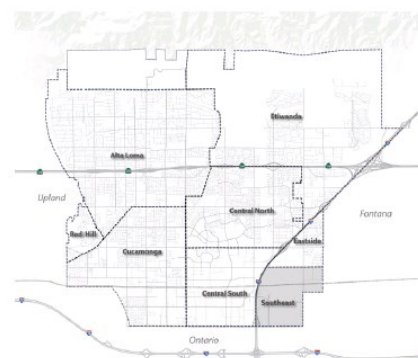
The Eastside Community Planning Area—originally the site of the West Etiwanda station on the Santa Fe Railroad—is the easterly gateway to the Foothill Boulevard corridor and the “hinge” between the Southeast industrial area to the south, the City of Fontana to the east, Etiwanda to the north, and Central North and Central South to the west. Existing development in this area consists primarily of suburban single- and multi-family housing developments and shopping centers.



Though located at the eastern edge of Rancho Cucamonga, this Eastside is central to a significant area of neighborhoods within Rancho Cucamonga and Fontana, much as Central South is both the southern edge of Rancho Cucamonga yet the center of the Rancho Cucamonga/Ontario metropolitan area. Eastside is also a natural activity center for Etiwanda, located north of Eastside). The northwest corner of Foothill Boulevard and Etiwanda Avenue is the location of one of the two neighborhood-serving commercial centers identified in the 1982 Etiwanda Specific Plan, neither of which has been built.

Southeast

The Southeast area is bounded by Arrow Route on the north, the San Bernardino County heavy industrial area around the former Kaiser Steel plant on the east, the City of Ontario's very large industrial area to the south, and Interstate 15 Freeway on the west. The area was designated for heavy industry in the 1980 General Plan and all subsequent updates.



Heavy industrial uses, such as machinery, manufacturing, logistics, and warehousing, were established in former vineyards with very little planning or construction of streets and other infrastructure normally required for industrial districts. Given the area's adjacency and good access to two interstate freeways and transcontinental railroads; the Southeast area is ideally positioned to receive a range of modern industrial uses.

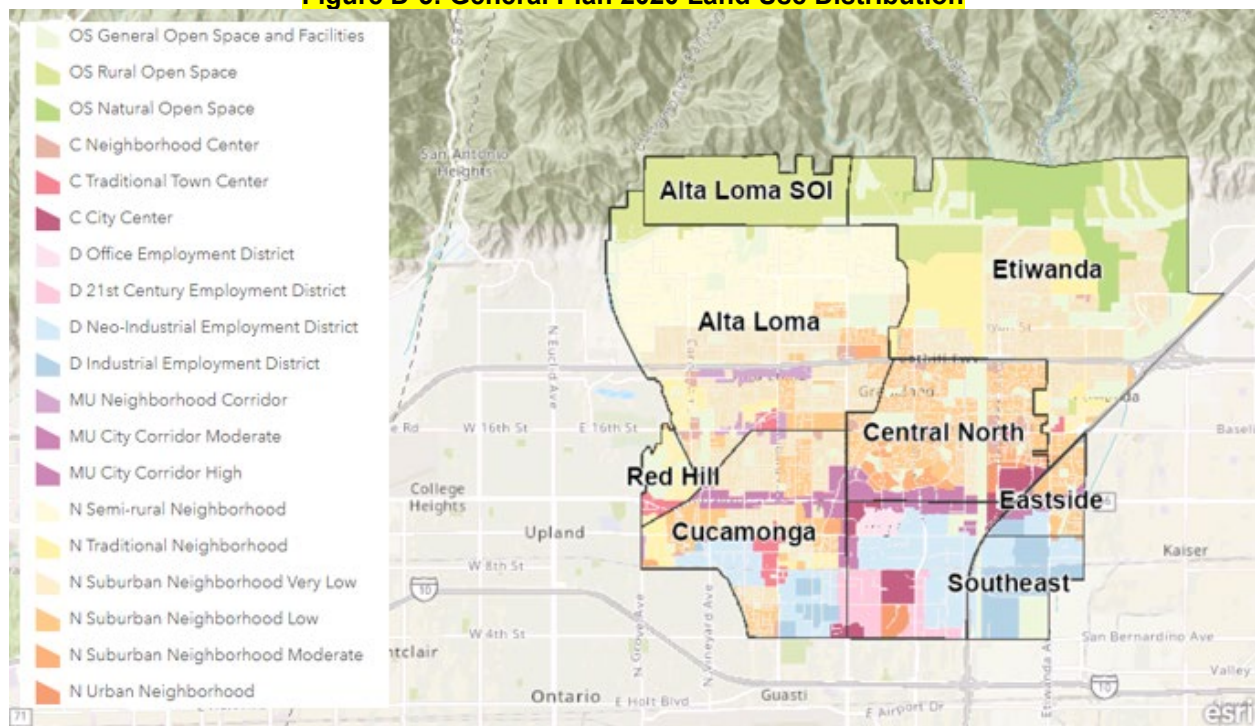
Like the San Bernardino County industrial land to the east, the Southeast transitioned directly from agriculture to industry with little planning or infrastructure. Streets are few, some are still unpaved, parcels were platted for farming not industry, and utility infrastructure is primitive.

D.2.3 Existing Land Use

The City of Rancho Cucamonga encompasses 40 square miles and is over 90 percent built out. Of the developed areas, residential uses are the most common land use in the City, accounting for 55 percent of land in the City. The pattern of development within Rancho Cucamonga is generally characterized as residential uses dominating north of Foothill Boulevard with pockets of residential uses south of Foothill Boulevard, predominantly west of Haven Avenue. Commercial centers are primarily clustered along Foothill Boulevard, Base Line Road, Haven Avenue, and Day Creek Boulevard. The southern portion of the City, east of Haven Avenue, is dominated by industrial uses (Southeast). West of Haven Avenue is a mix of industrial and residential uses.

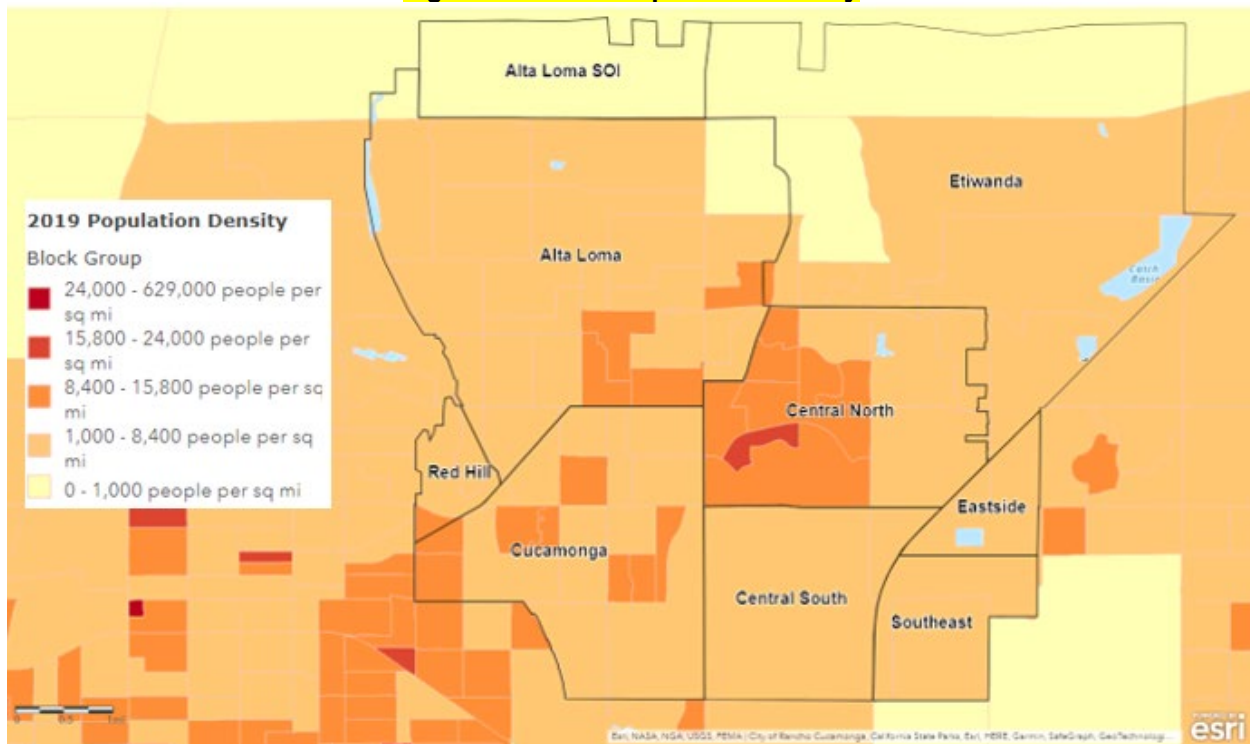
As shown in Figure D-5 the land use distribution translates to Alta Loma, Etiwanda, and Red Hill CPAs being dominated by lower density residential use and Central North has mostly medium density residential use. Cucamonga and Eastside have a mix of commercial, residential, and industrial uses. Southeast CP is mostly industrial.

Figure D-5: General Plan 2020 Land Use Distribution



Population densities reflect these existing land uses (Figure D-6). The highest population densities are located in western Central North, and some pockets in Cucamonga and Alta Loma. However, most of Alta Loma, Etiwanda, Central South, and Eastside have lower population densities. The lowest population density are in northern Cucamonga, most likely as a result of lower density housing as well as the large Open Space areas in this part of the City.

Figure D-6: 2019 Population Density



D.2.4 Sites Inventory Analysis Requirement

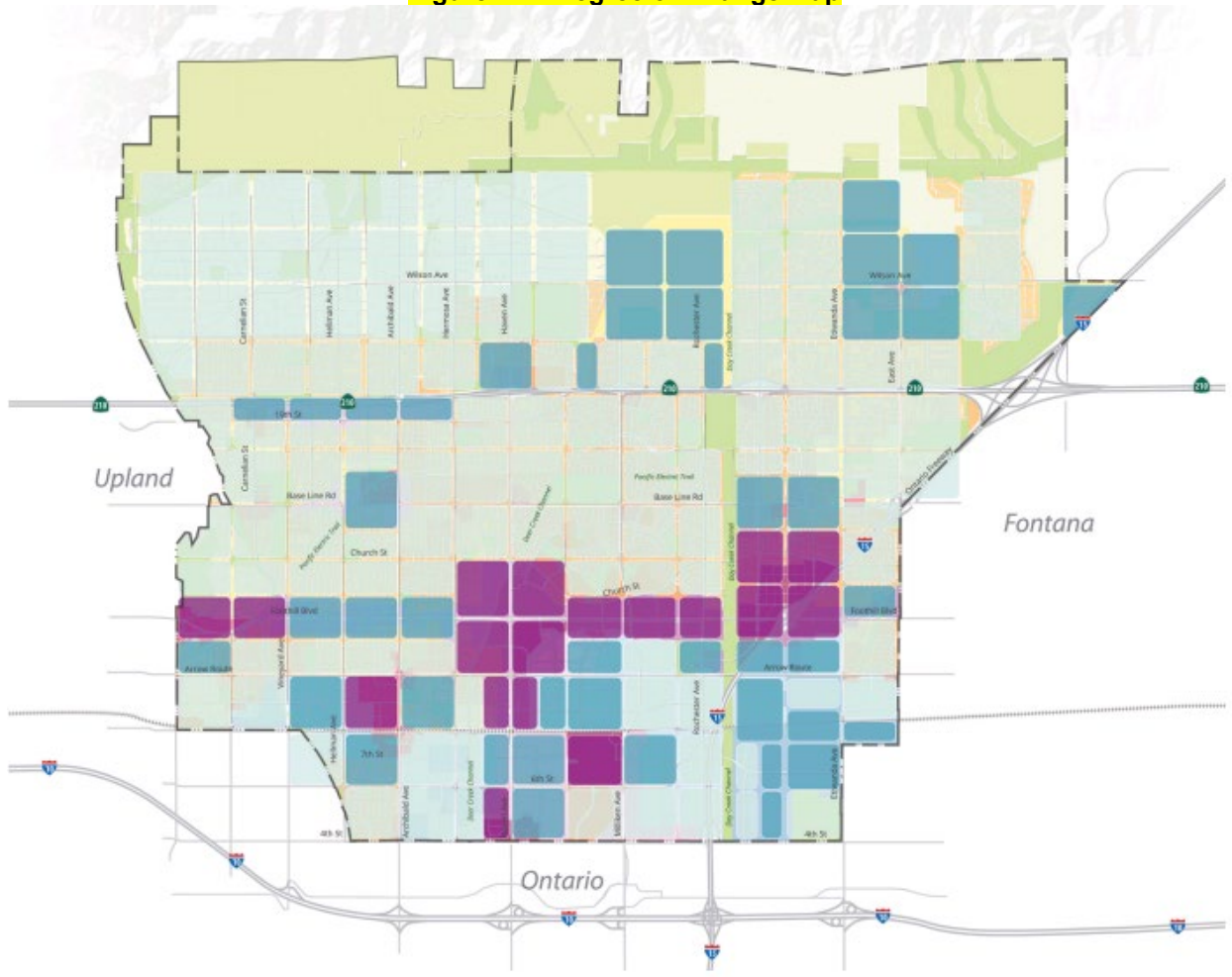
AB 686 now requires that a jurisdiction identify sites throughout the community in a manner that is consistent with its duty to affirmatively further fair housing (AFFH) and the findings of its assessment of fair housing, pursuant to Government Code section 65583, subdivision (c)(10)(A).²³ In the context of AFFH, the site identification requirement involves not only an analysis of site capacity to accommodate the RHNA, but also whether the identified sites serve the purpose of replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity. This analysis is incorporated throughout the Assessment (Section D.3). The City used CPAs determine whether sites exacerbate or improve segregation and integration within the City.

The City of Rancho Cucamonga's General Plan Update, PlanRC 2020, is facilitating development by introducing a new Land Use Plan that transforms select areas of the City into specialty districts, corridors, place types and neighborhoods with a diverse mix of uses. The updated General Plan incorporated of housing densities and significant mixed-use infill that will guide the development of more diverse housing opportunities.

The General Plan provides specific direction on where to focus future efforts. Some changes will be small and incremental, similar to that which is already occurring. Other changes will be transformative, through both land use design and implementation strategies, in focused areas of the city where improvements have been suggested by the community to meet the overall vision of the City. Figure D-7 illustrates and defines the general degree of change anticipated by this General Plan. These areas are broadly categorized as limited change, moderate change, and

significant change, and describe areas of the city that have the greatest opportunities or likelihood for change. As shown in Figure D-7, higher levels of change are expected along the Foothill Corridor, from Red Hill to Eastside.

Figure D-7: Degree of Change Map



The key to the success of this General Plan will be focusing investment strategically. As such, several focus areas are identified where the public support for, and potential value of, significant near-term change is particularly high. These key areas are specific parts of the city where the potential value of coordinated private and public investment is especially high, and near-term improvement is supported by a broad cross section of the community. The eight Focus areas are:

- Focus Area 1: Downtown Rancho Cucamonga (Victoria Gardens & Epicenter)
- Focus Area 2: Civic Center
- Focus Area 3: HART District
- Focus Area 4: Red Hill Gateway
- Focus Area 5: Cucamonga Town Center
- Focus Area 6: Alta Loma Old Town
- Focus Area 7: Etiwanda Heights Town Center
- Focus Area 8: Southeast Industrial Area

All but one of these focus areas (Etiwanda Heights Town Center) are located in the southern half of the City. As a result, of the strategies laid out in the General Plan, most RHNA sites were identified along the Foothill Corridor, which transects Red Hill, Cucamonga, Central North, Central South, and Eastside communities.

Figure D-8: Sites Inventory by Planning Communities

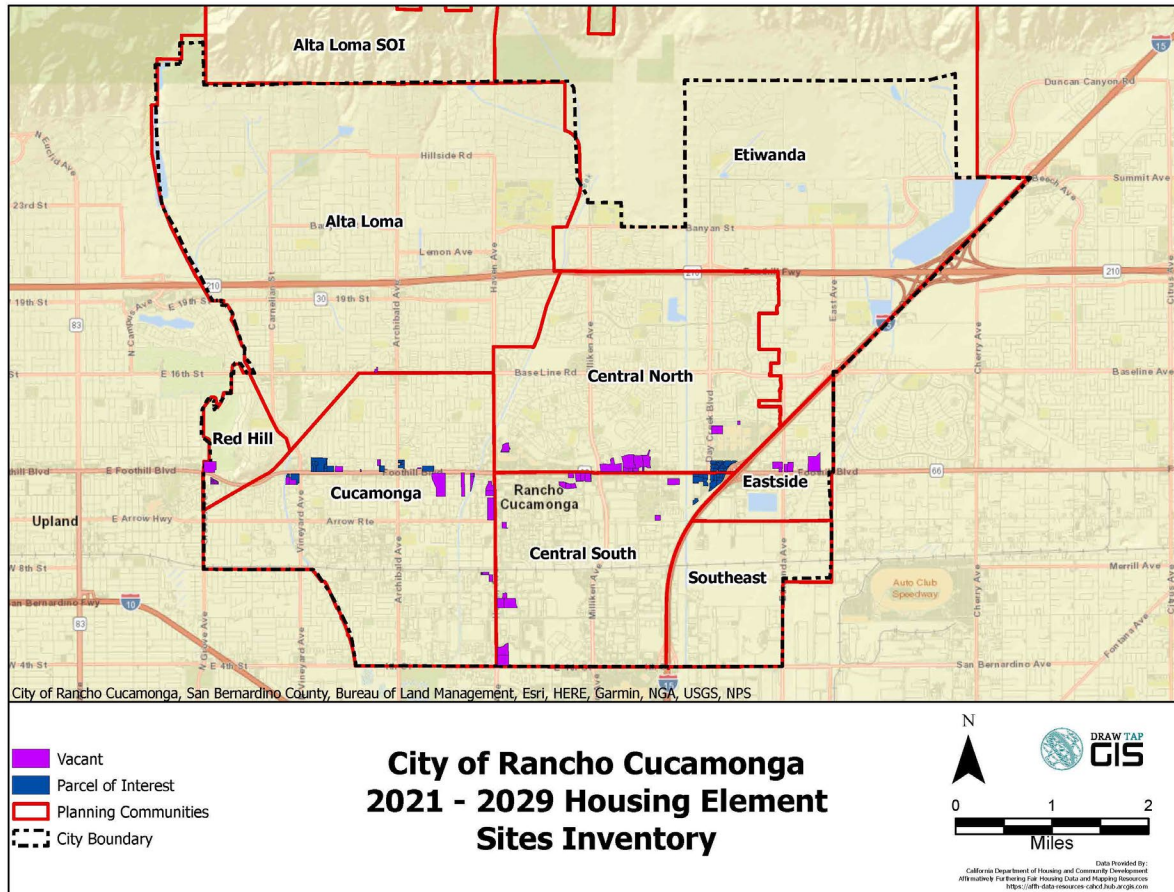


Table D-55 below shows that the majority of RHNA sites are distributed across Central North (30 percent), Central South (31 percent), and Cucamonga (27 percent). Less than two percent of RHNA units are located in Alta Loma and Red Hill. Zero RHNA units were identified in Etiwanda or Southeast.

A detailed assessment of number of sites, location, and assumed affordability of identified sites relative to the components of the assessment of fair housing is located throughout section **D.3 Assessment of Fair Housing Issues**. Section **D.3 Assessment of Fair Housing Issues** and **D.4 Sites Inventory Summary** also includes an analysis of the sites related to improving or exacerbating the conditions for each of the fair housing areas (integration and segregation, racially and ethnically concentrates areas of poverty, and disproportionate housing needs).

Table D-55: RHNA Sites by Community Planning Area

Community Planning Area	Low	Above Moderate	% of all RHNA
Alta Loma	0.0%	0.7%	0.1%
Central North	24.5%	58.0%	30.1%
Central South	37.2%	0.3%	31.1%
Cucamonga	25.9%	31.3%	26.8%
Eastside	12.4%	0.0%	10.3%
Red Hill	0.0%	9.7%	1.6%
Total Sites	5,690	1,144	6,834

D.3 Assessment of Fair Housing Issues

D.3.1 Fair Housing Enforcement and Outreach

The City of Rancho Cucamonga has contracted with Inland Fair Housing and Mediation Board (IFHMB) to provide fair housing and related services to residents. Established in 1980, IFHMB is a nonprofit, public benefit corporation that provides information about fair housing rights under the law, comprehensive housing counseling services, mediation services for the resolution of disputes, and information concerning shared housing opportunities and needs among senior citizens. IFHMB serves as an intermediary to resolve issues related to housing discrimination, homeownership and housing sustainability, rental complaints, and disputes in court, with the goal of empowering individuals and enriching the communities they serve. IFHMB provides services to over 40,000 individuals annually throughout the County of San Bernardino representing a multiplicity of racial, ethnic, age, and income groups.

Funded primarily with Community Development Block Grant (CDBG) funds, IFHMB provides programs and services focused on eliminating housing discrimination, general housing assistance, and education and outreach activities to residents in the County of San Bernardino as well as residents in the City of Indio and Cathedral City in Riverside County, the City of Pomona in Los Angeles County, and the City of El Centro in Imperial County. IFHMB conducts outreach and education activities as follows:

- training workshops for consumers
- training workshops for housing providers
- providing public awareness
- training workshops for City staff and Elected Officials, and the like.

IFHMB responds to discrimination inquiries and complaints in an expedient manner, relying on over 30 years of experience in the industry. Determining whether a client is inquiring regarding a fair housing discrimination problem or a non-discrimination landlord/tenant or other problem can be difficult. Often what may appear at first to be a simple landlord/tenant dispute turns out to be a situation where a landlord has violated one or more fair housing laws. While many of the cases IFHMB are presented with no longer involve a discriminatory policy, such as “No Hispanics need apply,” many cases involve a discriminatory application of a facially neutral policy, such as different eviction timelines for minorities.

IFHMB investigates allegations of discrimination based on a person’s status as a member of one of the State or Federal protected categories, which include: Race, Color, Religion, National Origin, Sex, Familial Status, Disability, Marital Status, Sexual Orientation, Ancestry, Age, Source of Income, and Arbitrary Characteristics. Race, Color, Religion, National Origin, Sex, Familial Status,

and Disability are the categories protected by the federal Fair Housing Act. The State of California provides protection from discrimination based on all seven of the federal protected categories and has added Marital Status, Sexual Orientation, Ancestry, Age, Source of Income and Arbitrary Characteristics as additional protected classes under state law.

Once a fair housing complaint is received, IFHMB educates the complainant of their rights and responsibilities under the state and federal fair housing laws. Further investigation may then be conducted depending on the nature of the complaint and the suitability of the complaint to investigation.

IFHMB uses government-regulated testing methodologies to enforce, support, and conduct fair housing investigations. A housing discrimination complaint can be investigated through testing, the gathering of witness statements, and through research surveys. Based on the details provided by the complainant, IFHMB will either investigate the complaint or advise the complainant of their other options, which include: conciliation, filing a complaint with the Department of Housing and Urban Development (HUD) or with California's Department of Fair Employment and Housing (DFEH), hiring a private attorney, or possibly, a referral to such an attorney, or filing a complaint with the Department of Justice (DOJ). During the period studied, there were 29 discrimination inquiries made to IFHMB by Rancho Cucamonga residents. Table D-56 shows the basis of IFHMB discrimination complaints.

Table D-56: Fair Housing Discrimination Complaints by Basis 2017-2018	
Basis	# of Inquiries
Disability	18
National Origin	1
Race	0
Arbitrary Factor	1
Age	3
Familial Status	1
Religion	2
Sex	3
Total	29
Source: Inland Fair Housing and Mediation Board, 2019.	

According to the 2020 Analysis of Impediments to Fair Housing Choice, the City's fair housing service provider receives a majority (62 percent) of its fair housing discrimination complaints on the basis of disability. Throughout the region, the state, and nationally, disability-related complaints are the leading basis of discrimination cited by residents, accounting for approximately two-thirds of all complaints, demonstrating a lack of understanding and sensitivity of the fair housing rights of persons with disabilities. Persons with disabilities may have difficulties requesting reasonable modifications or accommodations or knowing their rights when it comes to fair housing.

The following are services and fair housing activities that are provided by IFHMB:

- **Community-Based Mediation:** IFHMB provides trained mediators to provide education and information regarding rights and responsibilities under the California Landlord-Tenant laws and help to resolve conflicts between landlords and tenants (including mobile homes).

IFHMB contracts with San Bernardino County to provide mediation in small claims and unlawful detainer lawsuits in County courts.

- Education/Outreach: IFHMB provides education and outreach services to landlords and tenants, Realtors, newspapers, service organizations, schools, persons with Limited English Proficiency, and others interested in learning about fair housing laws. IFHMB also provides HUD-certified counseling to homeowners who are delinquent on FHA loans or seniors interested in reverse equity mortgage loan programs. Fair housing workshops and newsletters are also provided on a quarterly basis.
- Senior Services: IFHMB actively and successfully mediates conflicts between seniors and Social Security, Medi-Cal, utility companies, collection agencies, neighbors, and others. IFHMB also provides a Care Referral Service, offers help in filing for HEAP and Homeowner/Renter Assistance, and maintains a list of senior housing and care homes.
- Alternative Dispute Resolution: The California Dispute Resolution Programs Act of 1986 provides the authority for mediation in the court system. Inland Fair Housing and Mediation Board has a contract with the County of San Bernardino to provide mediation in civil, family, probate, small claims, and unlawful detainer lawsuits in all of the courts in San Bernardino County.
- Mobile Home Mediation: IFHMBs mediators are trained to handle the specialized problems based on the Mobile Home Residency Law (MRL) that reflects the dual ownership and unique life style of mobile home communities. They provide education and information to residents and parks about the MRL, as well as provide information to both sides when fair housing issues are presented, and when requested serve as neutral third parties to facilitate resolution of conflicts.

D.3.2 Integration and Segregation

Race and Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. According to the 2014-2018 ACS, approximately 63 percent of Rancho Cucamonga's population belong to a racial or ethnic minority group compared to only 57 percent in 2010. HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts with a non-White population over 50 percent and with 40 percent or three times the overall poverty rate. Currently, there are no R/ECAPs located in the City. Figure D-9 shows racial/ethnic concentrated block groups from in 2010 and Figure D-10 shows them in 2018. Consistent with the increase Citywide, most block groups in Rancho Cucamonga have seen an increase in racial/ethnic minority populations since 2010. It can also be seen that in the surrounding communities the increase in racial/ethnic minority populations has also been apparent since 2010.

Figure D-9: Racial/Ethnic Minority Concentrations (2010)

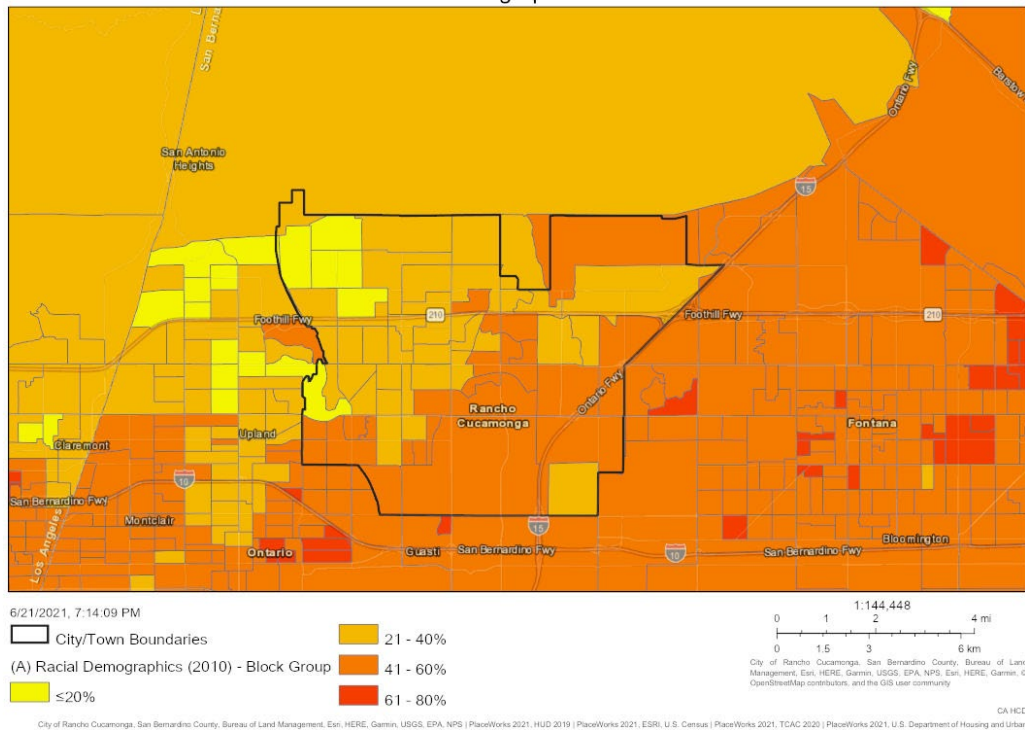
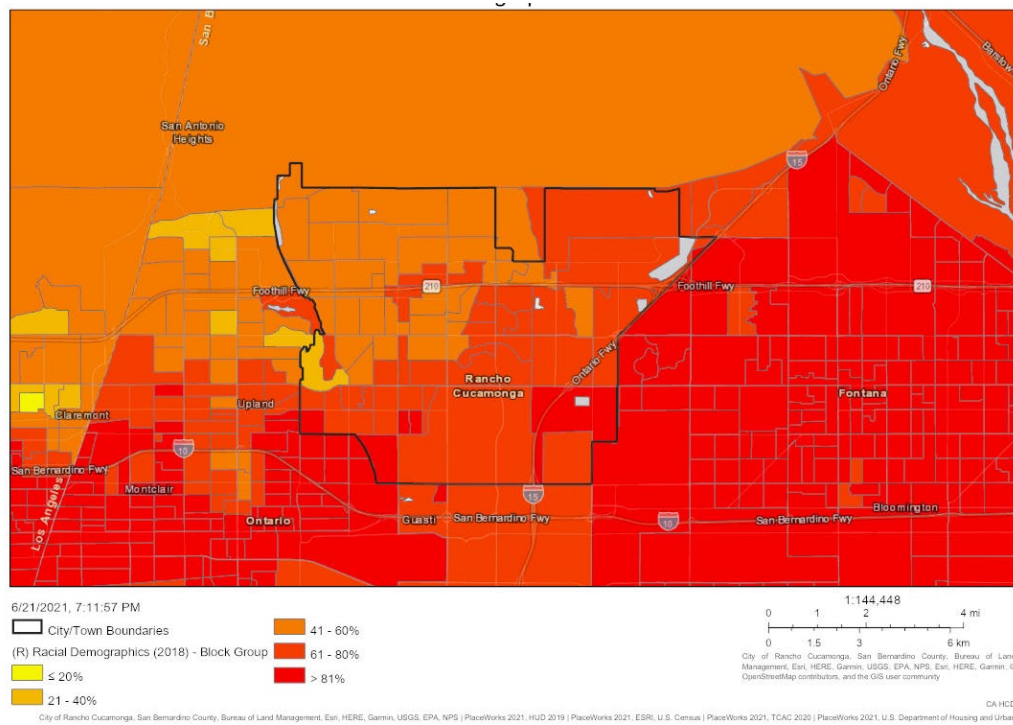


Figure D-10: Racial/Ethnic Minority Concentrations (2018)



HUD tracks racial or ethnic dissimilarity³ trends for jurisdictions and regions. Dissimilarity indices show the extent of distribution between two groups, in this case racial/ethnic groups, across census tracts. The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation
-

The indices for Rancho Cucamonga and Riverside-San Bernardino-Ontario Region from 1990 to 2020 are shown in Table D-57. Dissimilarity between non-White and White communities in Rancho Cucamonga and throughout the Region has worsened since 1990. In Rancho Cucamonga, dissimilarity between Black/White and Asian or Pacific Islander/White communities has worsened while Hispanic/White dissimilarity has slightly improved. In the Region the dissimilarity between all communities has worsened. Based on HUD's index, segregation in Rancho Cucamonga is very low compared to the Region as a whole.

Table D-57: Racial/Ethnic Dissimilarity Trends				
	1990 Trend	2000 Trend	2010 Trend	Current
Rancho Cucamonga				
Non-White/White	20.53	19.37	19.32	21.25
Black/White	22.40	25.23	27.08	30.35
Hispanic/White	20.42	19.66	18.35	19.23
Asian or Pacific Islander/White	23.00	20.76	26.56	31.20
Riverside-San Bernardino-Ontario, CA (Region)				
Non-White/White	32.92	38.90	38.95	41.29
Black/White	43.74	45.48	43.96	47.66
Hispanic/White	35.57	42.40	42.36	43.96
Asian or Pacific Islander/White	33.17	37.31	38.31	43.07
Source: Decennial Census, 1990-2010. HUD AFFH Data, 2020.				

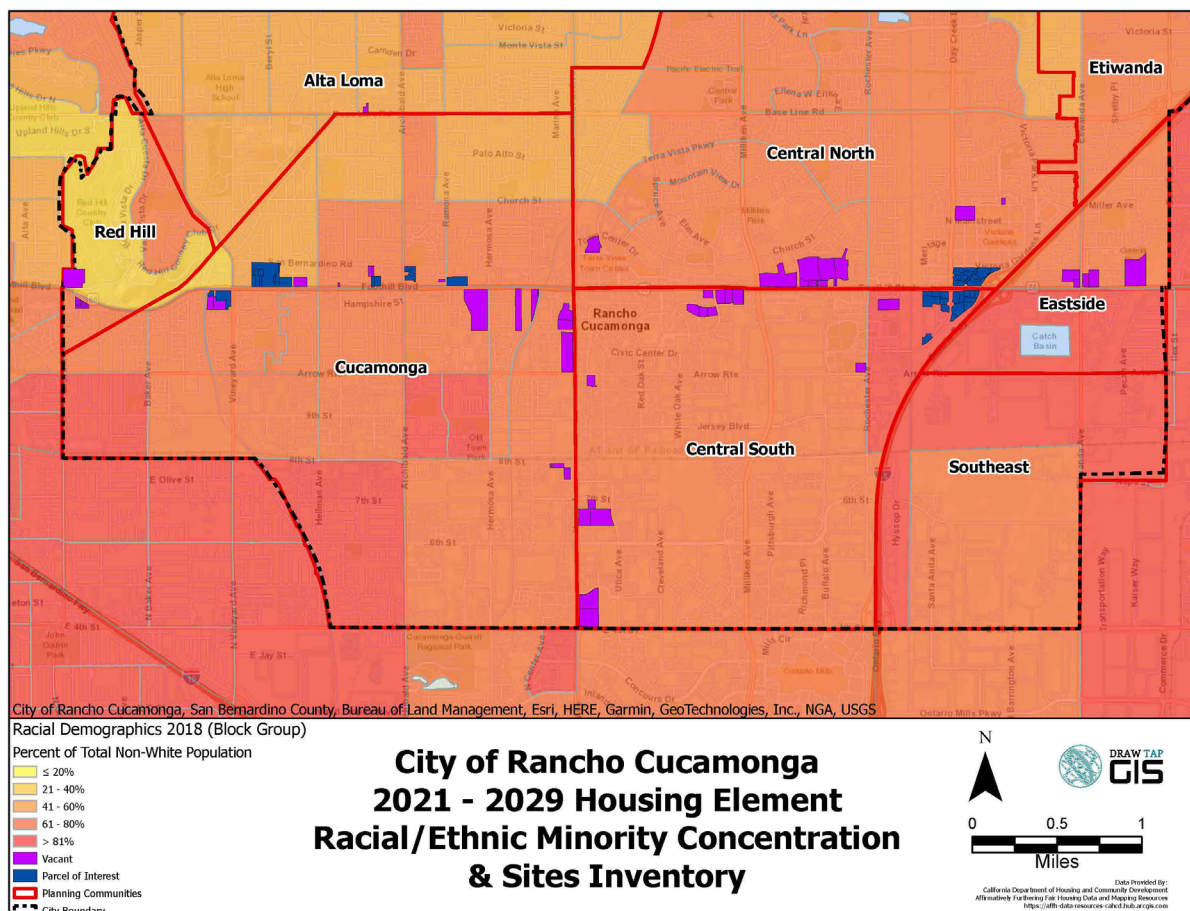
Most of the City's block groups have a minority population between 41 and 80 percent (Figure D-10). According to the 2018 San Bernardino County Indicators report, 20 percent of the population were born outside of the United States and 41 percent speak a language other than English at home. In 2018, 54 percent of the population also identified as being Hispanic or Latino which is projected to increase to 64 percent of the total population by 2045.

Sites Inventory

The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in block groups with 61-80 percent minority concentration providing 2,000 moderate income units and 3,085 above moderate income units in these areas. The distribution of the sites for the inventory can be seen in relation to minority concentration by block group in Figure D-11. All of the City's RHNA sites are only the lower and above moderate income categories as the moderate income was fulfilled by the City's pipeline projects

3 Index of dissimilarity is a demographic measure of the evenness with which two groups are distributed across a geographic area. It is the most commonly used and accepted method of measuring segregation.

Figure D-11: RHNA Unit Distribution by % of Minority Concentration



As shown in Table D-58, the majority of lower (84 percent) and above moderate income (91 percent) units are located in tracts where the concentration of minority residents is between 41 and 80 percent, consistent with Citywide trends. In addition, about 16 percent of lower income units are located in tracts with the highest concentration of minority residents (> 81 percent). This is expected given the City used location near a major corridor, especially along Haven Ave and Foothill Boulevard, in southern Rancho Cucamonga as a criteria for selection. This concentration of sites in tracts with the highest share of minority residents corresponds with sites in Central South (Table D-59). While the City's sites inventory strategy includes 903 lower income units in a tract in Central South where the concentration of minorities is high, the City has identified this location as Focus Area 1: Downtown Rancho Cucamonga (Victoria Gardens & Epicenter) and will be using place-based strategies delineated in the General Plan to improve the conditions of the area by focusing private and public investments here.

Table D-58: RHNA Unit Distribution by % Minority Concentration			
% Minority Concentration	Lower	Above Moderate	Total Units
<= 20%	0.0%	0.0%	0.0%
21 - 40%	0.0%	8.0%	1.3%
41 - 60%	7.9%	1.3%	6.8%
61 - 80%	76.3%	90.7%	78.7%
> 81%	15.9%	0.0%	13.2%
Total	5,690	1,144	6,834

Table D-59: RHNA Unit Distribution by % Minority Population per Tract					
Community/Tract	# of Housing Units	% Minority Population ¹	Low Income	Above Mod	Total RHNA
Alta Loma	2,379	58.5	--	8	8
6071002023	2,379	58.5	--	8	8
Central North	3,697	73.5	1,395	663	2,058
6071002034	1,577	74.3	728	--	728
6071002036	2,120	72.0	667	663	1,330
Central South	2,666	79.8	2,119	4	2,123
6071002110	1,669	75.8	1,216	4	1,220
6071002207	997	83.4	903	--	903
Cucamonga	11,238	66.0	1,472	358	1,830
6071002016	1,381	55.7	391	--	391
6071002027	2,302	61.1	123	9	132
6071002028	2,086	71.2	79	--	79
6071002103	1,889	73.1	181	--	181
6071002107	1,942	74.4	172	349	521
6071002110	1,638	75.8	526	--	526
Eastside	1,892	74.4	704	--	704
6071002034	1,892	74.4	704	--	704
Red Hill	2,884	75.6	--	111	111
6071000812	1,359	39.6	--	91	91
6071002101	1,525	79.2	--	20	20
Total	24,756	--	5,690	1,144	6,834
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.					

Persons with Disabilities

According to the 2020 AI, housing choices for special needs groups, especially persons with disabilities, are limited in the Region. In the Region, about nine percent of the population has a disability. The 2014-2018 ACS identifies six different disability categories: 1) hearing difficulty, 2) vision difficulty, 3) cognitive difficulty, 4) ambulatory difficulty, 5) self-care difficulty, and 6)

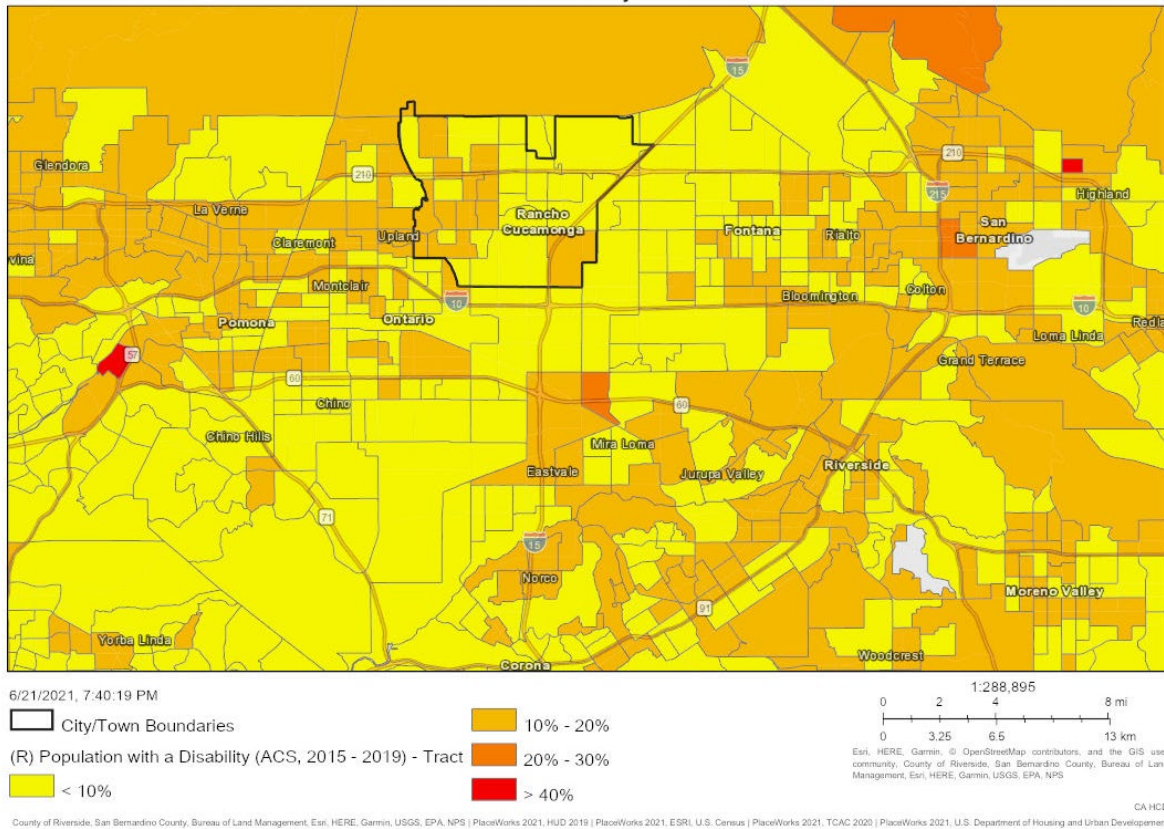
independent living difficulty. Persons with disabilities often require public assistance, including housing assistance. According to the 2014-2018 ACS, a total of 15,443 persons (8.9 percent of the population) in Rancho Cucamonga have a disability which is comparable to the Region as a whole.

The Analysis of Impediments to Fair Housing Choice included the review of the General Plan and the Development Code in order to identify regulations, practices and procedures that may act as barriers to the development, siting and use of housing for individuals with disabilities. In addition to the review of these City documents, City Community Development Department staff had been interviewed. The data were analyzed to distinguish between regulatory and practice impediments described by the jurisdiction:

- Definition of Family: City definition of “Family” is consistent with definition set forth in State Codes.
- Definition of Disability: City uses “Disability” definition set forth in State Codes.
- On-site supporting services permitted: City complies with State law regarding ADA services.
- Allow ADA Modifications in municipal-supplied or managed housing: City complies with State law. City encourages ADA access modifications.
- Zoning for ADA accessibility: City’s zone code defers to the 2019 California Building Code regarding ADA access. (Ord. No. 956, § 3, 2019)

The 2021 County Health Rankings in Figure D-12 show that in the Region concentration of persons with disabilities range from less than 10 to greater than 40 percent per tract. Two tracts in map extent have more than 40 percent of its population with a disability. The tract in San Bernardino County with the highest disability population in Highland, California is the location of the Patton Department of State Hospital, a forensic psychiatric hospital which provides treatment to forensically and civilly committed patients within a secure treatment area. The patients in this hospital are counted as residents of this hospital under the Census.

Figure D-12: Percent Population with Disabilities in the Region



Within Rancho Cucamonga, there is no concentration of persons with disabilities as all tracts within the City have a population with a disability ranging from 10 to 20 percent or less than 10 percent (Figure D-12). The ACS tallied the number of disabilities by type for residents with one or more disabilities. Among the disabilities tallied, 14 percent were hearing difficulties, nine percent were vision difficulties, 19 percent were cognitive difficulties, 26 percent were ambulatory difficulties, 12 percent were self-care difficulties, and 19 percent were independent living difficulties.

According to the 2018 San Bernardino County Indicators report, mental disorders are among the most common causes of disability. According to the National Institute of Mental Health, nearly one in five adults live with a mental illness (44.7 million in 2016) and an estimated one in 25 adults have a serious mental illness (10.4 million) that substantially interferes with major life activities. These statistics are even higher for adolescents, where half of teens have had a mental disorder in their lifetimes and one in five have had a severe impairment. Suicide is the 2nd leading cause of death in the United States for adolescents and young adults up to age 34, and the 10th leading cause overall, accounting for 45,000 deaths nationwide in 2016.

In San Bernardino County, the gap between the need for mental health care and the number receiving treatment grew in 2016-17:

- After several years of steadily increasing numbers of clients served, the number of

clients receiving public mental health services fell in 2016-17.

- There were approximately 21,000 low-income residents in need of mental health services in 2016-17 who did not get care. This gap between need and receipt of services is on par with the average over the past 10 years.
- Over the past five years, mental health care for children ages 0-5 has witnessed the largest increase, growing 145% in five years, followed by seniors ages 65+, growing 22%.
- Overall, more than a third (37%) of clients served in 2016-17 were aged birth through 17 years, including 3,405 children ages 0 to 5 (7% of all clients) and 8,733 adolescents (19% of all clients).
- Of the clients served during 2016-17, 40% were Latino/a, 32% were White, 17% were African American, 2% were Asian/Pacific Islander, 1% was Native American, and 8% were some other race or ethnic group, or unreported.

Sites Inventory

Rancho Cucamonga's RHNA units are not disproportionately concentrated in areas with a concentration of persons with disabilities (Figure D13). About 76 percent of Rancho Cucamonga's RHNA sites are located in census tracts with less than 10 percent of the population with disabilities (Table D-60). All RHNA units are located in tracts with less than 10 percent or between 10 and 20 percent of the population having a disability (Figure D-13).

Figure D-13: Percent Population with Disabilities in Rancho Cucamonga and Distribution of RHNA

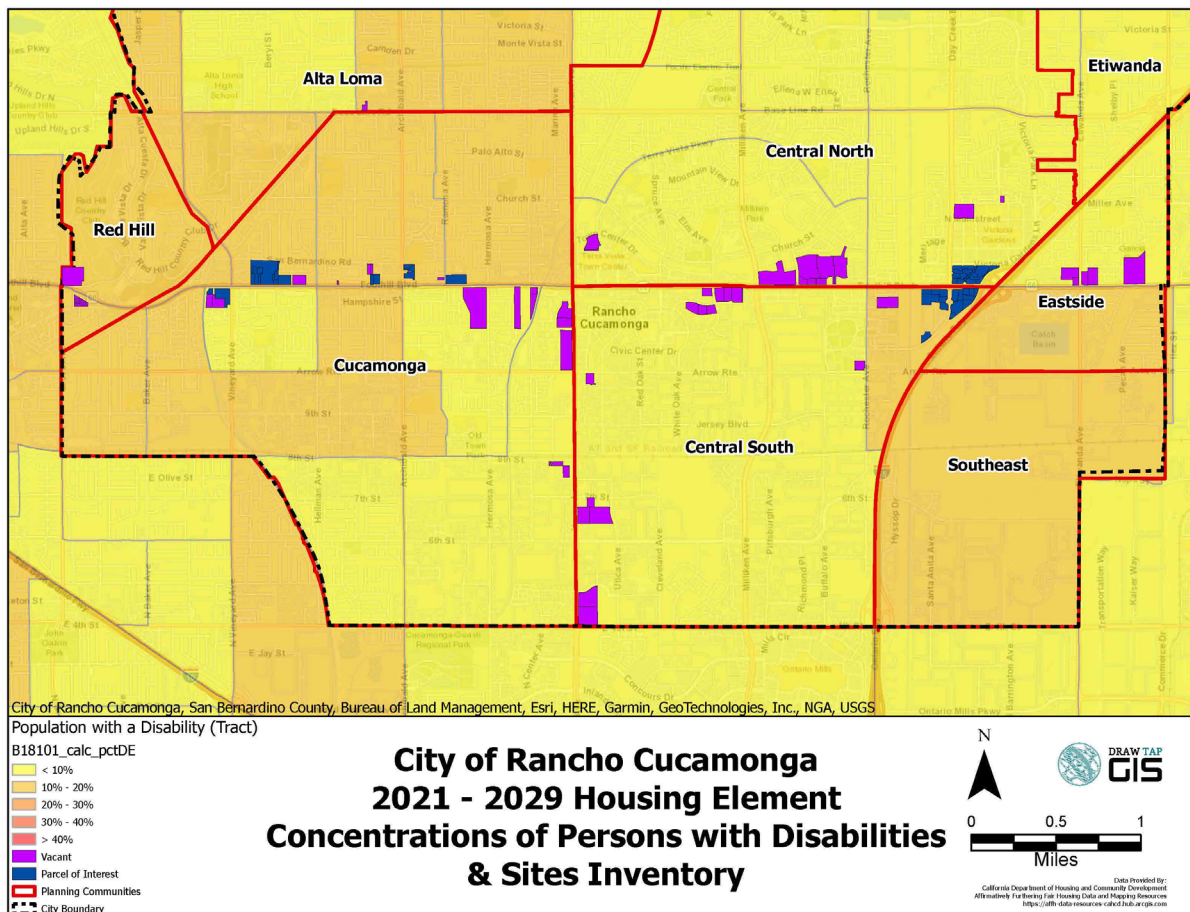


Table D-60: RHNA Unit Distribution by % Population with Disabilities			
% Persons with Disabilities	Lower	Above Moderate	Total Units
< 10%	73.7%	88.8%	76.2%
10% - 20%	26.3%	11.2%	23.8%
20% - 30%	0.0%	0.0%	0.0%
30% - 40%	0.0%	0.0%	0.0%
> 40%	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834

Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.

Table D-61 shows the distribution of RHNA sites by community and by the concentration of persons with disabilities. The tracts with the highest concentration of persons with disabilities (over 10 percent) are in Alta Loma, Cucamonga, Central South, and Red Hill. In Red Hill and Alta Loma, RHNA units are above moderate income while in Central South and Cucamonga, units are mixed-income. The sites do not exacerbate existing patterns of segregation or concentration of persons with disabilities because units are distributed throughout different

communities at different income levels. Even where lower income units are located in areas with a high concentration of persons with disabilities, these units are necessary for existing residents and the tracts are near focus areas where investments and access to amenities will be incentivized through the General Plan.

The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in tracts with less than 10 percent of the population having a disability, providing 2,000 moderate income units and 3,085 above moderate income units in these areas.

Community/Tract	# of Housing Units¹	% Population with a Disability	Low Income	Above Mod	Total RHNA
Alta Loma	2,379	12.5	--	8	8
6071002023	2,379	12.5	--	8	8
Central North	3,697	4.6	1,395	663	2,058
6071002034	1,577	4.6	728	--	728
6071002036	2,120	4.7	667	663	1,330
Central South	2,666	8.8	2,119	4	2,123
6071002110	1,669	6.0	1,216	4	1,220
6071002207	997	11.2	903	--	903
Cucamonga	11,238	9.8	1,472	358	1,830
6071002016	1,381	12.8	391	--	391
6071002027	2,302	10.5	123	9	132
6071002028	2,086	11.1	79	--	79
6071002103	1,889	9.0	181	--	181
6071002107	1,942	8.4	172	349	521
6071002110	1,638	6.0	526	--	526
Eastside	1,892	4.6	704	--	704
6071002034	1,892	4.6	704	--	704
Red Hill	2,884	11.9	--	111	111
6071000812	1,359	13.7	--	91	91
6071002101	1,525	11.7	--	20	20
Total	24,756	--	5,690	1,144	6,834
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.					

Familial Status

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of households. According to the HCD AB686/AFFH data tool maps (Figure D-14), there are no areas with a concentration of households with adults living alone in the City. Adults living with their spouse are concentrated in northern tracts of the City, where the population of adults living with their spouse is 40 to 60 percent or 60 to 80 percent, compared to the 20 to 40 percent in other tracts to the south (Figure D-15).

Figure D-14: Percent Population of Adults Living Alone

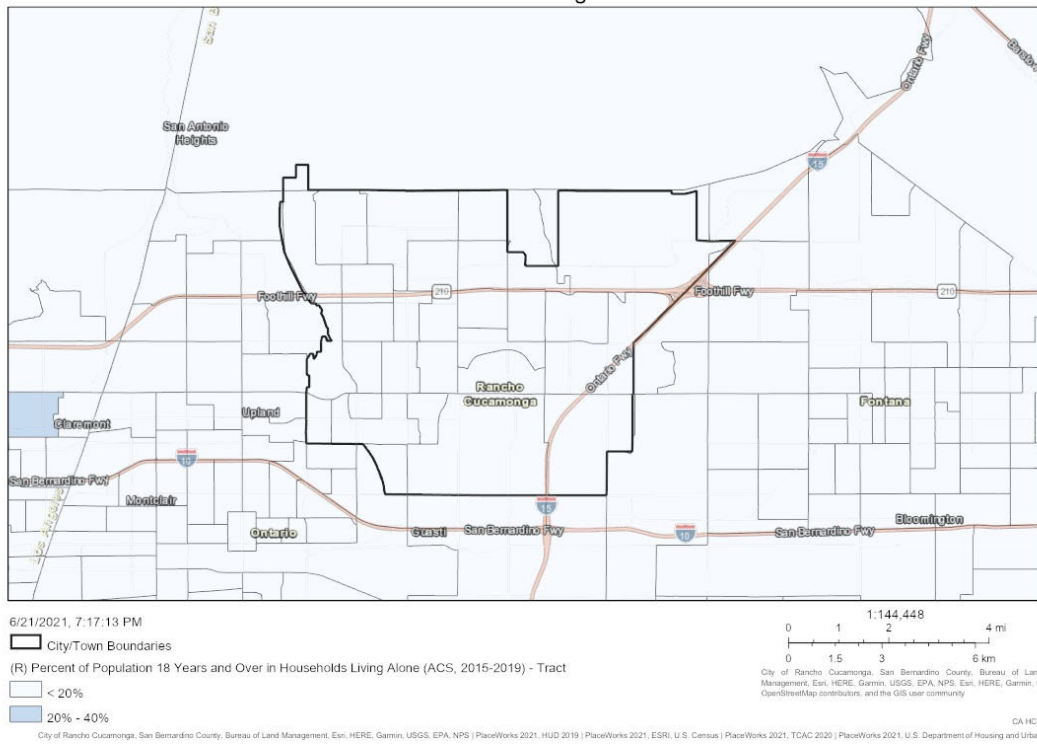
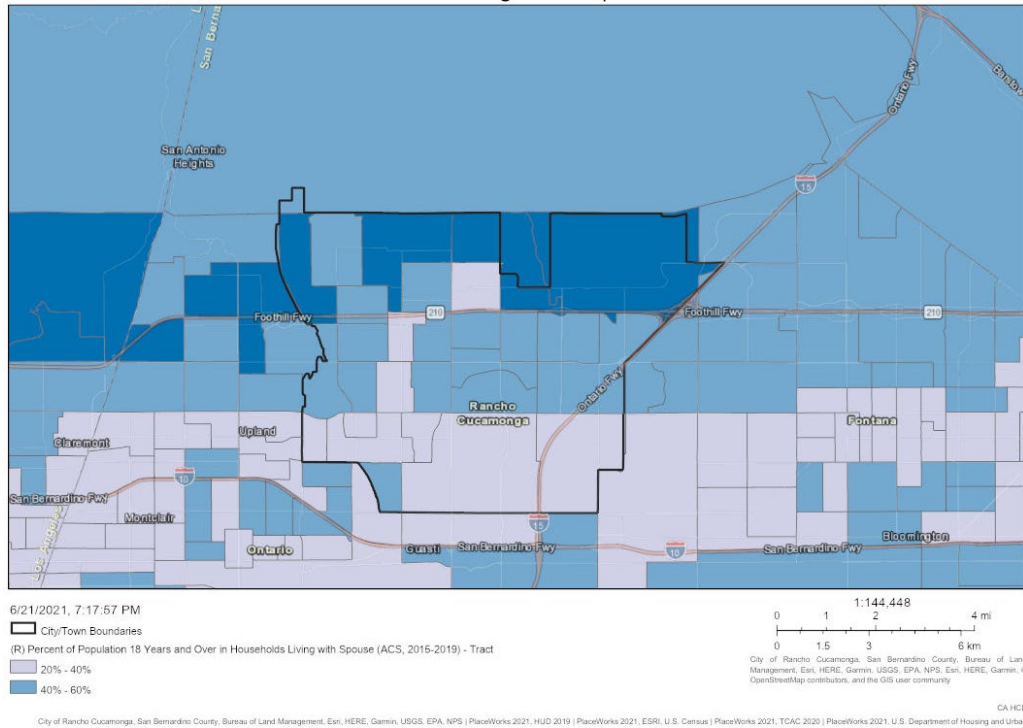


Figure D-15: Percent Population of Adults Living with their Spouse

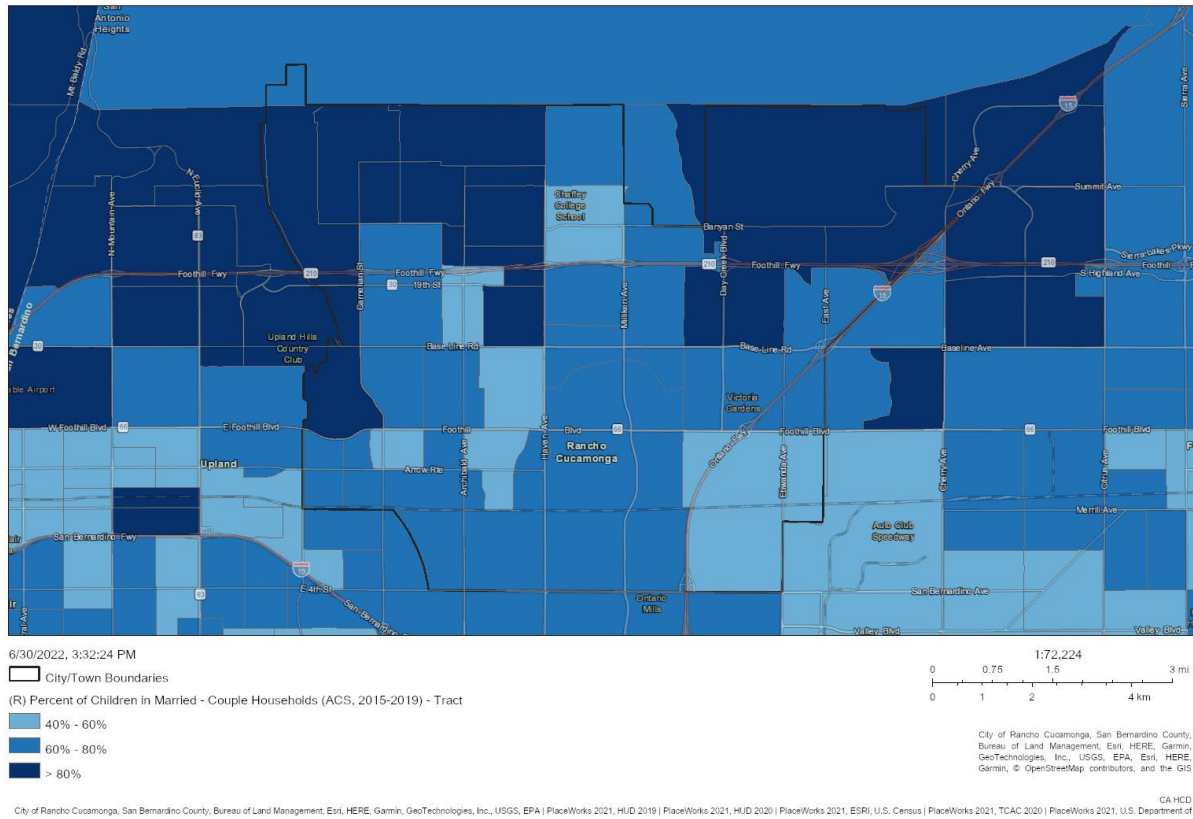


Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. Single parent households are also protected by fair housing law. As shown in Table D-62, about 50 percent of Rancho Cucamonga's households are families with children. Over the last two decades the percent of families with children has declined in both the City and Region. Currently, both the City and the Region have similar family makeups with around half of all family types being families with children present. According to the HCD AFFH map in Figure D-16, children in married households are most concentrated in a tract in the northern tracts of the City. The percent of households with children in these tracts is above 80 percent (probably due to the housing types available and the correlation between the location of householders living with a spouse), higher than the other tracts where the percentage ranges from 20 to under 80 percent.

Table D-62: Families with Children 1990-2018				
Jurisdiction	% 1990	% 2000	% 2010	% 2018
Rancho Cucamonga	60.1%	56.2%	49.5%	49.8%
Riverside-San Bernardino-Ontario	53.6%	55.0%	51.0%	50.0%
Source: 2014-2018 ACS.				

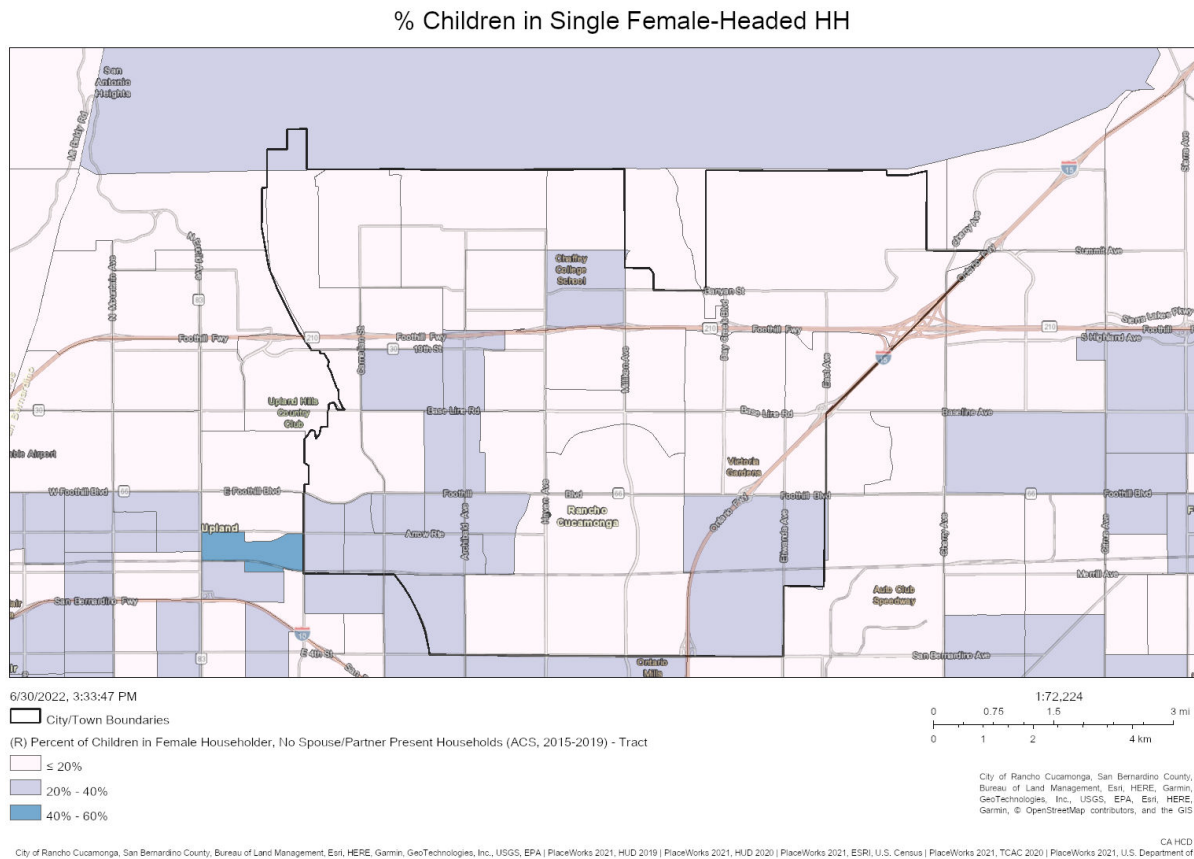
Figure D-16: Children in Married-Couple HH in Rancho Cucamonga

% Children in Married-Couple HH



Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. In Rancho Cucamonga, female headed households with children are in census tracts with concentrations of 20 to 40 percent (Figure D-17).

Figure D-17: Children in Single Female-Headed Households in Rancho Cucamonga



According to the 2014-2018 ACS, 3,725 households (seven percent of all households) are female-headed households with no husband present, and 1,556 households (three percent) of all households are male-headed with no wife present; thus, about 10 percent of all households are single-parent households. According to the 2014-2018 ACS, the percentage of families and people whose income in the past 12 months is below the poverty level for all families is six percent, whereas 20 percent of female-headed households were below the poverty level. By comparison, only three percent of married-couple families were below the poverty level. In San Bernardino the rate of families living in poverty continues to decline:

- The percentage of families living in poverty declined from 13.9% in 2016 to 12.8% in 2017.
- San Bernardino County's rate of family poverty is higher than the state and national averages and it is the highest among the counties compared, except for Miami-Dade (13.8%).
- At 23.9% in 2017, families whose head of household does not have a high school diploma had the highest rate of poverty.
- Residents in the cities of San Bernardino and Apple Valley had the highest rate of families living in poverty (17.7% each), while Rancho Cucamonga had the lowest rate (5.3%).

Families with younger children have a higher incidence of poverty:

- Female-headed households, where there is no husband living in the house, have the highest poverty rate at 29.7%. For those female-headed households with children under 18 years of age, the poverty rate increases considerably (40.1%).
- Married-couple families (with or without children) have a lower poverty rate (7.1%). For

those married-couple families with children under 18 years of age, the rate increases to 10.0%.

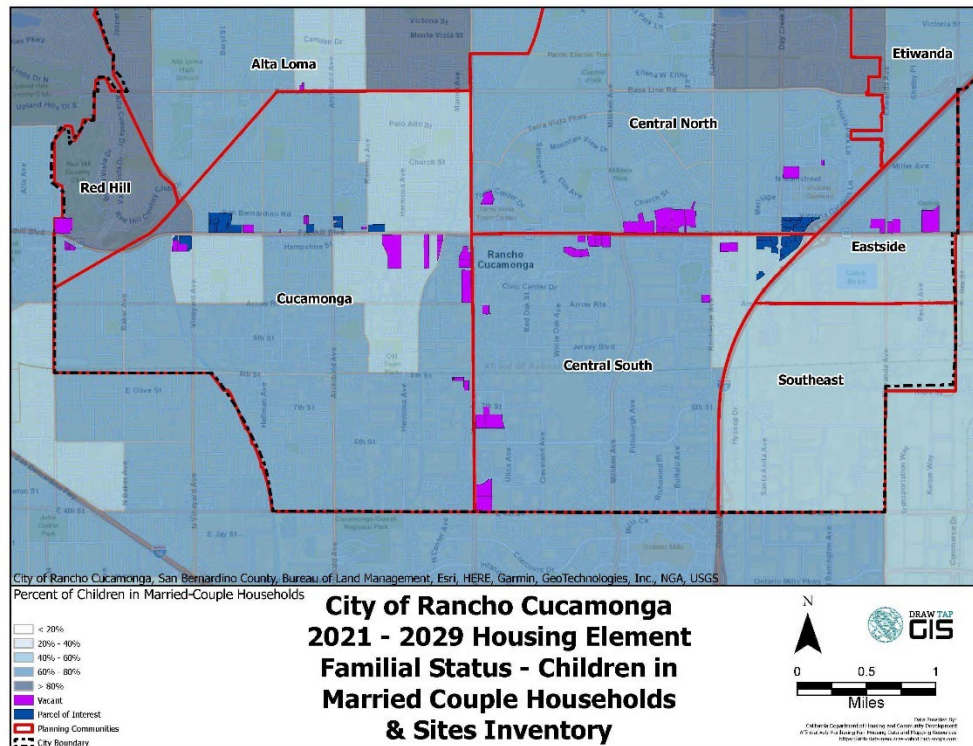
Rancho Cucamonga has the lowest percentage of families living in poverty (5.3 percent).

Sites Inventory

The majority of the City's RHNA units are located in census tracts with 40 to 60 or 60 to 80 percent of children in married-couple households (Figure D-18, Table D-63). This is consistent with the Citywide trends where in most census tracts, between 40 and 80 percent of children are living in married-couple households. The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in tracts with 20-40, 40-60, and 60-80 percent of children in married-couple households, providing 2,000 moderate income units and 3,085 above moderate income units well dispersed to these populations.

Table D-63: RHNA Unit Distribution by % Children in Married-Couple Households			
% Children in Married-Couple HH	Lower	Above Moderate	Total Units
< 20%	0.0%	0.0%	0.0%
20% - 40%	0.0%	0.0%	0.0%
40% - 60%	23.5%	31.2%	24.8%
60% - 80%	76.5%	60.8%	73.9%
> 80%	0.0%	8.0%	1.3%
Total Units	5,690	1,144	6,834
Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.			

Figure D-18: Percent of Children in Married-Couple Households and RHNA Distribution



The City's RHNA sites are located in the census tracts with less than 20 or 20 to 40 percent of children in female-headed households (Table D-64). These are the only percentages that tracts fall within the City. Most sites are located along Foothill Boulevard, intersecting across Red Hill, Cucamonga, Central North, Central South, and Eastside. Census tracts in most of Cucamonga, Alta Loma, Red Hill, eastern Central South, and Eastside have a higher concentration of children in single female-headed households (between 20 and 40 percent) (Figure D-19). Sites in these tracts (with a children living in female-headed households between 20 and 40 percent) make up only 30 percent of all RHNA sites (Table D-65).

Figure D-19: Percent of Children in Single Female-Headed Households and RHNA Distribution

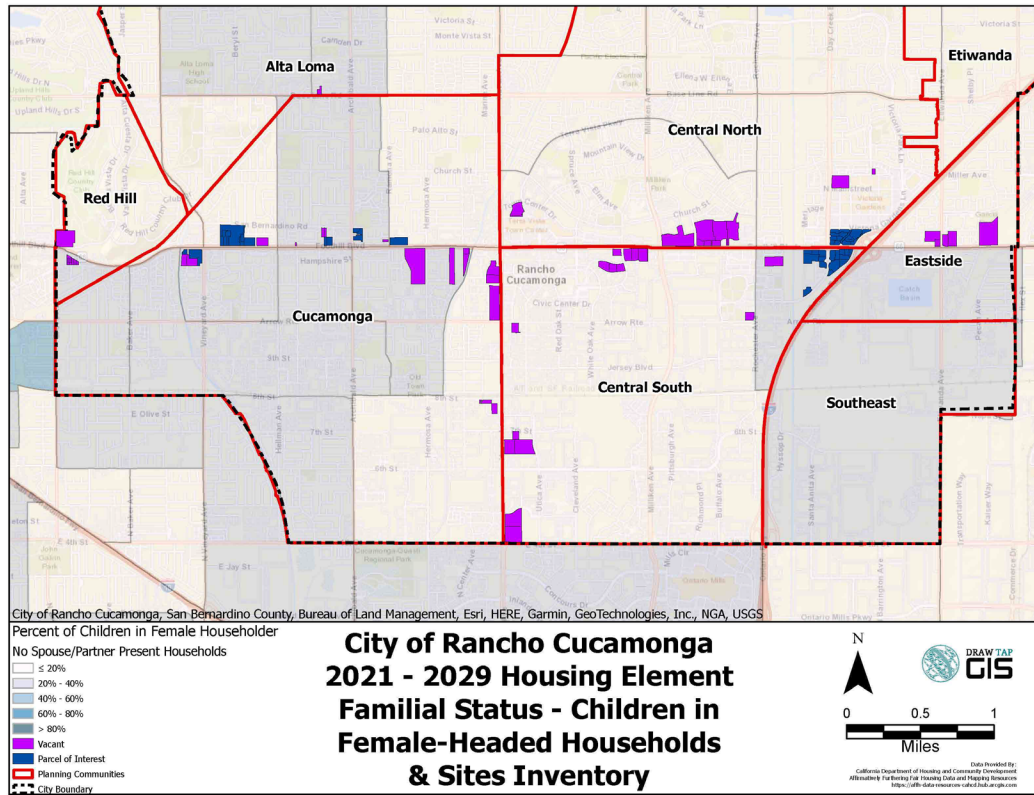


Table D-64: RHNA Unit Distribution by % Children in Female-Headed Households			
% Children in Female-Headed HH	Lower	Above Moderate	Total Units
< 20%	75.8%	66.3%	74.2%
20% - 40%	24.2%	33.7%	25.8%
40% - 60%	0.0%	0.0%	0.0%
60% - 80%	0.0%	0.0%	0.0%
> 80%	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834

Table D-65: RHNA Unit Distribution by % Children in Female-Headed Households per Tract					
Community/Tract	# of Housing Units¹	% Children in Female-Headed HH	Low Income	Above Mod	Total RHNA
Alta Loma	2,379	28.6	--	8	8
6071002023	2,379	28.6	--	8	8
Central North	3,697	11.9	1,395	663	2,058
6071002034	1,577	11.6	728	--	728
6071002036	2,120	12.6	667	663	1,330
Central South	2,666	29.0	2,119	4	2,123
6071002110	1,669	17.3	1,216	4	1,220
6071002207	997	39.3	903	--	903
Cucamonga	11,238	23.7	1,472	358	1,830
6071002016	1,381	19.7	391	--	391
6071002027	2,302	25.1	123	9	132
6071002028	2,086	19.6	79	--	79
6071002103	1,889	35.0	181	--	181
6071002107	1,942	27.5	172	349	521
6071002110	1,638	17.3	526	--	526
Eastside	1,892	11.6	704	--	704
6071002034	1,892	11.6	704	--	704
Red Hill	2,884	19.7	--	111	111
6071000812	1,359	6.3	--	91	91
6071002101	1,525	21.0	--	20	20
Total	24,756	21.5	5,690	1,144	6,834
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.					

Income Level

Household income is an important element affecting housing opportunities, as it is the primary factor determining the ability of households to balance housing costs with other basic necessities.

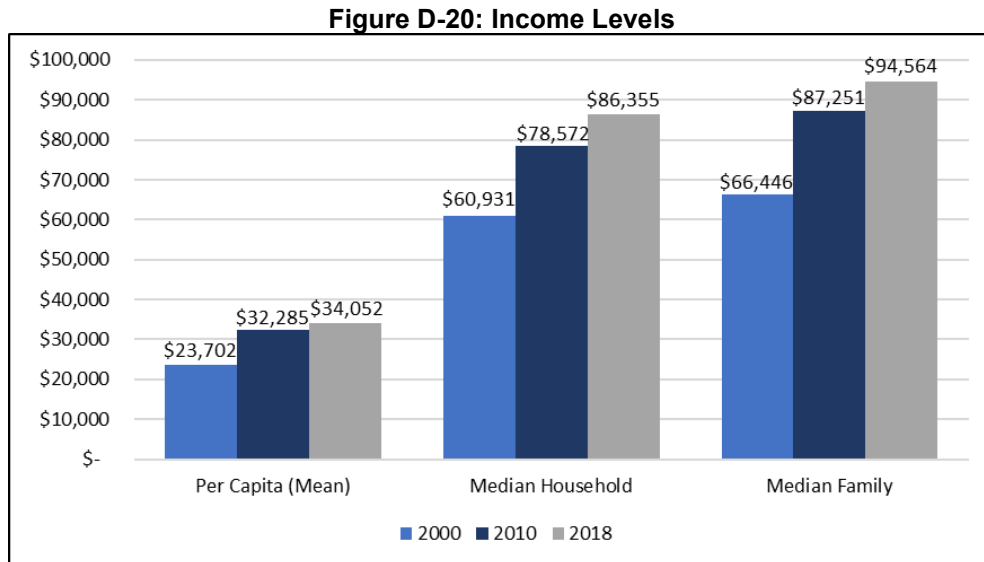
Cost of living is low in San Bernardino County compared to its Southern California neighbors, but it is 28 percent higher than the national average. As a result, real income growth is important to ensure residents have sufficient income to thrive in San Bernardino County and afford rising expenses according to the 2018 San Bernardino County Community Indicators report.

San Bernardino County has the lowest cost of living in Southern California, but the highest among selected peer markets outside of California:

- With 100.0 being average, San Bernardino County measured 128.1 in 2018, or 28.1% more expensive than the national average.
- When looking at income relative to cost of living in peer markets, Phoenix residents have the most advantageous ratio of income to cost of living. Los Angeles residents have the least favorable ratio, a high cost of living and low median household income.
- San Bernardino County has one of the more favorable ratios of income to cost of living

among the regions compared; however, higher than average cost of living and average median income translates to somewhat less discretionary income than areas where income and cost of living are more aligned.

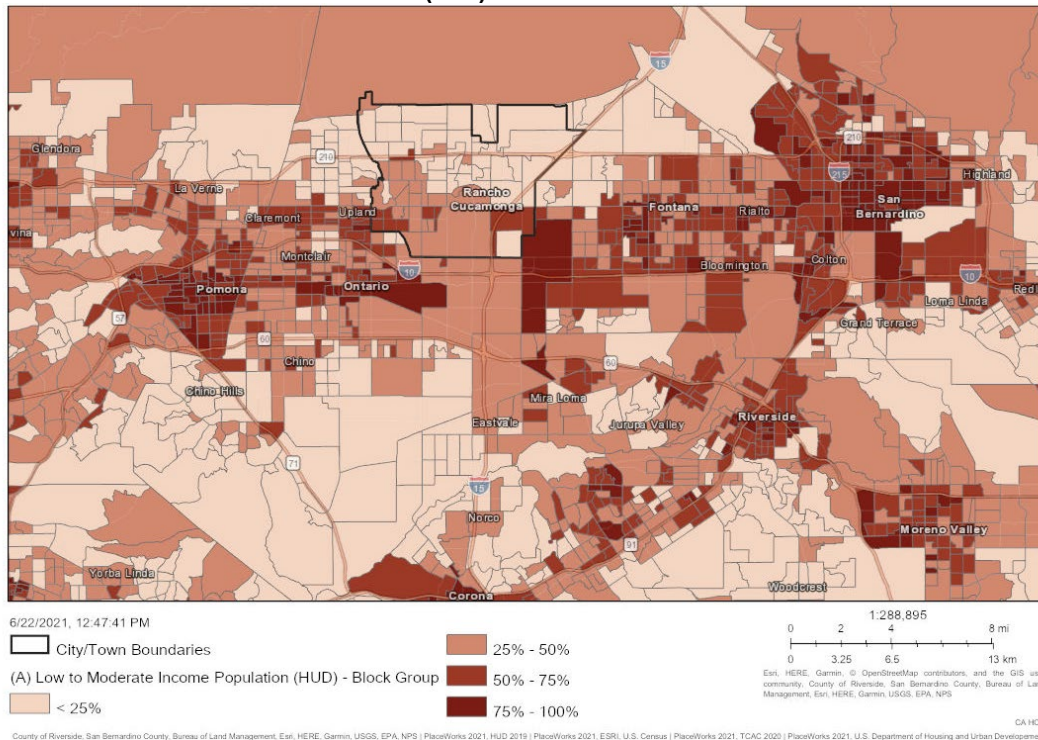
The 2006-2010 ACS identified the median household income for Rancho Cucamonga at \$78,572, increasing to \$86,355 in 2018, which was significantly higher than the San Bernardino County median household income of \$55,845 in 2010 and \$60,164 in 2018. Figure D-20 compares income levels from 2000 to 2018.



Source: Census, 2000 and 2010. 2014-2018 ACS.

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. Figure D-21 shows the Lower and Moderate Income (LMI) areas in the Region by Census block group. HUD defines a LMI area as a Census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). LMI areas are concentrated in a few areas of the Region. In the north east in San Bernardino, LMI areas are seen spread out to surrounding small neighboring cities (Figure D-21). In the southern portion of the Region, clusters of LMI areas are seen in Riverside and west towards Ontario. There are some areas of Rancho Cucamonga considered LMI with the highest concentration of LMI population located south of Foothill Boulevard (Figure D-21). Along Foothill Blvd, between 25 and 75 percent of households earn lower incomes. There are no 75 to 100 percent LMI areas within the City.

Figure D-21: Low and Moderate Income (LMI) areas in Riverside-San Bernardino-Ontario Region



Sites Inventory

The City's RHNA is spread out through census tracts with different percentages of low to moderate income population (Table D-66, Figure D-22). About 58 percent of RHNA units and similar shares of lower income (56 percent) and above moderate income units (68 percent) are located in tracts where LMI population is between 25 and 50 percent. The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in block groups with less than 25 percent or 25 to 50 percent LMI areas, providing 2,000 moderate income units and 3,085 above moderate income units well dispersed to these populations.

Census tracts with the highest concentration of LMI population (between 50 and 75 percent) along Foothill Blvd where RHNA sites were identified are located in Red Hill, Cucamonga, and Central South (Figure D-22). As shown in Table D-67, the total RHNA units in census tracts where LMI population is higher than 50 percent is 1,444, or 21 percent of all RHNA. Of these 1,444 units, 1,075 are lower income but 903 are from census tract 6071002207 in Central South. These sites are located near Focus Area 1- Downtown Cucamonga where investments are expected to be targeted for communities close to amenities and transit.

Table D-66: RHNA Unit Distribution by % LMI Households in Census Tract			
% LMI HH	Lower	Above Moderate	Total Units
< 25%	25.2%	0.0%	21.0%
25% - 50%	55.9%	67.7%	57.9%
50% - 75%	18.9%	32.3%	21.1%
75% - 100%	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834
Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.			

Figure D-22: Low and Moderate Income (LMI) Areas in Rancho Cucamonga and RHNA Distribution

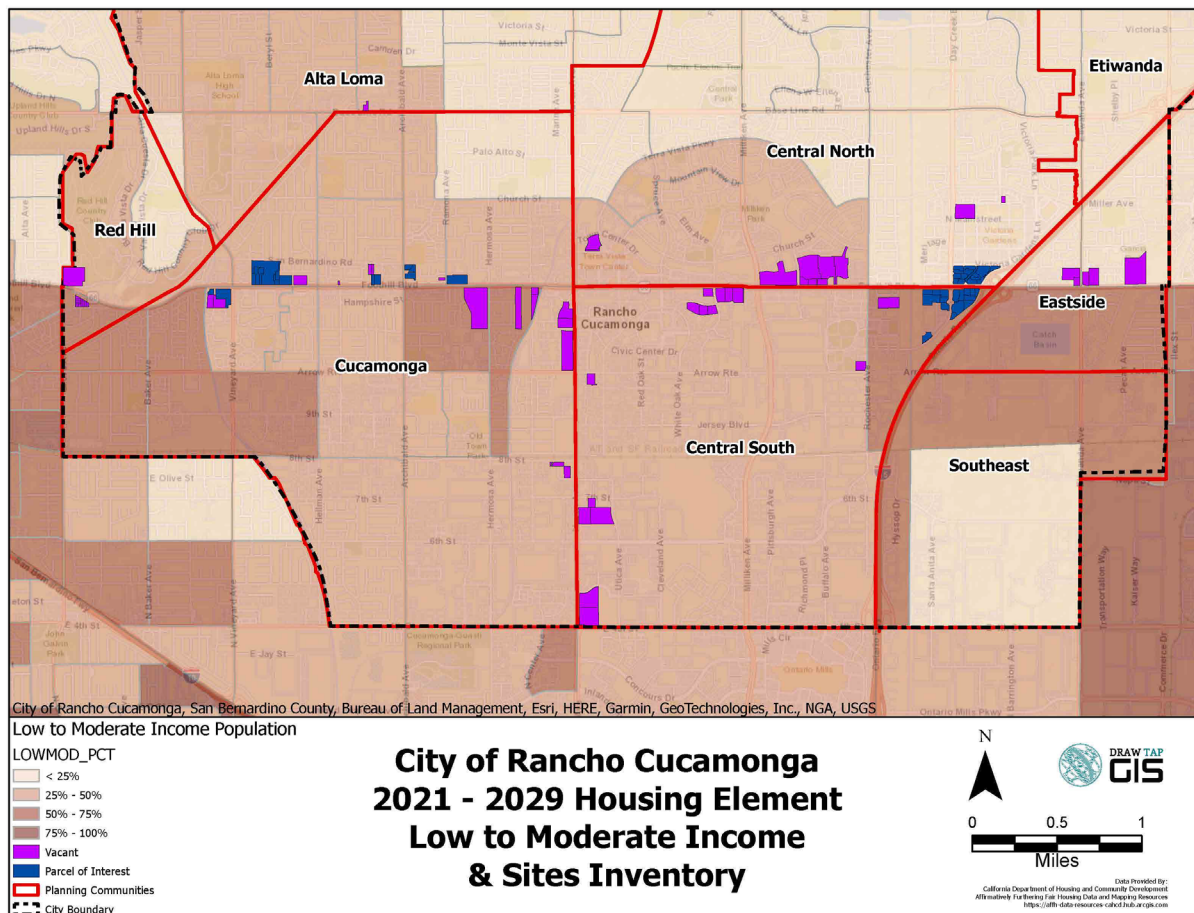


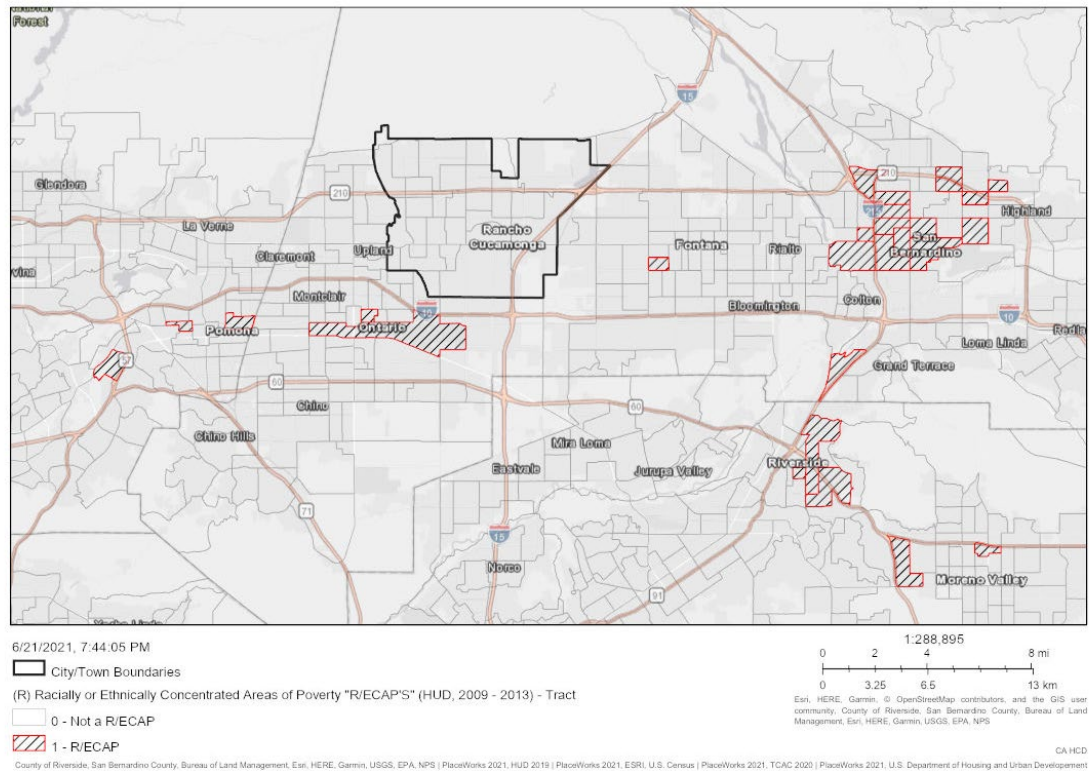
Table D-67: RHNA Unit Distribution by % LMI per Tract					
Community/Tract	# of Housing Units ¹	% LMI Population	Low Income	Above Mod	Total RHNA
Alta Loma	2,379	49.2	--	8	8
6071002023	2,379	49.2	--	8	8
Central North	3,697	20.2	1,395	663	2,058
6071002034	1,577	14.3	728	--	728
6071002036	2,120	31.2	667	663	1,330
Central South	2,666	52.3	2,119	4	2,123
6071002110	1,669	47.0	1,216	4	1,220
6071002207	997	56.9	903	--	903
Cucamonga	11,238	41.1	1,472	358	1,830
6071002016	1,381	25.4	391	--	391
6071002027	2,302	42.9	123	9	132
6071002028	2,086	35.1	79	--	79
6071002103	1,889	47.6	181	--	181
6071002107	1,942	54.9	172	349	521
6071002110	1,638	47.0	526	--	526
Eastside	1,892	12.9	704	--	704
6071002034	1,892	12.9	704	--	704
Red Hill	2,884	56.6	--	111	111
6071000812	1,359	30.8	--	91	91
6071002101	1,525	59.2	--	20	20
Total	24,756	--	5,690	1,144	6,834
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.					

D.3.3 Racially and Ethnically Concentrated Areas

Racially/Ethnically Concentrated Areas of Poverty

In an effort to identify racially/ethnically-concentrated areas of poverty (RECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. In the Riverside-San Bernardino- Ontario Region, there are RECAPs scattered in sections of San Bernardino, Riverside and Ontario cities (Figure D-23). The larger RECAP clusters can be seen in the City of San Bernardino. There are no RECAPs in Rancho Cucamonga.

Figure D-23: Racially Concentrated Areas of Poverty (RECAPs) in Riverside-San Bernardino-Ontario Region



Racially Concentrated Areas of Affluence

While racially concentrated areas of poverty and segregation (RECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RCAA is defined as affluent, White communities.⁴ According to HUD's policy paper, Whites are the most racially segregated group in the United States and in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.”

RCAAs have not been studied extensively nor has a standard definition been published by HCD or HUD, this fair housing assessment uses the percent White Alone population and median household income as proxies to identify potential areas of affluence. As Figure D-24 and Figure D-25 show, census tracts with a large White population (over 50 percent) and highest median income are located on the northern borders of the City. As Table D-68 shows, White households also tend to have higher median incomes than other populations as seen in other cities in the Region.

Table D-68: White Household Income and Percent Population				
	Rancho Cucamonga	Riverside	Ontario	San Bernardino
Median HH Income				
All Households	\$86,355	\$65,313	\$61,602	\$43,136
White alone	\$88,779	\$71,116	\$66,570	\$47,041
White Alone Population	34.8%	26.7%	15.0%	12.7%
Source: 2014-2018 ACS.				

4 Goetz, Edward G., Damiano, A., & Williams, R. A. (2019) Racially Concentrated Areas of Affluence: A Preliminary Investigation.' Published by the Office of Policy Development and Research (PD&R) of the U.S. Department of Housing and Urban Development in Cityscape: A Journal of Policy Development and Research (21,1, 99-123).

Figure D-24: White Majority Population

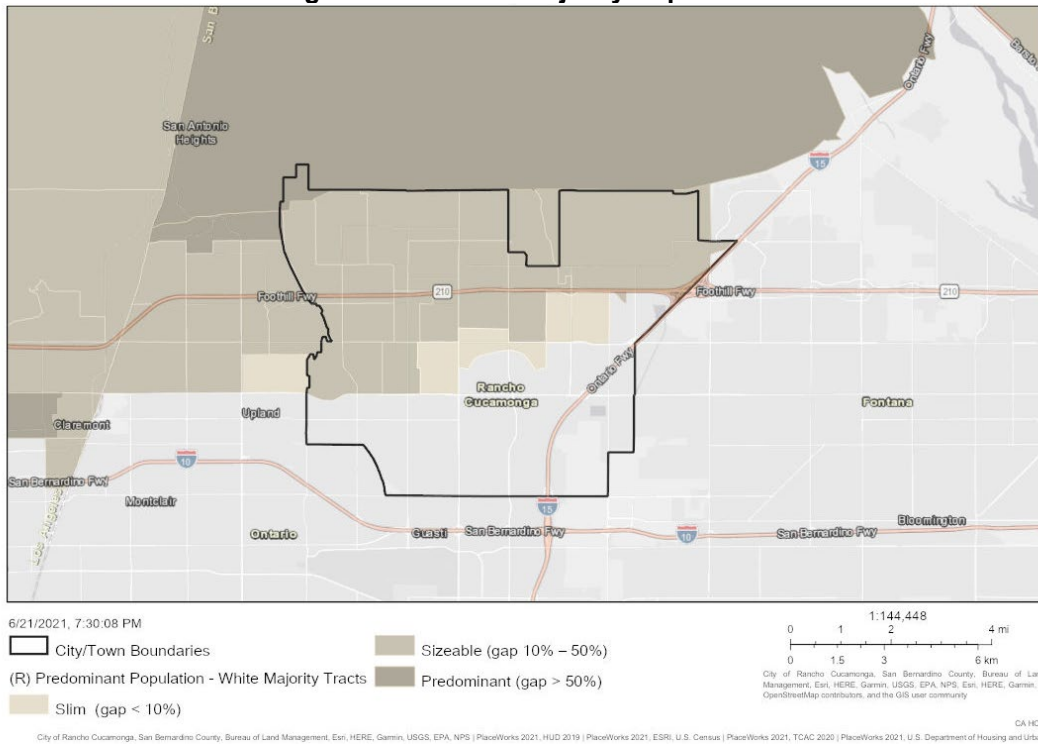
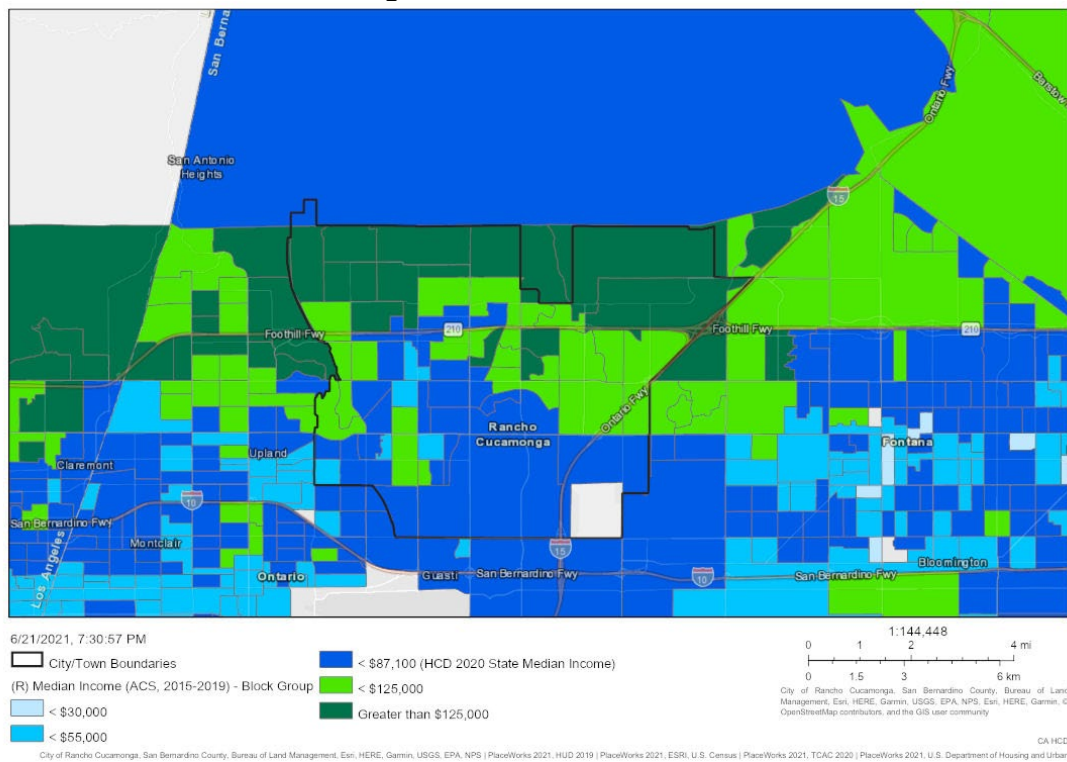


Figure D-25: Median Income



D.3.4 Access to Opportunities

HUD developed an index for assessing fair housing by informing communities about disparities in access to opportunity based on race/ethnicity and poverty status. Table D-69 shows index scores for the following opportunity indicator indices (values range from 0 to 100):

- **Low Poverty Index:** The higher the score, the less exposure to poverty in a neighborhood.
- **School Proficiency Index:** The higher the score, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The higher the score, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** The higher the trips transit index, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** The higher the index, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The higher the index value, the better access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The higher the value, the better environmental quality of a neighborhood.

Compared to the Region, Rancho Cucamonga residents are less exposed to poverty as a whole but are more exposed to poorer quality schools within their own neighborhoods. Residents in the City also utilize public transit more often than the County as a whole, which may be because the cost of transportation within the City is less expensive than elsewhere in the County. There is also more access to jobs within a residents' own neighborhood. However, the quality of neighborhoods is lower on the environment health index than the rest of the county.

Table D-69: Opportunity Indicators by Race/Ethnicity							
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Rancho Cucamonga							
Total Population							
White, Non-Hispanic	71.41	68.49	57.32	66.85	47.37	62.83	36.79
Black, Non-Hispanic	66.74	63.99	54.92	70.71	52.94	72.81	32.30
Hispanic	65.77	61.92	53.16	70.41	51.99	70.40	33.91
Asian or Pacific Islander, Non-Hispanic	75.79	69.20	60.84	66.86	48.13	68.56	34.95
Native American, Non-Hispanic	69.03	63.92	56.25	69.54	50.59	68.41	35.38
Population below federal poverty line							
White, Non-Hispanic	68.06	64.47	58.06	70.53	54.00	69.48	34.93
Black, Non-Hispanic	60.01	49.99	49.35	77.24	61.65	78.28	30.62
Hispanic	48.50	46.50	43.93	76.64	60.06	74.45	33.71
Asian or Pacific Islander, Non-Hispanic	74.34	69.27	61.47	67.09	48.09	66.32	35.14
Native American, Non-Hispanic	42.94	35.55	39.13	73.00	55.15	83.94	32.63
Riverside-San Bernardino-Ontario, CA Region							
Total Population							
White, Non-Hispanic	50.83	46.43	33.94	48.57	42.13	45.92	48.02
Black, Non-Hispanic	41.38	35.44	26.46	53.65	45.13	45.67	38.89
Hispanic	36.39	33.26	24.37	55.76	46.31	46.90	37.84
Asian or Pacific Islander, Non-Hispanic	58.83	51.51	42.31	55.92	42.65	53.56	35.12
Native American, Non-Hispanic	39.48	35.90	24.58	47.70	43.26	43.36	49.90
Population below federal poverty line							
White, Non-Hispanic	37.75	37.30	25.07	48.70	45.70	43.28	51.53
Black, Non-Hispanic	26.43	25.68	16.85	53.16	48.28	41.83	42.21
Hispanic	24.29	26.74	16.85	57.51	49.70	45.50	39.29
Asian or Pacific Islander, Non-Hispanic	41.94	35.76	29.56	58.72	49.53	57.38	34.87
Native American, Non-Hispanic	29.25	30.43	19.72	50.03	46.34	44.62	44.78
Source: Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool (AFFH-T), 2020.							

TCAC Scores

To assist in this analysis, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened in the California Fair Housing Task Force (Task Force) to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD).” The Task force has created Opportunity Maps to identify resources levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9% Low Income

Housing Tax Credits (LIHTCs)”. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Higher composite scores mean higher resources. Table D-70 shows the full list of indicators that go into the calculation of the index scores.

Table D-70: Domains and List of Indicators for Opportunity Maps	
Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 4.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates
Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020.	

The following opportunity map scores are for the census tracts that make up Rancho Cucamonga (Table D-71). Consistent with the HUD’s R/ECAP database, there are no areas of high segregation and poverty in the City. Approximately 45 percent (18 tracts) are designated as Highest Resource, 17 percent (7 tracts) designated as High Resource and 35 percent (14 tracts) are of Moderate Resource. There is one tract designated as low resource. Opportunity map scores by Census tract are presented in Figure D-26. Economic, environmental, and education scores for the City are further detailed below.

Table D-71: TCAC Domain and Composite Scores by Tract					
Census Tract	Economic Domain Score	Environmental Domain Score	Education Domain Score	Composite Index Score	Final Category
6071000821	0.86	0.40	0.45	0.16	High Resource
6071002016	0.80	0.57	0.75	0.43	High Resource
6071002027	0.81	0.49	0.73	0.40	High Resource
6071002028	0.85	0.42	0.73	0.42	High Resource
6071002703	0.78	0.34	0.67	0.24	High Resource
6071002705	0.70	0.52	0.40	0.05	High Resource
6071002706	0.79	0.11	0.60	0.04	High Resource
6071000812	0.89	0.53	0.86	0.70	Highest Resource
6071002011	0.98	0.74	0.98	1.13	Highest Resource
6071002013	0.94	0.46	0.88	0.77	Highest Resource
6071002014	0.96	0.60	0.97	1.02	Highest Resource
6071002015	0.84	0.59	0.86	0.65	Highest Resource
6071002017	0.99	0.64	0.96	1.09	Highest Resource
6071002018	0.95	0.54	0.93	0.90	Highest Resource
6071002019	0.91	0.50	0.96	0.86	Highest Resource
6071002021	0.95	0.48	1.00	1.09	Highest Resource
6071002022	0.99	0.26	1.00	1.12	Highest Resource
6071002023	0.73	0.44	0.82	0.45	Highest Resource
6071002025	0.90	0.45	0.82	0.62	Highest Resource
6071002029	0.94	0.39	0.96	0.87	Highest Resource
6071002031	0.97	0.38	0.99	1.05	Highest Resource
6071002033	0.93	0.28	1.00	0.93	Highest Resource
6071002034	0.98	0.14	0.98	0.91	Highest Resource
6071002035	0.95	0.44	0.97	0.95	Highest Resource
6071002036	0.93	0.29	0.98	0.85	Highest Resource
6071002101	0.35	0.32	0.35	-0.28	Low Resource
6071000823	0.62	0.44	0.36	-0.06	Moderate Resource
6071000824	0.64	0.68	0.18	-0.10	Moderate Resource
6071002103	0.64	0.51	0.35	-0.03	Moderate Resource
6071002105	0.66	0.24	0.33	-0.13	Moderate Resource
6071002107	0.69	0.28	0.46	-0.02	Moderate Resource
6071002110	0.85	0.01	0.66	-0.10	Moderate Resource
6071002207	0.61	0.01	0.79	-0.08	Moderate Resource
6071002301	0.50	0.41	0.23	-0.24	Moderate Resource
6071002306	0.72	0.36	0.07	-0.20	Moderate Resource
6071002307	0.55	0.64	0.06	-0.24	Moderate Resource
6071002704	0.75	0.02	0.61	-0.13	Moderate Resource
6071002902	0.40	0.61	0.20	-0.26	Moderate Resource
6071003401	0.48	0.60	0.28	-0.16	Moderate Resource
6071003503	0.44	0.49	0.21	-0.26	Moderate Resource
Source: California Fair Housing Task Force, TCAC/HCD Opportunity Maps, 2021 Statewide Summary Table. December 2020.					

Sites Inventory

The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in moderate resource and highest resource areas, providing 2,000 moderate income units and 3,085 above moderate income units well dispersed in the opportunity areas.

The City's RHNA is well dispersed between all resource levels within City limits (Table D-72, Figure D-26). Sites are distributed mostly along Foothill Boulevard and TCAC scores are higher north of this corridor and lower south. About 50 percent of all RHNA sites are in tracts with High or Highest Resources while the 49 percent are in moderate resource tract. Less than one percent of RHNA is located in a low resource tract. These units in a low resource tract correspond to the 20 above moderate units in Red Hill (Table D-73). Since they are above moderate units, they are intended to promote mixed-income housing throughout the neighborhood. In addition, these units are located on the Red Hill Gateway (Focus Area 4) of the General Plan.

Table D-72: RHNA Units by TCAC Opportunity Areas			
Opportunity Area	Lower Income RHNA	Above Moderate Income RHNA	Total RHNA Units
Highest Resource	36.9%	66.6%	41.9%
High Resource	10.4%	0.8%	8.8%
Moderate Resource	52.7%	30.9%	49.0%
Low Resource	0.0%	1.7%	0.3%
Grand Total	5,690	1,144	6,834
Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.			

Figure D-26: Opportunity Score by Census Tract and RHNA Distribution

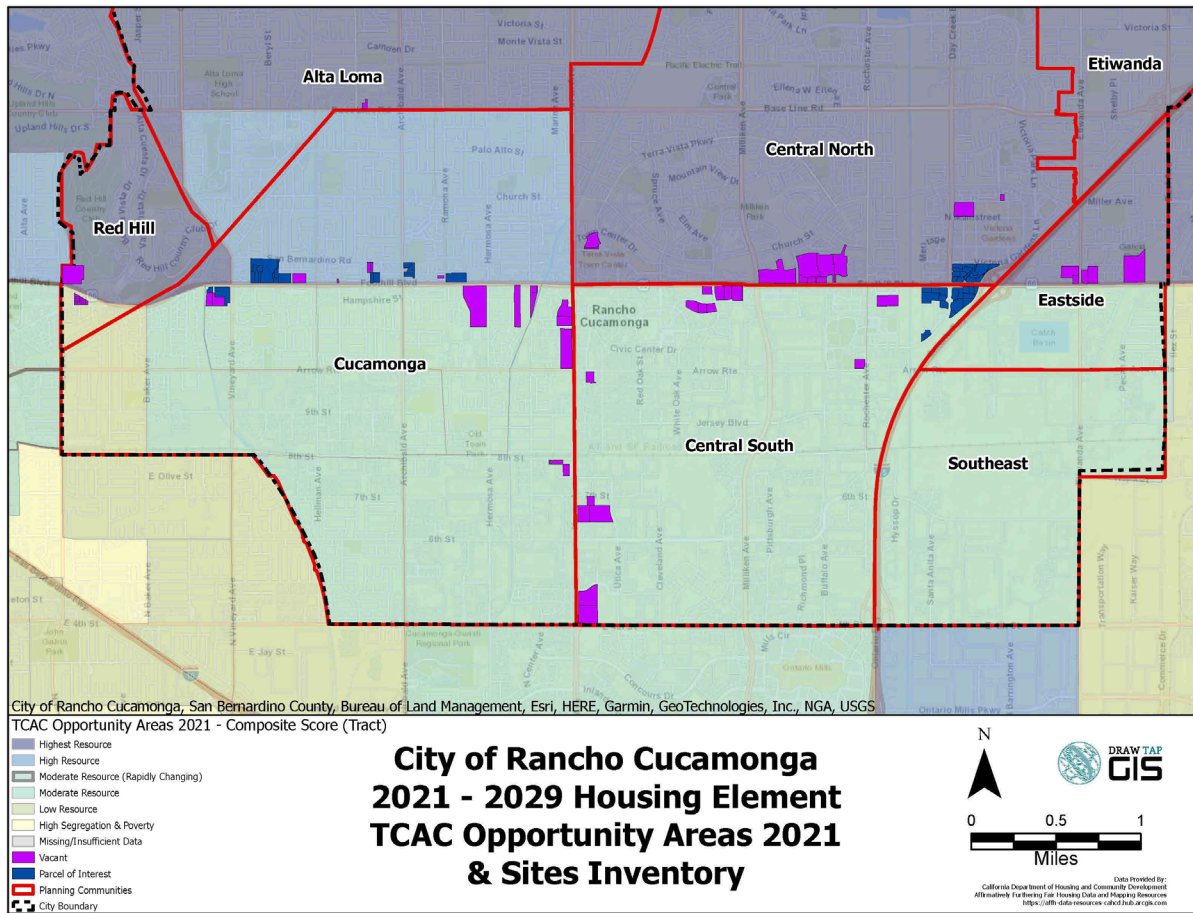


Table D-73: RHNA Unit Distribution by TCAC Score per Tract

Community/Tract	# of Housing Units ¹	TCAC	Low Income	Above Mod	Total RHNA
Alta Loma	2,379		--	8	8
6071002023	2,379	Highest	--	8	8
Central North	3,697		1,395	663	2,058
6071002034	1,577	Highest	728	--	728
6071002036	2,120	Highest	667	663	1,330
Central South	2,666		2,119	4	2,123
6071002110	1,669	Moderate	1,216	4	1,220
6071002207	997	Moderate	903	--	903
Cucamonga	11,238		1,472	358	1,830
6071002016	1,381	High	391	--	391
6071002027	2,302	High	123	9	132
6071002028	2,086	High	79	--	79
6071002103	1,889	Moderate	181	--	181
6071002107	1,942	Moderate	172	349	521
6071002110	1,638	Moderate	526	--	526

Eastside	1,892		704	--	704
6071002034	1,892	Highest	704	--	704
Red Hill	2,884		--	111	111
6071000812	1,359	Highest	--	91	91
6071002101	1,525	Low	--	20	20
Total	24,756		5,690	1,144	6,834
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.					

Education

According to the National Center for Education Statistics, six schools in Rancho Cucamonga are a Title 1 school. These schools coordinate and integrate resources and services from federal, state, and local sources. The schools are Bear Gulch Elementary, Central Elementary, Cucamonga Elementary, Cucamonga Middle, Los Amigos Elementary, and Ontario Center.

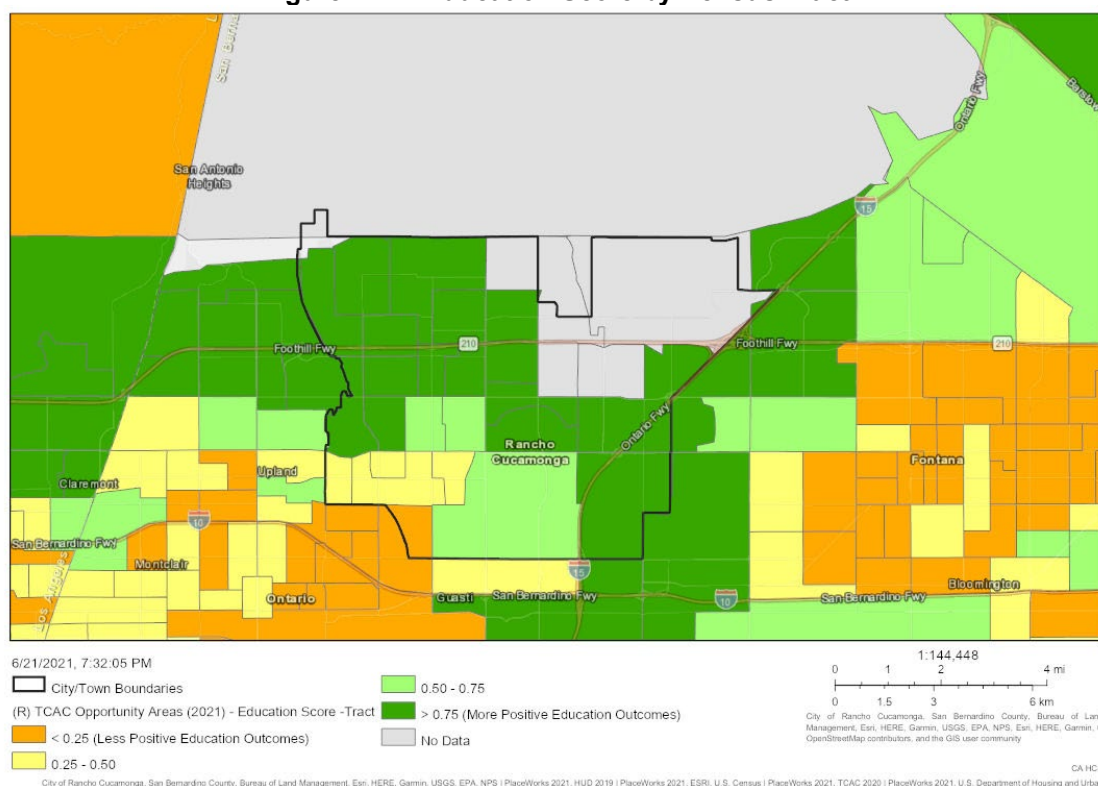
To be considered for Title 1 school funds, at least 40 percent of the students must be considered low-income. Kidsdata.org, a program of the Lucile Packard Foundation for Children's Health, estimated that 13 percent of children aged 0-17 in the City of Rancho Cucamonga were living in low-income working families between 2012 and 2016.⁵

Kidsdata.org also reported that in 2019, 74.2 percent of students are considered high-need (i.e. those who are eligible for free or reduced price school meals, are English Learners, or are foster youth—as reported in the Unduplicated Pupil Count) compared to 73.1 percent of students in the San Bernardino County.

As described above, the Fair Housing Task Force determines education scores based on math and reading proficiency, high school graduation rates, and student poverty rates. Figure D-27 shows the education scores of each census tract in the City. Education scores in the City range from 12 to 98.

⁵ Definition of "low income working family": children ages 0-17 living in families with incomes below 200 percent of their federal poverty threshold and with at least one resident parent who worked at least 50 weeks in the 12 months prior to the survey.

Figure D-27: Education Score by Census Tract



California has developed the CA-QRIS (California-Quality Rating & Improvement System) Framework that sets standards of quality for licensed child care programs. Across California, counties are using these standards to develop local QRISs to increase the quality of early learning programs for thousands of children. Quality Start San Bernardino County (QSSB) is a partnership of early learning partners, educators, and champions who are working together to increase the quality of local early learning programs for San Bernardino County's youngest children through the development of a QRIS. Quality Start San Bernardino Partners include:

- First 5 San Bernardino
- San Bernardino County Superintendent of Schools
- Child Care Resource Center
- California State University, San Bernardino
- County of San Bernardino Preschool Services

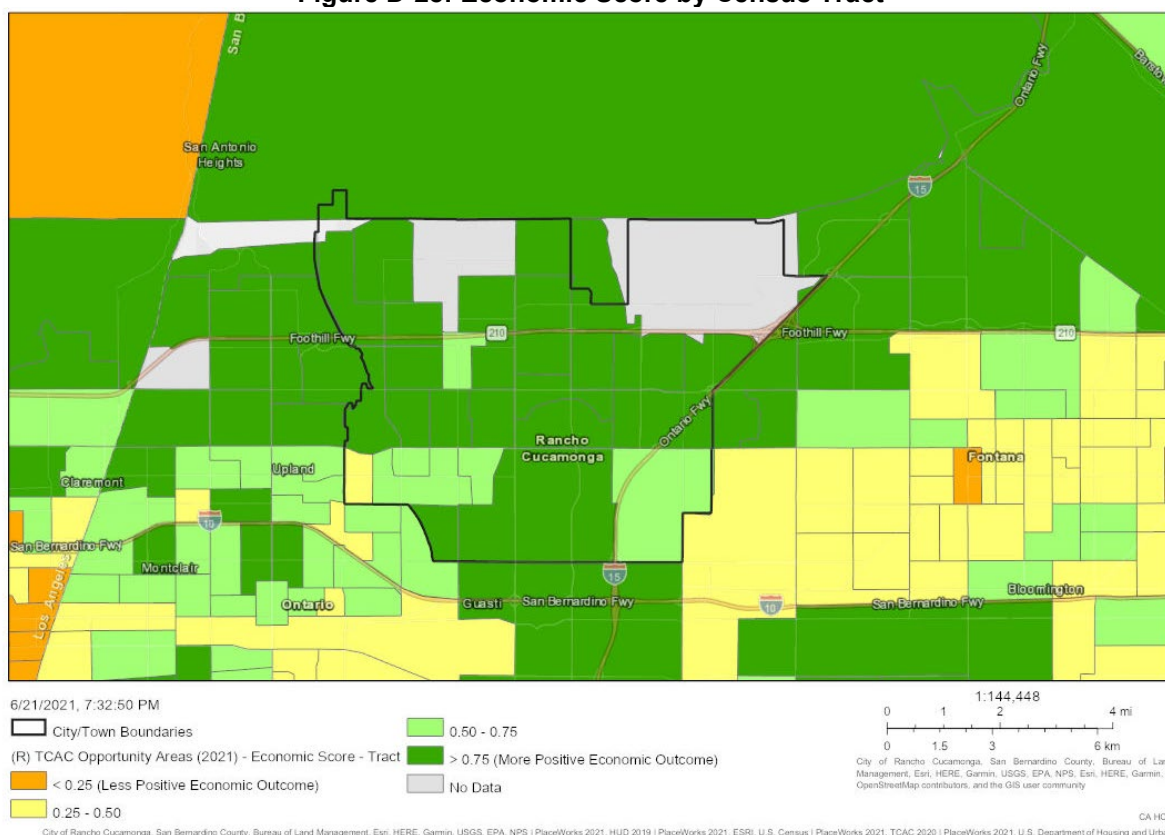
QSSB providers who are rated receive a rating of 1 (Emerging Quality) to 5 (Highest Quality). Sites that are not rated receive quality improvement services until such time that they can be rated. In 2018, there were 184 sites participating in QRIS in San Bernardino County. More than half (103) of those sites received a quality rating and another 81 received quality improvement services. Participating sites are rated every two years and receive support and incentives to gain and maintain the highest ratings through the system.

Economic

As described previously, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. According to the 2021 Task Force maps presented in Figure D-28, the census tracts in the City are of moderate to above moderate economic scores ranging from 35 to 98. The most recent unemployment rates published by the California Employment and Development Department (May 2021) show that

Rancho Cucamonga's unemployment rate is lower than San Bernardino County as a whole (5.4 percent and 7.3 percent, respectively).

Figure D-28: Economic Score by Census Tract



Transportation

All Transit is a data source that explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. According to the data provided by All Transit, Rancho Cucamonga's All Transit Performance score of 5.1 was among the highest for the County, illustrating a moderate combination of trips per week and number of jobs accessible that enable a moderate number of people to take transit to work. The County All Transit score (4.4) was lower than the City's. Rancho Cucamonga has a higher proportion of commuters that use transit (1.73 percent) than the County (1.57 percent). Figure D-29 shows the All Transit Performance Scores for Rancho Cucamonga and the surrounding Region.

According to the 2018 San Bernardino County Community Indicators Report, funding for transportation improvements is expected to be higher over the six-year planning period between 2017 and 2022, compared with the previous six-year cycle. The Department of Public Works developed a systematic, cost-efficient, and effective preventative maintenance program to achieve and sustain an overall pavement condition index rating of "good or above" using a variety of technologies to reduce costs and raise efficiency. The pavement condition index for more than 2,175 miles of County-maintained roads is 81.5, one of the highest in the state. This replicable program reduces road improvement costs from as much as \$1.5 million per two-lane road mile using traditional reconstruction to \$195,000 per two-lane road mile using road preparation and chip sealing. For this innovative program, the Department of Public Works won a Merit Award

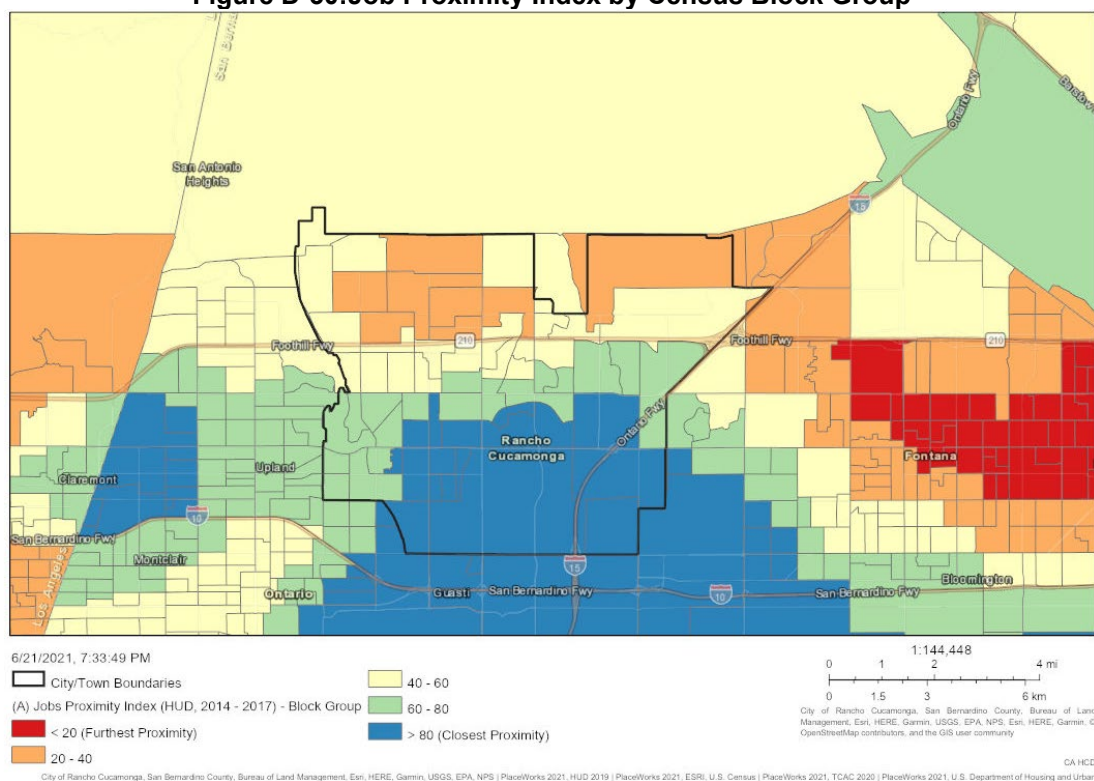
from the California State Association of Counties in 2018 and an Achievement Award from the National Association of Counties in 2017.

Figure D-29: All Transit Performance Scores – Rancho Cucamonga and the Region



HUD's Job Proximity Index, described previously, can be used to show transportation need geographically. Block groups with lower jobs proximity indices are located further from employment opportunities and have a higher need for transportation. As shown in Figure D-30, block groups in the City have scores between 20 to more than 80 showing that there is low to above moderate proximity to jobs for residents. The City does not have severe isolation when it comes to job proximity. The north part of the City has some of the lowest scores when it comes to job proximity in the County, but the residents in these areas do have the highest median incomes (Figure D-25).

Figure D-30: Job Proximity Index by Census Block Group



Environment

According to the 2018 San Bernardino County Community Indicators Report, local jurisdictions face a difficult challenge to reduce emissions while population and economic activity are growing in the region. To proactively address this need, the San Bernardino Council of Governments, in partnership with 21 cities, developed the San Bernardino County Regional Greenhouse Gas Reduction Plan and Environmental Impact Report. The Reduction Plan creates a framework for comprehensive and consistent assessment of GHG emission sources. It also provides for a strategic evaluation of reduction measures, their effectiveness, costs and savings, and community benefits, like improved air quality. In addition, the Reduction Plan gives cities a tool to inventory their GHG emissions and summarizes the reduction actions that each city has selected to reduce them.

Compared to 26 metro areas in California, Riverside-San Bernardino is a top region for solar power:

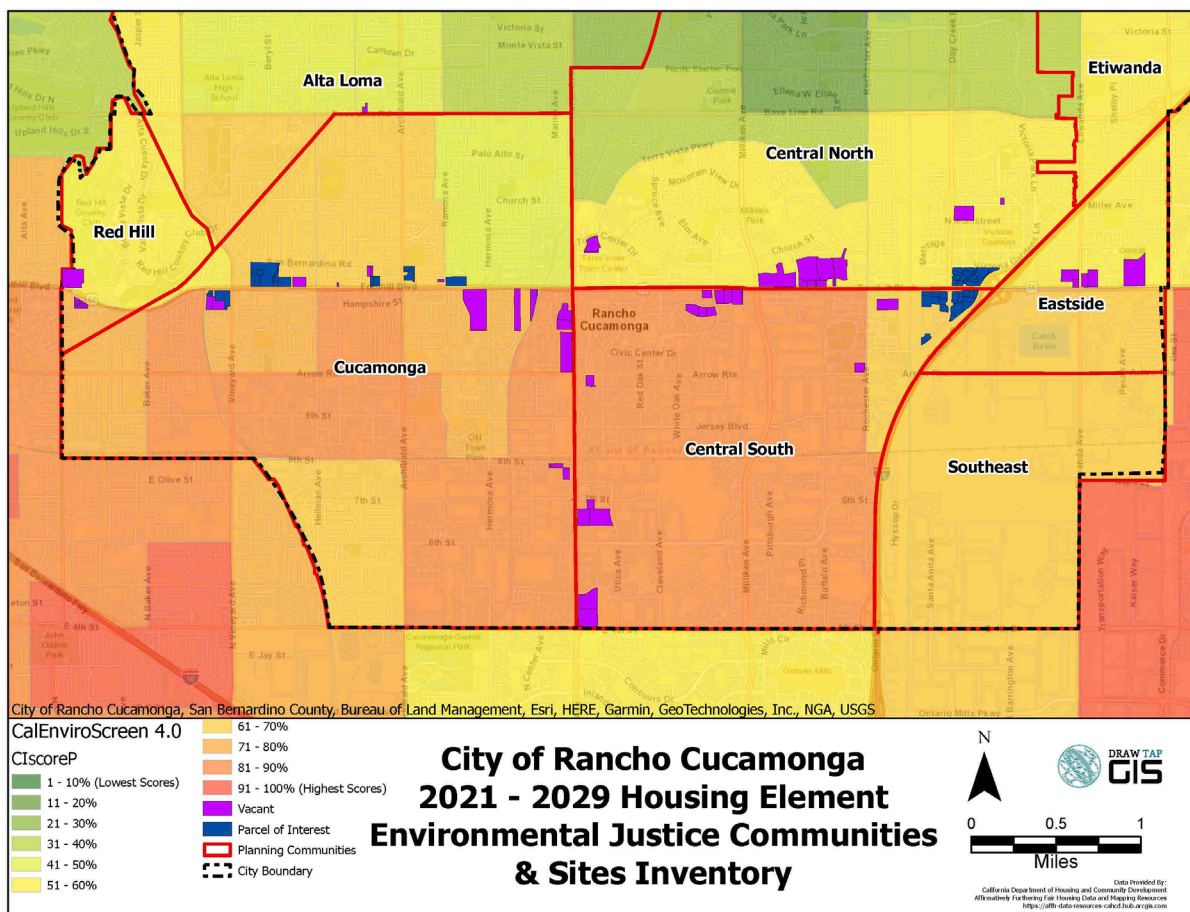
- In 2017, Riverside-San Bernardino ranked first out of 26 California metro areas for the most kilowatts of solar power added by residents.
- Riverside-San Bernardino was also a statewide leader in commercial and industrial solar

- power additions, ranking 6th and 7th, respectively.
- Riverside-San Bernardino held its position as 5th out of 26 in the number of clean vehicle rebates issued in 2017.
- In terms of the lowest residential electricity consumption per capita, Riverside-San Bernardino ranked 20 out of 26 metros in 2016, which is a drop in ranking since 2015 when the region ranked 14th.
- The region is 8th in the state for the lowest non-residential electricity consumption.

According to the American Lung Association's State of the Air report, San Bernardino County received an Ozone score of "F", which means that the County experienced numerous days of unhealthy air pollution as compared to other counties and regions in the study.

Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 4.0 pollution indicators and values. Figure D-31 shows that there are tracts located in the south section of the City with moderate environmental scores. The census tracts south of Foothill Boulevard are most impacted by environmental factors and have the lowest environmental scores in the City.

Figure D-31: Environmental Score by Census Tract and RHNA Distribution



Sites Inventory

The City's RHNA are located in tracts with moderate environmental scores in the range of 41 to 80 (Table D-74). The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights,

are located in moderate to good environmental scored census tracts, providing 2,000 moderate income units and 3,085 above moderate income units well dispersed to the populations in these areas (not pictures).

About 36 percent of the RHNA units are located in tracts with the worst environmental scores (highest percentiles), with similar shares of lower income (37 percent) and above moderate income units (33 percent) in these tracts. The rest of the RHNA units are located in tracts with better environmental scores. The majority of the City's lower income RHNA units are in the tracts with a moderate score below 70 (63 percent).

CalEnviroScreen 4.0 Percentile	Lower	Above Moderate	Total Units
1 - 10% (Lowest Score)	0.0%	0.0%	0.0%
11 - 20%	0.0%	0.0%	0.0%
21 - 30%	0.0%	0.0%	0.0%
31 - 40%	0.0%	0.0%	0.0%
41 - 50%	26.6%	0.7%	22.2%
51 - 60%	11.7%	65.9%	20.8%
61 - 70%	24.9%	0.8%	20.9%
71 - 80%	36.8%	32.6%	36.1%
81 - 90%	0.0%	0.0%	0.0%
91 - 100% (Highest Score)	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834

Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.

The units in the tracts with the worst environmental scores (percentiles between 71 and 80.99 percent) are located in Central South and Cucamonga (along Haven Ave) and Red Hill (Figure D-31). Though these units are in areas with the highest scores, they are also along a Mobility Corridor with multiple Corridor Activity Nodes identified in the City's General Plan. The General Plan's vision to improve accessibility to amenities and services and connectivity through walkable and multi-modal streets in these Corridors are intended to increased social, health, environmental and economic benefits to the community.

Community/Tract	# of Housing Units¹	Percentile	Low Income	Above Mod	Total RHNA
Alta Loma	2,379		--	8	8
6071002023	2,379	43.3	--	8	8
Central North	3,697		1,395	663	2,058
6071002034	1,577	50.5	728	--	728
6071002036	2,120	52.8	667	663	1,330
Central South	2,666		2,119	4	2,123
6071002110	1,669	80.7	1,216	4	1,220
6071002207	997	65.9	903	--	903
Cucamonga	11,238		1,472	358	1,830
6071002016	1,381	61.0	391	--	391
6071002027	2,302	62.3	123	9	132
6071002028	2,086	47.3	79	--	79

6071002103	1,889	72.2	181	--	181
6071002107	1,942	79.9	172	349	521
6071002110	1,638	80.7	526	--	526
Eastside	1,892		704	--	704
6071002034	1,892	50.5	704	--	704
Red Hill	2,884		--	111	111
6071000812	1,359	51.2	--	91	91
6071002101	1,525	76.2	--	20	20
Total	24,756		5,690	1,144	6,834
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.					

D.3.5 Disproportionate Housing Needs

The AFFH Rule Guidebook defines ‘disproportionate housing needs’ as ‘a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area.’ 24 C.F.R. § 5.152” The analysis is completed by assessing cost burden, severe cost burden, overcrowding, and substandard housing.

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Rancho Cucamonga. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;
- Overcrowded conditions (housing units with more than one person per room); and/or
- Units with physical defects (lacking complete kitchen or bathroom)

Cost Burden

Measuring the portion of a household’s gross income that is spent for housing is an indicator of the dynamics of demand and supply. This measurement is often expressed in terms of “over payers”: households paying an excessive amount of their income for housing, therefore decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. State and federal programs typically define over-payers as those lower income households paying over 30 percent of household income for housing costs. A household is considered experiencing a severe cost burden if it spends more than 50 percent of its gross income on housing.

Table D-76 provides overpayment and severe overpayment details by income and household type for Rancho Cucamonga between 2013 and 2017. In renter-occupied households, nearly 50 percent experience cost burden and 22.8 percent experience severe cost burden. Among owner-occupied households, 31.9 percent experience cost burden and 13.5 percent experience

severe cost burden. Most notably, among all households 38.8 percent experience cost burden and 17.1 percent experience severe cost burden.

Table D-76: Housing Cost Burden												
Household Type	Extremely Low Income (<=30% AMI)		Very Low Income (30-50% AMI)		Low Income (50-80% AMI)		Moderate Income (80-100% AMI)		Moderate and Above Income (>100% AMI)		TOTAL	
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent
>30% Cost Burden												
Elderly	343	400	645	585	750	485	400	275	930	235	8,125	2,775
Small Families	345	1,000	375	790	790	980	725	825	3,010	1,295	17,860	10,725
Large Families	90	335	94	310	275	335	50	49	745	295	4,710	2,585
Others	165	365	100	435	340	645	145	435	595	685	3570	2,285
Total	950	2,095	1,220	2,110	2,155	2,445	1,320	1,590	5,275	2,530	10,920	10,770
>50% Cost Burden (Severe Cost Burden)												
Elderly	335	400	515	395	415	215	175	55	160	75	8,125	2,775
Small Families	295	930	355	595	520	515	340	20	450	30	17,860	10,725
Large Families	75	320	90	125	175	115	15	4	60	0	4,710	2,585
Others	165	355	90	420	165	325	125	12	80	0	3,570	2,285
Total	875	2,005	1,055	1,530	1,280	1,165	655	100	750	130	4,615	4,930
Elderly = Household contains at least one person 62 years of age or older Small Families = Families with two to four members Large Families = Families with five or more members Others = Non-elderly, non-family households HAMFI = HUD Area Median Family Income.												
Source: HUD CHAS Data (2013-2017 American Community Survey), 2020.												

Figure D-32 shows the census tracts in the City and the percent of households in renter-occupied housing units that have a cost burden. A majority of the census tracts in the city have 40 to 80 percent of the renter households overpaying for their housing unit. Figure D-33 shows the percent of owner households that have a mortgage or mortgages with monthly owner costs that are 30 percent or more of household income. All but one census tract in the City have 20 to 40 or 40 to 60 percent of households that pay more than 30 percent of their household income to their monthly housing costs.

Figure D-32: Overpayment – Renter Households

Cost-Burdened Renters(2015-2019)

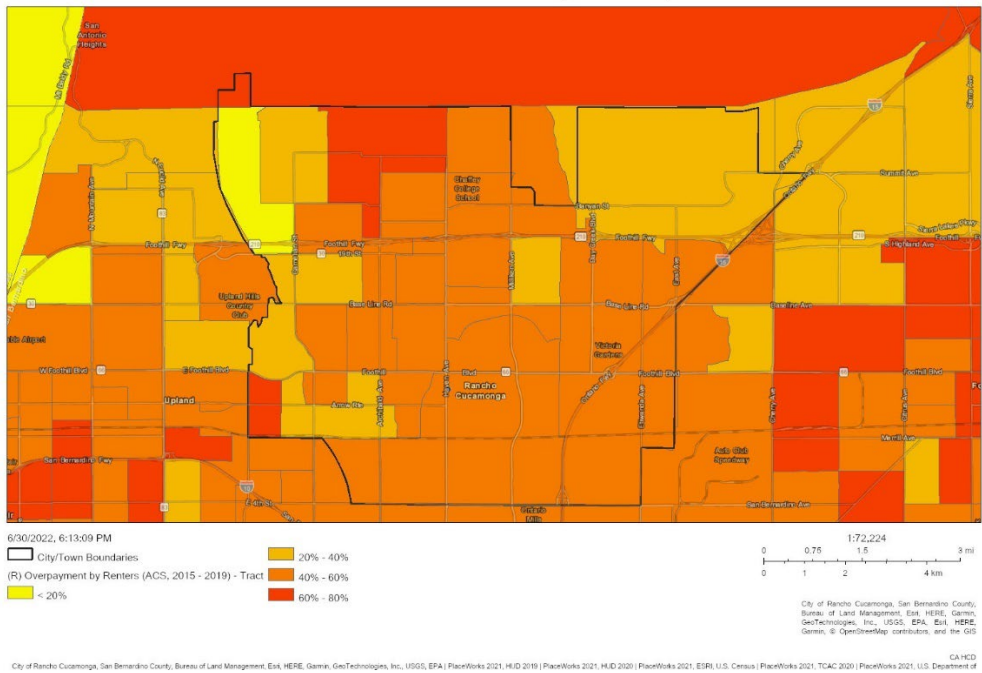
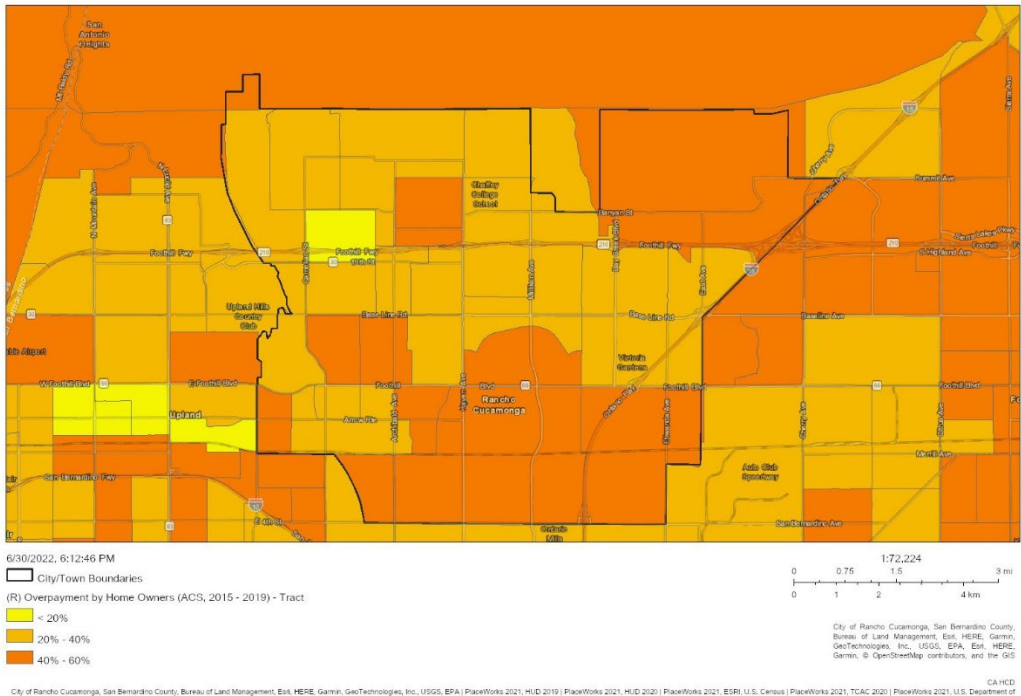


Figure D-33: Overpayment – Owner Households

Cost-Burdened Homeowners (2015-2019)



Sites Inventory

The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in census tracts with 40 to 60 percent of renter households being cost burdened, providing 2,000 moderate income units and 3,085 above moderate income units well dispersed to these populations (not pictured). Census tracts along Foothill Boulevard and Haven Ave, where most sites are located, have between 40 and 60 percent of renter households experiencing cost burdens (Figure D-34). As a result, most of the City's RHNA sites (98 percent) are located in census tracts with this percentage of cost-burdened renter households (Table D-77). All lower income RHNA and 90 percent of above moderate units are also located in tracts with 40 to 60 percent cost-burdened renters. By siting low income units in areas where there are more cost-burdened renters, the City can create more affordable housing opportunities close to corridors and areas where public investments are expected. Above moderate income units in these same tracts also helps create mixed-income neighborhoods and reduce the concentration of lower income households that dominate tracts south of Foothill Boulevard (Figure D-22).

Figure D-34: RHNA Site Distribution by % Cost-Burdened Renter Households per Tract

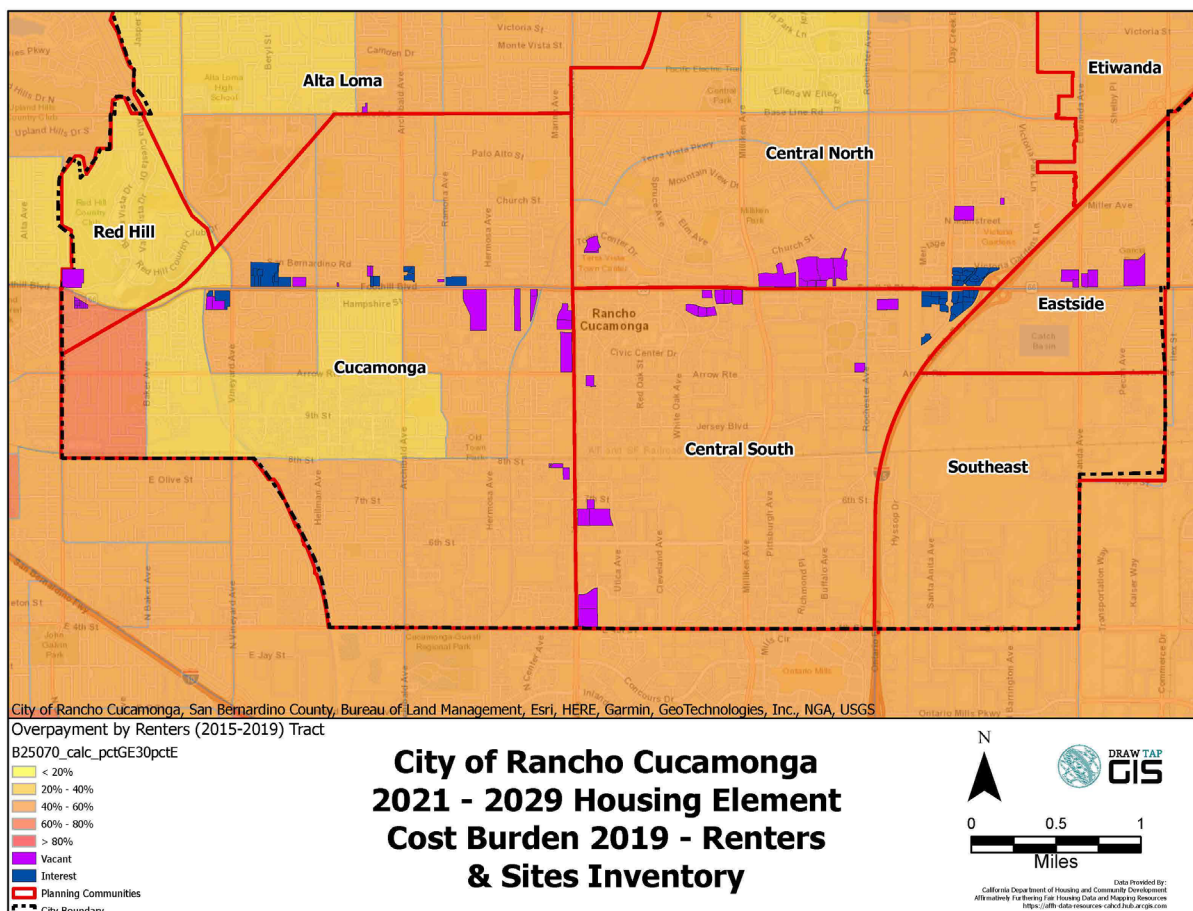


Table D-77: RHNA Units by Cost Burdened Households - Renter			
% Cost Burdened HHs	Lower Income RHNA	Above Moderate Income RHNA	Total RHNA Units
< 20 %	0.0%	0.0%	0.0%
20% - 40%	0.0%	8.0%	1.3%
40% - 60%	100.0%	90.3%	98.4%
60% - 80%	0.0%	1.7%	0.3%
> 80%	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834
Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.			

Cost-burdened owner households, like cost-burdened renter households, are concentrated along and south of Foothill Boulevard in Red Hill, Cucamonga, Central North, Central South, and Eastside (Figure D-35). In these tracts, between 20 and 40 percent of owner households pay more than 30 percent of their income on housing costs. However, in the western parts of Cucamonga and northern eastside, cost-burdened owner concentration is lower (less than 20 percent of households) Since most of the RHNA sites are located along Foothill Boulevard, RHNA sites are split among tracts with less than 20 percent cost-burdened owners (61 percent of all RHNA) and between 20 and 40 percent of cost-burdened owners (29 percent) (Table D-78).

Figure D-35: RHNA Site Distribution by % Cost-Burdened Owner Households per Tract

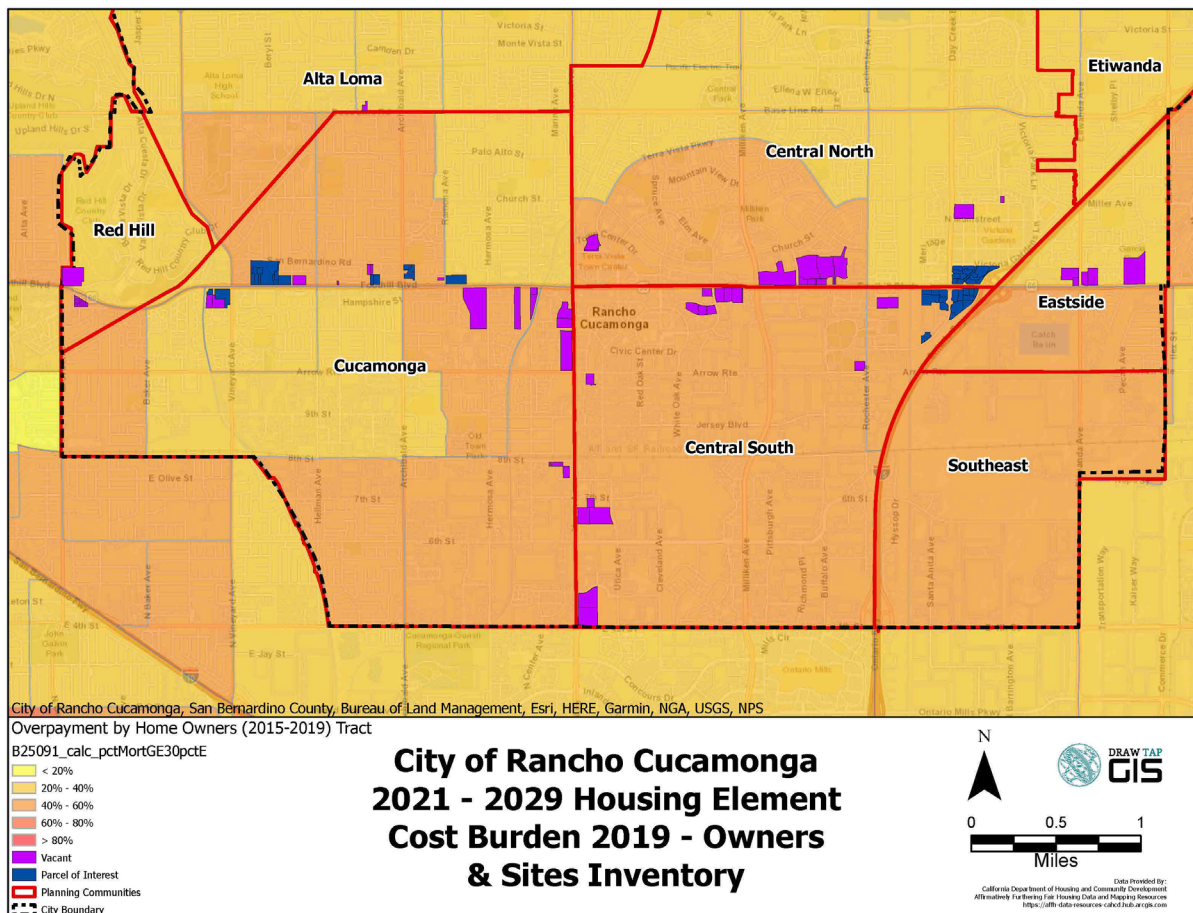


Table D-78: RHNA Units by Cost Burdened Households - Owner			
% Cost Burdened HHs	Lower Income RHNA	Above Moderate Income RHNA	Total RHNA Units
< 20 %	53.5%	99.0%	61.1%
20% - 40%	46.5%	1.0%	38.9%
40% - 60%	0.0%	0.0%	0.0%
60% - 80%	0.0%	0.0%	0.0%
> 80%	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834
Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.			

Table D-79 shows that the census tracts where RHNA sites are located with the highest concentration of cost-burdened renter and owner households are 071002110 and 071002117 in Central South. The City has identified sites with a capacity for 903 lower income units in this tract. The disproportionate housing cost needs in this tract, especially for renters, can be aided by the location and facilitation of lower income units in this tract.

Table D-79: RHNA Unit Distribution by % Cost Burdened Renter and Owner HH per Tract						
Community/Tract	# of Housing Units ¹	% CB Renter HH ²	% CB Owner HH ²	Low Income	Above Mod	Total RHNA
Alta Loma	2,379	41.1	22.6	--	8	8
6071002023	2,379	41.1	22.6	--	8	8
Central North	3,697	44.7	13.2	1,395	663	2,058
6071002034	1,577	43.4	12.0	728	--	728
6071002036	2,120	47.1	15.6	667	663	1,330
Central South	2,666	55.3	34.1	2,119	4	2,123
6071002110	1,669	54.1	28.8	1,216	4	1,220
6071002207	997	56.4	38.8	903	--	903
Cucamonga	11,238	56.4	17.5	1,472	358	1,830
6071002016	1,381	57.8	15.1	391	--	391
6071002027	2,302	59.6	15.4	123	9	132
6071002028	2,086	58.3	9.4	79	--	79
6071002103	1,889	54.4	14.8	181	--	181
6071002107	1,942	51.3	14.4	172	349	521
6071002110	1,638	54.1	28.8	526	--	526
Eastside	1,892	43.4	12.0	704	--	704
6071002034	1,892	43.4	12.0	704	--	704
Red Hill	2,884	61.5	16.2	--	111	111
6071000812	1,359	35.5	11.0	--	91	91
6071002101	1,525	64.1	16.8	--	20	20
Total	24,756	--	--	5,690	1,144	6,834
<p>1. The number of housing units for the CPAs the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.</p> <p>2. Percent cost burdened households for CPAs represents the average for the tracts within the community where there are RHNA units.</p>						

Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). According to the 2018 San Bernardino County Community Indicators Report, lack of affordable rental housing can lead to crowding and household stress. Less affordable rental housing also restricts the ability of renters to save for a down payment on a home, limiting their ability to become homeowners. Ultimately, a shortage of affordable housing for renters can perpetuate and exacerbate a cycle of poverty. Median rents in the Riverside-San Bernardino metro area increased approximately 5% in one year:

- The hourly wage needed to afford a median-priced one bedroom apartment was \$19.29 in 2018, compared to \$18.40 in 2017. This housing wage is equivalent to an annual income of \$40,120.
- Since 2014, one-, two- and three-bedroom rents rose 14%, 12%, and 11%, respectively. Meanwhile, minimum wage rose 38%.
- The Riverside-San Bernardino metro area has the least expensive rental housing in the Southern California region, but it has higher prices than some peer regions outside of

California (Phoenix and Las Vegas).

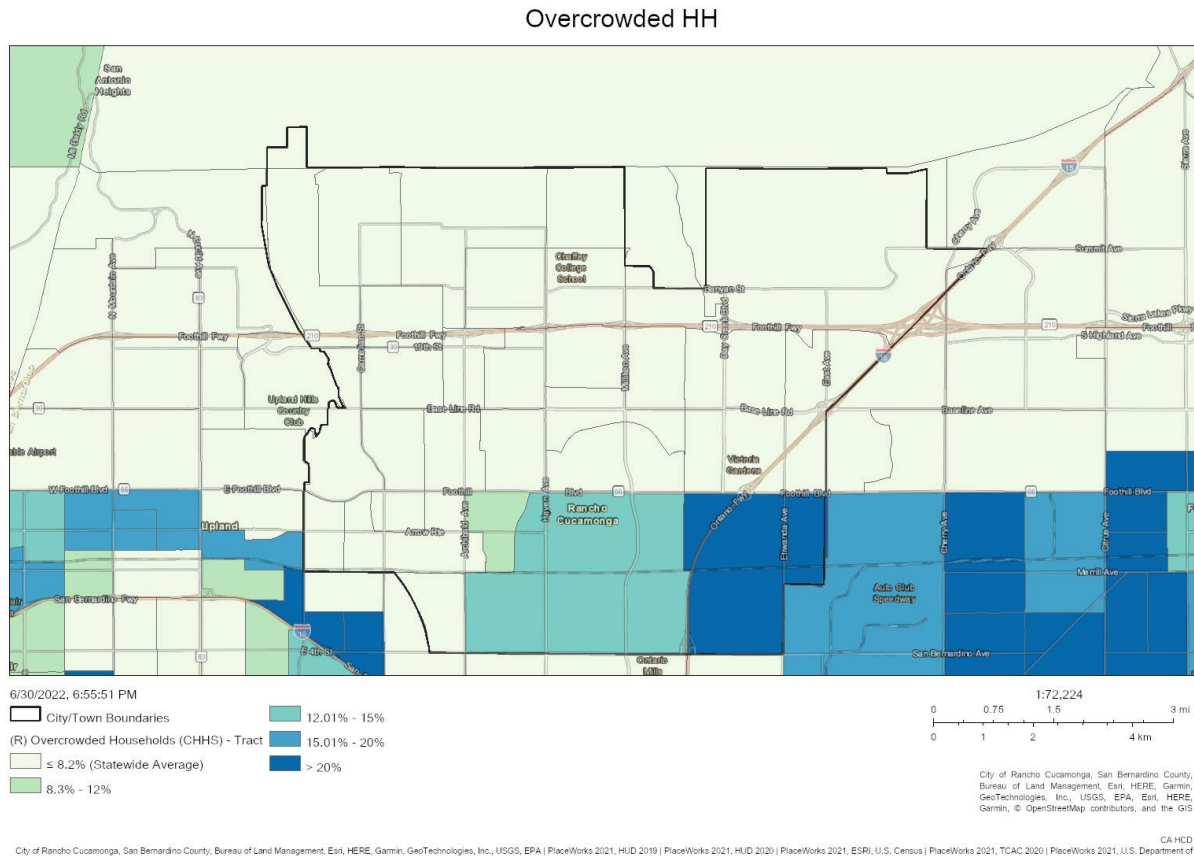
- On average, median monthly rent for a one-bedroom apartment (\$1,003) is not affordable to many lower wage occupations, including retail salespersons, home health aides, and transportation and materials moving occupations.
- The graduated increases in the California minimum wage are having a positive impact on what a minimum wage-earning household can afford to pay monthly in rent, rising from \$416 per month at \$8 per hour in 2014 to \$572 per month at \$11 per hour in 2018. To further close the gap between median rents and wages, the future graduated increases in the minimum wage (up to \$15.00 per hour in 2023) must outpace rental market cost increases.

The 2010 Census reported that over three percent of Rancho Cucamonga households lived in overcrowded conditions (Table D-80). Overcrowding disproportionately affected renters (6 percent of renters versus just 2 percent of owners); indicating overcrowding may be the result of an inadequate supply of larger sized rental units. The 2014-2018 ACS reported that overcrowding increased to over 4 percent of all households. Similarly, renter-households were more prone to overcrowding (8 percent) compared to owner-households (2 percent).

Table D-80: Overcrowded Housing Units						
Overcrowding	Owner Households		Renter Households		Total Households	
	Number	% of Owners	Number	% of Renters	Number	% of Total
2010						
Total Overcrowded (>1.0 persons/room)	710	1.9%	1,028	5.9%	1,738	3.2%
Severely Overcrowded (>1.5 persons/room)	103	0.3%	192	1.1%	295	0.5%
2018						
Total Overcrowded (>1.0 persons/room)	826	2.4%	1,688	7.9%	2,514	4.5%
Severely Overcrowded (>1.5 persons/room)	169	0.5%	531	2.5%	700	1.3%
Sources: Census, 2010. 2014-2018 ACS.						

According to Figure D-36, most of the City's census tracts north of Foothill Boulevard have lower overcrowded households than the statewide average overcrowding rate (8.2 percent) Households south of Foothill Boulevard and east of Haven Ave have higher overcrowding rates. Overcrowding rates are highest in east Central South and Eastside.

Figure D-36: Overcrowded Households



Sites Inventory

The distribution of sites does not exacerbate conditions and provides units of different income levels throughout the City. As show in Figure D-37, units are distributed across the entirety of Foothill Boulevard, where overcrowding rates range from less than 8.2 percent in the west to between 15 and 20 percent in Central South and Eastside. The majority of the City's RHNA units (53 percent) are located in tracts with low overcrowding rates. However, more housing options are also necessary to relieve overcrowding rates in the east. About 38 percent of RHNA units are located in the tracts with the highest concentration of overcrowding. Most of these units are also lower income units. Overcrowding often affects lower income households as they are forced to double-up to afford housing costs or can only afford smaller homes that lead to overcrowding.

The City's entitled projects, the Resort, Victoria Gardens and Etiwanda Heights, are all located in census tracts with 12 percent or less overcrowded households, providing 2,000 moderate income units to tracts with 12 percent or less and 3,085 above moderate income units to less than 8.2 percent (not pictured).

Figure D-37: RHNA Site Distribution by % Overcrowded Households per Tract

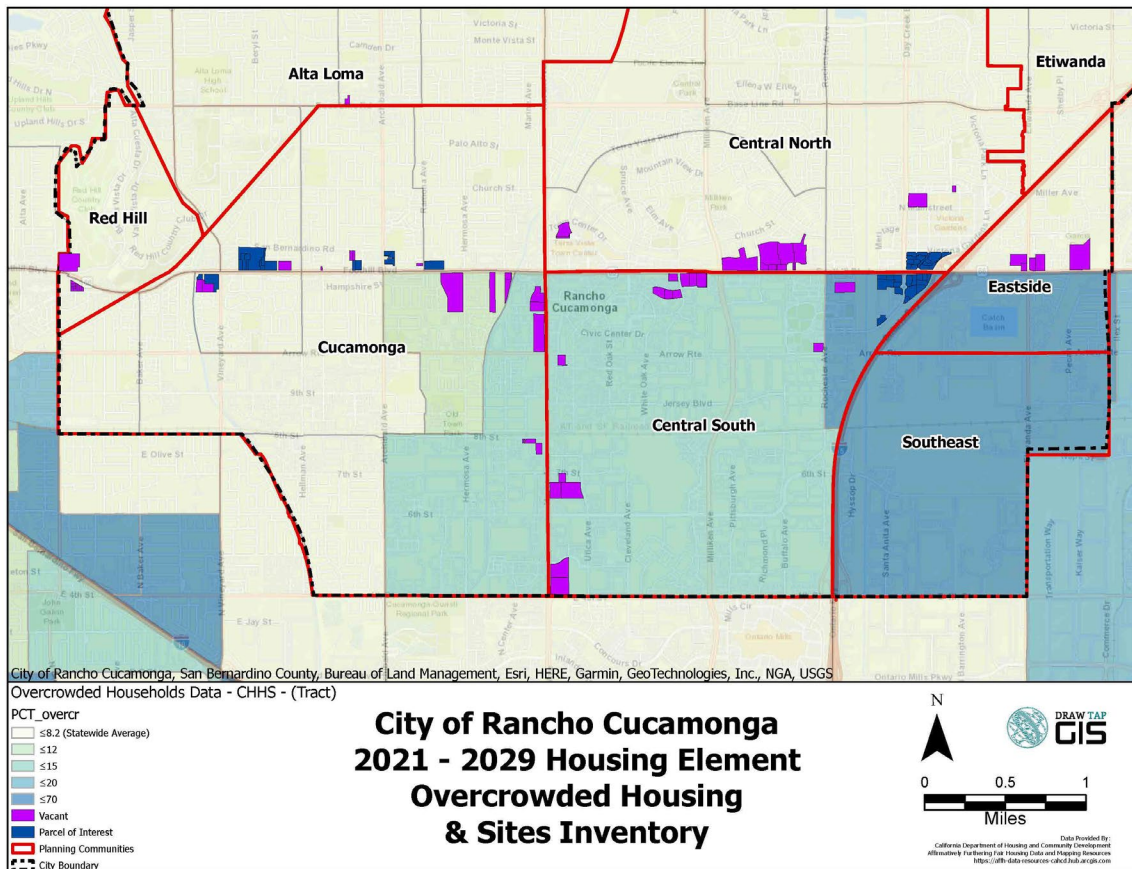


Table D-81: RHNA Units by % Overcrowded Households			
% Overcrowded HHs	Lower Income RHNA	Above Moderate Income RHNA	Total RHNA Units
≤ 8.2 (Statewide Average)	50.5%	69.1%	53.6%
8.2- 12%	3.0%	30.5%	7.6%
12.01-15%	30.6%	0.3%	25.5%
15.01- 20%	15.9%	0.0%	13.2%
>20%	0.0%	0.0%	0.0%
Total Units	5,690	1,144	6,834
Note: Moderate income RHNA units are being satisfied with entitled/pipelined projects.			

Table D-82 below shows that the lower income RHNA units with the highest concentration of overcrowding are located in tract 6071002207 in Central South . This tract also had a concentration of cost-burdened renters and LMI population.

Table D-82: RHNA Unit Distribution by % Overcrowded HH per Tract					
Community/Tract	# of Housing Units ¹	% Overcrowded HH	Low Income	Above Mod	Total RHNA
Alta Loma	2,379	3.6	--	8	8
6071002023	2,379	3.6	--	8	8
Central North	3,697	4.7	1,395	663	2,058
6071002034	1,577	4.0	728	--	728
6071002036	2,120	5.9	667	663	1,330
Central South	2,666	16.6	2,119	4	2,123
6071002110	1,669	12.0	1,216	4	1,220
6071002207	997	20.7	903	--	903
Cucamonga	11,238	7.3	1,472	358	1,830
6071002016	1,381	4.5	391	--	391
6071002027	2,302	5.6	123	9	132
6071002028	2,086	1.9	79	--	79
6071002103	1,889	7.0	181	--	181
6071002107	1,942	10.9	172	349	521
6071002110	1,638	12.0	526	--	526
Eastside	1,892	4.0	704	--	704
6071002034	1,892	4.0	704	--	704
Red Hill	2,884	2.5	--	111	111
6071000812	1,359	1.6	--	91	91
6071002101	1,525	2.5	--	20	20
Total	24,756	--	5,690	1,144	6,834
<p>1. The number of housing units for CPAs represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.</p> <p>2. Percent overcrowded households for CPAs represent the average percent overcrowding for the tracts within the CPA with sites.</p>					

Substandard Conditions

The general definition of a substandard unit is a unit that does not meet the Federal Housing Quality Standards of the Section 8 Rental Assistance Program and/or the City of Rancho Cucamonga's Development Code. While it is not possible to determine the number of units that meet such criteria, the number of units may be estimated by evaluating specific factors that indicate a unit is substandard. Specifically, the ACS identified incidences of substandard factors, including incomplete plumbing, the lack of complete kitchen facilities, and the lack of available telephone services. Approximately 0.3 percent of households lacked complete plumbing facilities, 0.7 percent lacked complete kitchen facilities, and 1.2 percent had no telephone service available (Table D-83). However, in today's technology, many households no longer subscribe to landline telephone services. Therefore, this is not necessarily an accurate reflection of housing conditions.

Table D-83: Incidence of Substandard Units						
Factor Type	Owner	% Owner-Occupied Units	Renter	% Renter-Occupied Units	Total	% Occupied Units
Lacking Complete Plumbing Facilities	17	0.05%	141	0.65%	158	0.30%
Lacking Complete Kitchen Facilities	60	0.17%	352	1.63%	412	0.70%
No Telephone Service Available	124	0.36%	442	2.05%	694	1.20%
Source: 2014-2018 ACS.						

Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs.

Nearly 60 percent of the 58,649 housing units in Rancho Cucamonga were built prior to 1990, making the majority of these units at least 30 years old (Table D-84). The vast majority of these units were built during the 1970s and 1980s, potentially requiring minor repairs. Units older than 50 years comprised about 9.7 percent of the housing stock; these units may require moderate to substantial repairs. Less than two percent of units are older than 70 years; therefore, few housing units in Rancho Cucamonga are likely to have exceeded their useful life. The City's Code Enforcement division estimates that five percent of the City's housing stock requires substantial improvement or replacement. Historic preservation programs, Code Enforcement activity, and CDBG programs are aimed at maintaining older housing stock in residential areas.

Table D-84: Age of Housing Stock		
Year Structure Built	Number	Percent
2014 or Later	639	1.1%
2010 to 2013	1,610	2.7%
2000 to 2009	12,548	21.4%
1990 to 1999	8,853	15.1%
1980 to 1989	16,693	28.5%
1960 to 1979	15,637	26.7%
1940 to 1959	2,180	3.7%
1939 or earlier	489	0.8%
Total	58,649	100.0%
Source: 2014-2018 ACS.		

Displacement Risk

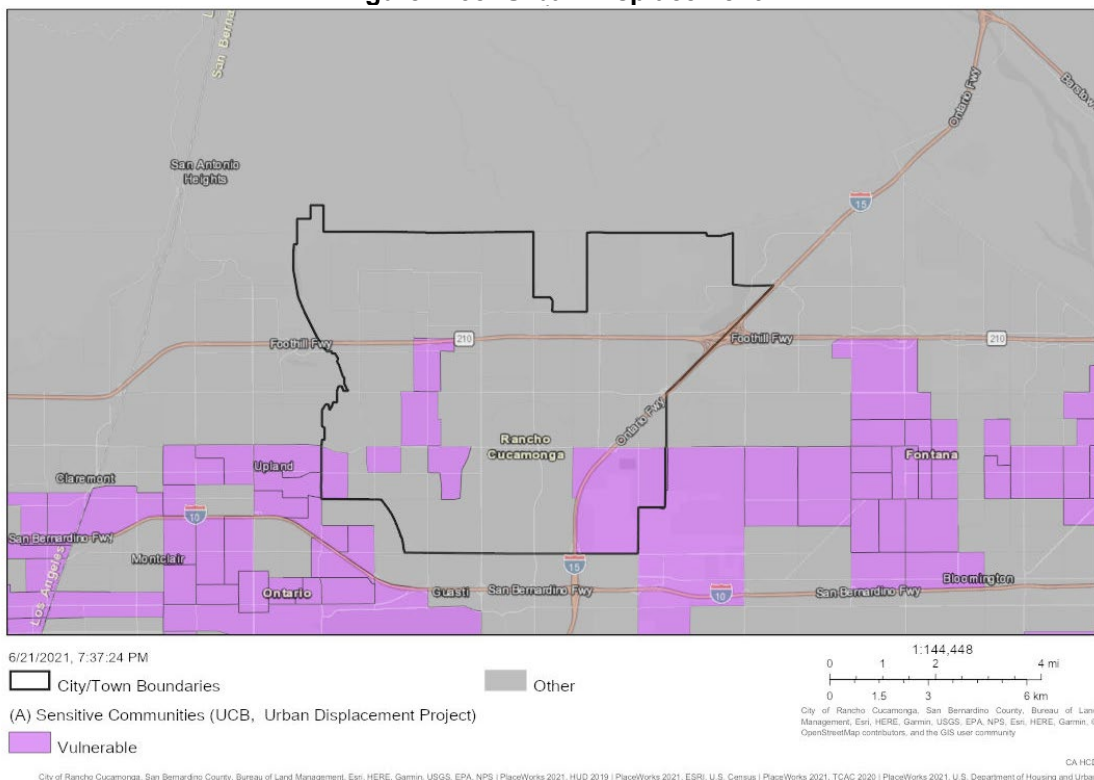
HCD defines sensitive communities as “communities [that] currently have populations vulnerable to displacement in the event of increased development or drastic shifts in housing cost.” The following characteristics define a vulnerable community:

- The share of very low income residents is above 20 percent; and
- The tract meets two of the following criteria:
 - Share of renters is above 40 percent,
 - Share of people of color is above 50 percent,

- Share of very low-income households (50 percent AMI or below) that are severely rent burdened households is above the county median,
- They or areas in close proximity have been experiencing displacement pressures (percent change in rent above County median for rent increases), or
- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap).

Figure D-38 identifies six census tracts that are considered to be vulnerable to urban displacement. These communities are areas that have a higher concentration of low- and moderate-income persons (Figure D-22) and higher housing overpayment by renters (Figure D-32).

Figure D-38: Urban Displacement



D.3.6 Other Relevant Factors

Lending Practices

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the recent lending/credit crisis. In the past, credit market distortions and other activities such as “redlining” were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

Table D-85 summarizes home purchase and improvement loan applications in Rancho Cucamonga for 2017. Under the Home Mortgage Disclosure Act (HDMA), lending institutions are required to disclose information on the disposition of loan applications along with the income, gender, and race of loan applicants. In 2017, there were a total of 8,943 loan applications within the City of Rancho Cucamonga, with an overall approval rate of 63 percent. The majority of applications were for refinance, which had the highest denial rate at 17 percent. Applications for conventional purchase loans had an approval rate of 76 percent. Government backed loans had a slightly lower approval rate of 73 percent.

Table D-85: Home Purchase and Improvement Loan Applications, 2017				
Loan Type	Total Applications	Approved	Denied	Other
Conventional Purchase	2,576	76%	9%	15%
Government-Backed Purchase	375	73%	9%	18%
Home Improvement	781	57%	11%	19%
Refinance	5,211	57%	17%	26%
Total	8,943	63%	14%	22%

Foreclosures

Foreclosure occurs when homeowners fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current or if the homeowner sells their home and pays the mortgage off. However, if regular payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowner must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

In the late-2000s the number of foreclosed homes in California hit an all-time high. The problem was so severe in its consequences that numerous factors have been attributed for the high incidence of foreclosure, including but not limited to abnormally high housing prices in the early part of the decade, the origination of sub-prime loans to unqualified buyers, the economic recession and job losses. This confluence of negative economic incidents left most housing markets in the United States in severe decline with historically high rates of foreclosure. Property values declined significantly—in some cases to pre-2000 levels.

Southern California and San Bernardino County, in particular, were characterized by a high percentage of foreclosed homes as many homeowners were unable to keep up with payments. The high foreclosure rate prompted Congress to create the Neighborhood Stabilization Program (NSP), which is administered by the U.S. Department of Housing and Urban Development (HUD) to purchase abandoned and foreclosed properties in an effort to stabilize local housing markets that have been targeted for their high risk of foreclosure. The NSP provided grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The program was authorized under Title III of the Housing and Economic Recovery Act of 2008.

Environmental Justice Communities

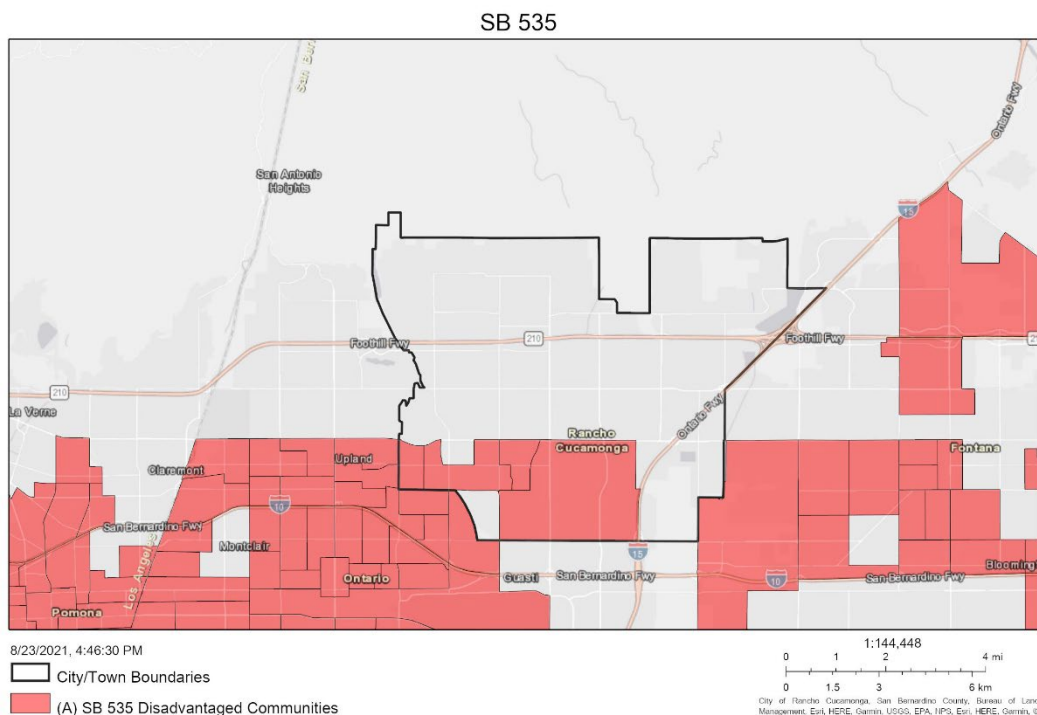
Disadvantaged communities in California are specifically targeted for investment of proceeds from the State's cap-and-trade program. Known as California Climate Investments (CCI), these funds are aimed at improving public health, quality of life and economic opportunity in California's most burdened communities at the same time they're reducing pollution that causes climate change.

Any jurisdiction can choose to include policies focused on environmental justice (EJ) in their General Plan, but an EJ Element is required under state law for any city or county that includes disadvantaged communities. For the purposes of environmental justice, a disadvantaged community is defined as, "An area identified by the California Environmental Protection Agency (CalEPA) pursuant to Section 39711 of the Health and Safety Code or an area that is a low-income area that is disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation."

Senate Bill 535 defines disadvantaged communities as the top 25% scoring areas from CalEnviroScreen. Assembly Bill 1550 defines low-income communities using census data, statewide median income data, and state Department of Housing and Community Development income limits. As shown below (Figure D-39) five census tracts meet one or both of the definitions.

Based on the pollution data for Rancho Cucamonga, the southern portion of the city is disproportionately affected by environmental pollution. In particular, impacts from ozone pollution affect the majority of the residents in these areas closest to major highways.

Figure D-39: Disadvantaged Communities



Safety

Crime impacts both real and perceived safety. It can also negatively affect investment in a community if a neighborhood is considered unsafe. Beginning in FY 2010, the total number of

complaints made to HUD and state agencies based on coercion, intimidation, threats, interference, or retaliation related to housing, totaled 1,478 before peaking at 1,913 complaints in FY 2012 and did not return to pre-2010 levels until 2016. While the data does not indicate the reason for this spike in complaints based on coercion, intimidation, threats, interference, and retaliation, the data does suggest that discrimination most closely associated with hate crimes may be on the rise in housing discrimination, as this category of complaint still represents 17.8 percent of all complaints filed for FY 2017.

According to the 2018 San Bernardino County Community Indicators Report, the overall crime rate in San Bernardino County decreased:

- The property crime rate decreased 6% between 2016 and 2017 and the violent crime rate decreased 3% during the same one-year period.
- Because property crimes account for most crime, the overall crime rate decreased 6% between 2016 and 2017.
- The crime rate in San Bernardino County is in the middle among neighboring counties compared and lower than the state.
- Due in part to a change in crime categorization, San Bernardino County witnessed a 7% drop in the property crime rate since 2014, when California voters passed Proposition 47, which reduced some nonviolent, nonserious crimes to misdemeanors.

Veterans

Veterans from all eras reside in San Bernardino County, with needs ranging from aging and adult services to children's services, and from transitional assistance to public health. Strengthening support networks for veterans and their families may reduce the long-term individual and societal impacts of war. Financial benefits obtained for veterans results in local spending, job creation, and tax revenue. According to the 2018 San Bernardino County Community Indicators Report, similar to trends nationwide, the number of veterans living in San Bernardino County is declining:

- In 2017, approximately 4.6% of San Bernardino County's population was comprised of veterans.
- Between 2017 and 2045, the veteran population in San Bernardino County is projected to decline 33%, from an estimated 100,000 to 67,000. This is a slower decline than statewide, which anticipates a 49% decline.
- Most San Bernardino County veterans are Gulf War vets (38%), followed by Vietnam era vets (35%). • Women comprise 9% of the total veteran population in San Bernardino County.

The housing needs of veterans in the City and the region, even with a declining number of veterans, is still needing improvements, especially with homeless veterans. Data from the Homeless Management Information System (HMIS) reveal the following results for homeless veterans in San Bernardino County:

- In the two-year period between November 2016 and November 2018, a total of 403 veterans were housed.
- Over this same period, the number of homeless veterans fluctuated from a low of 34 in March 2017 to a high of 88 in June of 2017; the two-year average was 67.
- The count contracts and expands as homeless veterans are housed and new homeless veterans are identified. Consequently, over this period, the trend in the number of homeless veterans has remained steady.

D.3.7 Summary of Fair Housing Issues

Findings from 2020 Analysis of Impediments to Fair Housing Choice

According to the 2020 Analysis of Impediments to Fair Housing Choice, the City's fair housing service provider receives a majority (62 percent) of its fair housing discrimination complaints on the basis of disability. Throughout the region, the state, and nationally, disability-related complaints are the leading basis of discrimination cited by residents, accounting for approximately two-thirds of all complaints, demonstrating a lack of understanding and sensitivity of the fair housing rights of persons with disabilities. Persons with disabilities may have difficulties requesting reasonable modifications or accommodations or knowing their rights when it comes to fair housing.

Summary of Additional Fair Housing Concerns

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

- Concentrations of minorities
- Concentrations of renter households with housing overpayment
- Concentration of areas at risk for displacement

D.4 Sites Inventory Summary

In combination with the City's vision for areas of significant change outlined in the General Plan, one of the criteria for sites selection was location along a corridor, especially Foothill Boulevard and Haven Ave. As a result, most sites are located along these two corridors (**Figure D-7** and **Figure D-8**) and are thus concentrated mostly in Cucamonga CPA, Central North, and Central South. Table D-86 shows that most RHNA units are distributed in Central North (30 percent), Central South (31 percent), and Cucamonga (26 percent). Lower income RHNA units are also concentrated among these three CPAs, but 37 percent of units are concentrated in Central South. By contrast, Above Moderate units are concentrated in Central North (58 percent of units).

An important trend identified throughout the analysis is that tracts south of Foothill Boulevard- in Red Hill, Cucamonga, Central North, and Eastside- often had the highest concentration of minorities, persons with disabilities, and lower income populations. While the City identified 63 percent of its lower income units in these CPAs, it also identified 41 percent of its above moderate income units in these sites. The City's approach follows the vision of creating communities with diverse housing types with accessibility and connectivity. The City will mitigate concentrations of special needs communities and disparities to access through targeted investment in focus areas outlined in the General Plan. The focus areas are identified based on where public support for, and potential value of, significant near-term change is particularly high. Chapter 2, Focus Areas, in Volume 2 of the General, provides fundamental priorities for strategic implementation of key areas of moderate and significant change. These key areas are specific parts of the city where the potential value of coordinated private and public investment is especially high, and near-term improvement is supported by a broad cross section of the community.

Six of the eight focus areas identified in the General Plan are south of Foothill Boulevard and RHNA units located in Red Hill, Cucamonga, Central South, and Eastside are near or within these focus areas. Thus, the site selection complements the near-term General Plan vision to create diverse and connected communities with access to amenities and transit. In addition to the place-based strategies, the City's has formulated an AFFH Plan with meaningful actions to improve conditions, increase housing mobility, create new opportunities in higher opportunity areas and increase fair housing outreach and enforcement efforts.

Table D-86: RHNA Unit Distribution by Per Tract

Community/Tract	# of Housing Units	Total RHNA		Low Income		Above Mod		% Minority Po	% Persons with Disab	% LMI	Resource Category	% CB Renter HH	% CB Owner HH	At-Risk of Disp.
		#	%	#	%	#	%							
Alta Loma	2,379	8	0.1	--	0.0	8	0.7							
6071002023	2,379	8	0.1	--	0.0	8	0.7	58.5	12.5	49.2	Highest	41.1	22.6	Yes
Central North	3,697	2,058	30.1	1,395	24.5	663	58.0							
6071002034	1,577	728	10.7	728	12.8	--	0.0	74.3	4.6	14.3	Highest	43.4	12.0	
6071002036	2,120	1,330	19.5	667	11.7	663	58.0	72.0	4.7	31.2	Highest	47.1	15.6	
Central South	2,666	2,123	31.1	2,119	37.2	4	0.3							
6071002110	1,669	1,220	17.9	1,216	21.4	4	0.3	75.8	6.0	47.0	Moderate	54.1	28.8	
6071002207	997	903	13.2	903	15.9	--	0.0	83.4	11.2	56.9	Moderate	56.4	38.8	Yes
Cucamonga	11,238	1,830	26.8	1,472	25.9	358	31.3							
6071002016	1,381	391	5.7	391	6.9	--	0.0	55.7	12.8	25.4	High	57.8	15.1	
6071002027	2,302	132	1.9	123	2.2	9	0.8	61.1	10.5	42.9	High	59.6	15.4	Yes
6071002028	2,086	79	1.2	79	1.4	--	0.0	71.2	11.1	35.1	High	58.3	9.4	
6071002103	1,889	181	2.6	181	3.2	--	0.0	73.1	9.0	47.6	Moderate	54.4	14.8	Yes
6071002107	1,942	521	7.6	172	3.0	349	30.5	74.4	8.4	54.9	Moderate	51.3	14.4	Yes
6071002110	1,638	526	7.7	526	9.2	--	0.0	75.8	6.0	47.0	Moderate	54.1	28.8	
Eastside	1,892	704	10.3	704	12.4	--	0.0							
6071002034	1,892	704	10.3	704	12.4	--	0.0	74.4	4.6	12.9	Highest	43.4	12.0	
Red Hill	2,884	111	1.6	--	0.0	111	9.7							
6071000812	1,359	91	1.3	--	0.0	91	8.0	39.6	13.7	30.8	Highest	35.5	11.0	
6071002101	1,525	20	0.3	--	0.0	20	1.7	79.2	11.7	59.2	Low	64.1	16.8	Yes
Total	24,756	6,834	100.0	5,690	100.0	1,144	100.0							
1. The number of housing units for the community represents the sum of the of housing units in the tracts that have potential RHNA sites. For example, Alta Loma is made up of more than one tract but only tract 6071002023 has potential RHNA units. This methodology is useful to analyze the impact of the RHNA units on the existing tracts.														

D.5 Identification and Prioritization of Contributing Factors

Table D-87 below shows a Summary Issues and Identification and Prioritization of Contributing Factors based on the analysis presented above. Meaningful actions to address these issues are described in detail in the Housing Element's Program Section.

Table D-87: Summary Issues and Identification and Prioritization of Contributing Factors			
Issue/Justification	Contributing Factor	Priority	Program
Fair Housing Enforcement and Outreach Capacity With the high number of fair housing complaints filed on the basis of disability, residents in the City may need additional information on their fair housing rights. Increased fair housing enforcement and education for landlords as well as education and information available for all residents is needed. <i>Due to limited funding, the City cannot substantially increase the resources for fair housing. However, the City will work ensuring the effectiveness of outreach efforts. For this reason the City is prioritizing outreach and education, both to residents and realtors, with an emphasis on evidence of effective outreach.</i> <i>As part of its efforts to promote fair housing information and resources to the community, the City is also placing a high priority on using a variety of inputs of media.</i>	Lack of a variety of inputs media (e.g., meetings, surveys, interviews)	High	18
	Lack of local private fair housing outreach and enforcement	High	18
	Lack of resources for fair housing agencies and organizations	Low	
	Lack of state or local fair housing laws to support strong enforcement	Low	
Segregation and Integration \ The analysis found a concentration of minority households in a few census tracts in the southern part of the City. These tracts also had a higher concentration of single-female headed households with children and low to	Lack of private investments	High	10

<p>moderate resources compared to other census tracts in the City. These tracts were also found to have higher environmental burdens. These households need increased access to affordable housing and improved infrastructure and public facilities.</p> <p><i>The City is placing a high priority on housing mobility strategies to facilitate the movement of persons from areas with high concentration of special needs population to other high resource areas and on facilitating affordable housing production. Actions include engaging with market-rate developers to include affordable units by sharing information regarding incentives and partnership opportunities. The City will also implement the new form-based General Plan which directs development in areas of “moderate” and “significant change” mostly concentrated along the Foothill Corridor where the City may prioritize staff and financial resources or actively encourage new private development and public improvements.</i></p> <p><i>The City is also placing a high priority on Place-Based strategies to improve the conditions of southern neighborhoods with a concentration of minorities and residents with special needs. This includes implementing the policies in the Environmental Justice Strategy of the General Plan. The key first step is continuing to improve access to City processes and decision making. One such way is by siting institutional satellite offices in the community as may be necessary to ensure equitable access (LC-2.4). The City will work to improve the ease of participation by the community. The Environmental Justice Strategy also includes the goal to prioritize development appropriate to the needs of disadvantaged communities, particularly south of Foothill Boulevard. In addition, the EJ Strategy specifies that for projects five acres or larger, require that diverse housing types be provided and intermixed rather than segregated by dwelling type (LC-4.4). This will avoid the concentration of housing types in existing neighborhoods.</i></p>	Lack of public investments	High	1
	Location and type of affordable housing	High	1,17,
	Land use and zoning laws	High	1,17
	Limited access to planning and decision-making	High	EJ Strategy Implementation
	Private discrimination	Low	

<p>Disproportionate Housing Needs, Including Displacement Risks</p> <p>There are Census tracts in the City are at risk of displacement as a high portion of their renters experience cost burdens and gross rents continue to increase. Cost burdened renter households are prevalent throughout most of the City while cost burdened owner households are concentrated in the southern parts of Rancho, specifically in Central South and Eastside and tracts adjacent to Foothill Boulevard. Overcrowded households are also concentrated in Central South and Eastside. Census tracts at risk of displacement are few and are scattered in Cucamonga along and in Southeast. However, southeast is mostly industrial so the focus should be on Cucamonga residents.</p> <p>Many issues affect housing needs- constraints to production, lack of incentives for production, and the availability and preservation of affordable housing. Rancho Cucamonga is addressing these issues but higher priority is being given to preserving existing housing and incentivizing new housing production. The City will work to conserve mobile home parks and discourage the conversion of mobile home parks to other uses in order to maintain a valuable source of affordable housing. The City will also monitor the participation of all existing participants assisted through the Mobile Home Rental Assistance program.</p> <p>Because cost burden is related to housing availability, the City is placing a high priority on incentivizing and facilitating affordable housing production. Part of the strategy includes discussing incentives with market-rate developers to include affordable housing, to promote access to an equitable array of opportunities at a variety of price points.</p>	The availability of affordable units in a range of sizes	High	1, 8, 10
	Displacement of residents due to economic pressures	Low	
	Lack of private investments in specific neighborhoods	High	EJ Strategy Implementation
	Lack of protections for mobile home park residents	High	4

<p>Disparities in Access to Opportunity</p> <p>Disparities in access to opportunity are apparent north and south of Foothill Boulevard. Census tracts north of Foothill Boulevard are classified by TCAC as areas of high and highest resource while tracts south of Foothill are classified as moderate and low resources</p> <p><i>The Environmental Justice Strategy has identified making Foothill Boulevard a connector rather than a divider so that new development along the Foothill Corridor generates a high-quality pedestrian- and transit-oriented environment and a concentration of commercial and civic amenities and community gathering places for residents from all parts of the city. One way to achieve this is by placing a high priority on increasing public and private investments in the Focus Areas identified in the General Plan to increase access to opportunities throughout the City. There are four Focus Area (FA) in the southern portion of the City where residents experience disproportionate access to opportunities- that have been identified as targeted for public/private investments in the GP: Downtown Rancho Cucamonga (FA 1), Civic Center (FA2), HART District (FA3), and Cucamonga Town Center (FA5). Strategies for FA are two fold- increasing connectivity across the Foothill corridor (bikeable, walkable transit accessible) while promoting infill and mixed-use development to provide services and amenities as well. The General Plan includes some concrete actions like Improving Archibald “Main Street”, tactical and permanent improvements in façade and landscaping in FA5, and creating a Cucamonga Town Square on 9th Street as focal point for the Town Center. The City will prioritize the actions described in the GP in these areas to fulfill</i></p>	Lack of private investments in specific neighborhoods	High	GP Focus Area Investments
	Lack of public investments in specific neighborhoods, including services or amenities	High	GP Focus Area Investments
	Location and type of affordable housing	High	3

<p><i>the City's vision for the corridor and increase access to opportunities and resources to all</i></p> <p><i>The City is also placing a high priority on housing mobility strategies by addressing private discrimination in the rental market. The City will promote the use of Housing Choice Vouchers in areas of higher opportunity through outreach to residents and landlords. Specifically, the City will expand outreach and education on new State source of income protection (SB 329 and SB 229). Another action to promote housing mobility to areas of higher resources (in the case of Rancho- to northern parts of the City) by facilitating ADU construction in single-family neighborhoods.</i></p>	Private discrimination	High	6
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