

Housing in Nevada County

BOARD PRESENTATION

JANUARY 27, 2023

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Board Objectives 2022

Housing

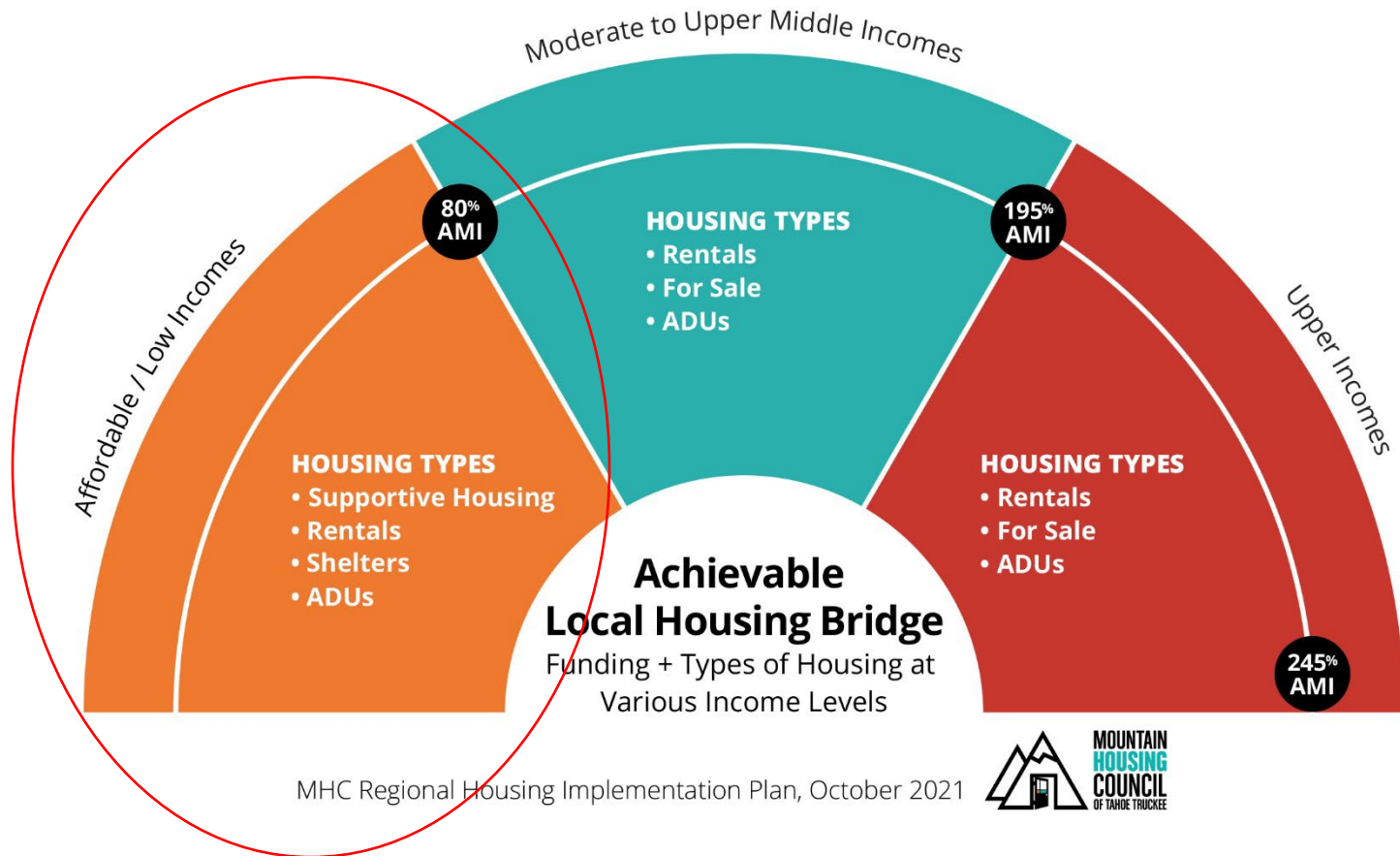
Coordinate with local jurisdictions, developers, and other partners to facilitate development of, and access, to affordable and workforce housing development.

Presentation Outline

- **Background:**
 - Housing Successes, Challenges and Works in Progress
 - CDA Planning update
- **Future Decisions and Initiatives**
 - CDA-Planning Department Update
 - Western Nevada County Regional Housing Trust Fund
- **Initiative Discussion/Recommendations**
 - Discussion on the Missing Middle
 - Truckee Tahoe Workforce Housing Agency (TTWHA JPA)
 - Workforce Housing Trust Fund
 - Establishing a Western Nevada County JPA

“Affordable Housing”

Up to 80% of Area Median Income



1-person Household
80% AMI: \$55,100
120% AMI: \$82,650

4-person Household
80% AMI: \$78,700
120% AMI: \$118,100

Housing Successes

- Western Nevada County Regional Housing Trust Fund created
- Lone Oak Senior Housing completed- County
- Brunswick Commons completed- GV
- Cashin's Field Complete- NC

Housing Challenges

- Cost of Construction
- Lack of affordable units
- Average rent- 2 bedroom: \$2,028/mo
- Wage needed to make rent: \$39.01/hr
- Citation: [Out of Reach: | National Low Income Housing Coalition \(nlihc.org\)](https://www.nlihc.org/)



Current Housing Project Overview



Active Projects

- Empire Mine Courtyard (Coach N Four)- GV
- Ranch House- County
- Lone Oak Phase II- County
- Pacific Crest Commons- Truckee
- Cameo Drive Apartments- County

Affordable Housing Built

Brunswick Commons

- 41 units for homeless or at risk of homelessness
 - 12 units of permanent supportive housing

Cashin's Field

- 51 units of workforce housing

Empire Mine Courtyard

- 22 units of affordable permanent housing for households experiencing homelessness

Lone Oak Phase I

- 31 units of affordable senior housing



Permanent Supportive Housing Projects

Brunswick Commons

- 12 unit of permanent supportive housing for homeless or at-risk of homelessness

Ranch House

- Remodeling of a County owned property into 6 individual units of Permanent Supportive Housing

Pacific Crest Commons

- 10 unit of PSH
- Collaboration between RHA, Town of Truckee, Nevada County, and developer

Total PSH units: 28



Brunswick Commons

CDA- Planning Department Update



- **Housing Grant Implementation Efforts**

- LEAP Grant \$300,000- 2 projects
- REAP Grant: \$462,699- 4 projects

- **Regional Housing Needs Allocation (RHNA) 2019-2027: progress as of December 2021**

Grass Valley: 15.9% (118 of 743)

Nevada County: 18.0% (371 of 2062)

Nevada City: 47.4% (64 of 135)

Town of Truckee 71.0% (535 of 755)

Western Nevada County Regional Housing Trust Fund



Cashin's Field

Funded 2022/2023

- Homeless Services (\$155K PLHA)

Future

- Affordable Housing RFP currently open. (\$1,024,000)
- Future RFP for Owner Occupied Purchase/Construction (\$285K)
- Apply for matching funds in 2023 for PLHA reserves (approximately \$800K)

Affordable to Workforce Housing- Development Incentives

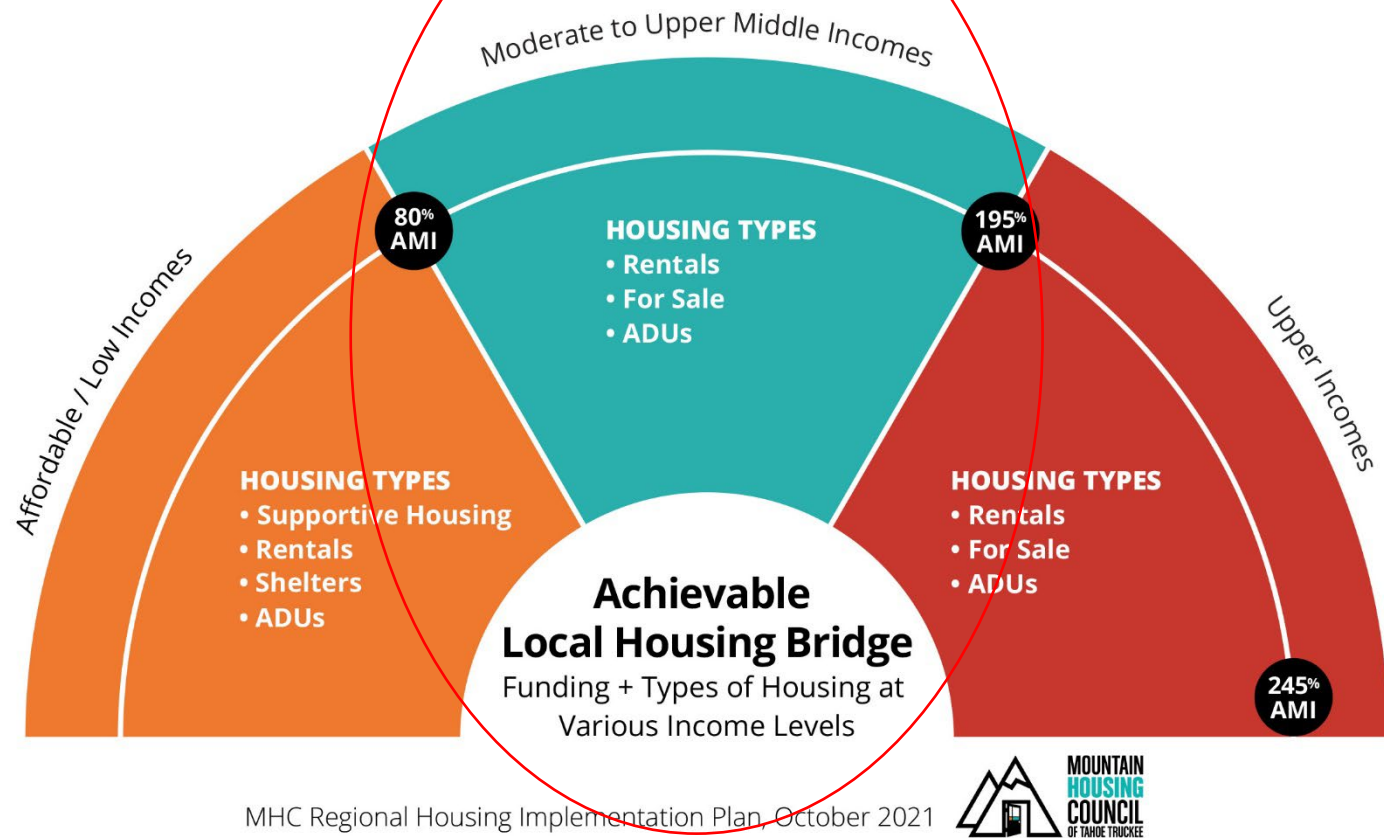
Below 80% Average Medium income	Over 80% Average Medium income
9% Tax Credits (up to 60% AMI)	No State/Federal Funding Programs Available
4% Tax Credits (up to 60% AMI)	
CDBG Disaster Recovery (up to 60% AMI)	
HOME First Time Home Buyer (80% AMI)	
CalHOME Owner Occupied Rehab (80% AMI)	
Housing Preservation Grant OOR (80% AMI)	

Serving Our Middle Income Workforce



The “Missing Middle”

80% – 120% Area Median Income



1-person Household
80% AMI: \$55,100
120% AMI: \$82,650

4-person Household
80% AMI: \$78,700
120% AMI: \$118,100

Nevada County Housing + Income Comparisons

	Grass Valley	Truckee
Median Home Price	\$360,000	\$638,600
Median Gross Rent	\$1,158	\$1,816
Median Household Income	\$44,906	\$103,772
Per Capita Income	\$32,575	\$59,141
Income required to qualify for Affordable Housing (80% AMI)	\$55,100	

1-person Household

80% AMI: \$55,100

120% AMI: \$82,650

4-person Household

80% AMI: \$78,700

120% AMI: \$118,100

**Data gathered from 2021 United States Census (2017 – 2021) + 2022 HCD Guidelines*

Discussion Break

Policy consideration:

- Discussion on Missing Middle Housing-County-Wide Policy Direction



The Truckee Tahoe Workforce Housing Agency

**Providing Housing Opportunities to
the Employees of our Seven Public
Member Agencies:**

Nevada County - Placer County - Tahoe Forest Hospital District
Tahoe Truckee Unified School District - Truckee Donner Public
Utility District - Truckee Tahoe Airport District - Town of Truckee



Truckee Tahoe Workforce Housing Agency

- Founded in 2020 to provide housing access and affordability to the employees of our member agencies
- Focused on serving the middle income workforce, 80%AMI+
- Supports ~2,300 community service professionals
- Funded through annual member fees (employee count calculation)
- New strategic plan and financial structure to achieve agency goals

How We Serve

Did you know **Nevada County** is a member of the Truckee Tahoe Workforce Housing Agency?

TTWHA helps you navigate housing in Truckee-Tahoe.



General
Housing Support



Home Purchase
Education + Assistance



Access to
Rental Homes



TRUCKEE TAHOE
Workforce Housing Agency

Reach out to TTWHA today: info@ttjpa.org
530-582-6593 | www.ttjpa.org

Need housing help?

July 2020 – Sept 2022	TTUSD	TFHD	PUD	TTAD	Nev	Placer	Town
Employee Concierge	37	84	8	7	6	5	6
Long-term Rental Program							
Placements	8	15	4				
Pipeline	4	10	1	1	3	1	3
Home Purchase Pathway							
Home Purchase: General		1		1			
Home Purchase: Hopkins	2	1					
Purchase Navigation: Landed	22	9	3	1	2	2	2
Purchase Navigation: Lender Pipeline		4		1			
TOTAL EMPLOYEES DIRECTLY ENGAGED / PLACED	73	124	16	11	11	8	11

Strategic Plan + Agency Expansion

Goal 1: Create Innovative Financial Tools to Support Workforce Housing Solutions

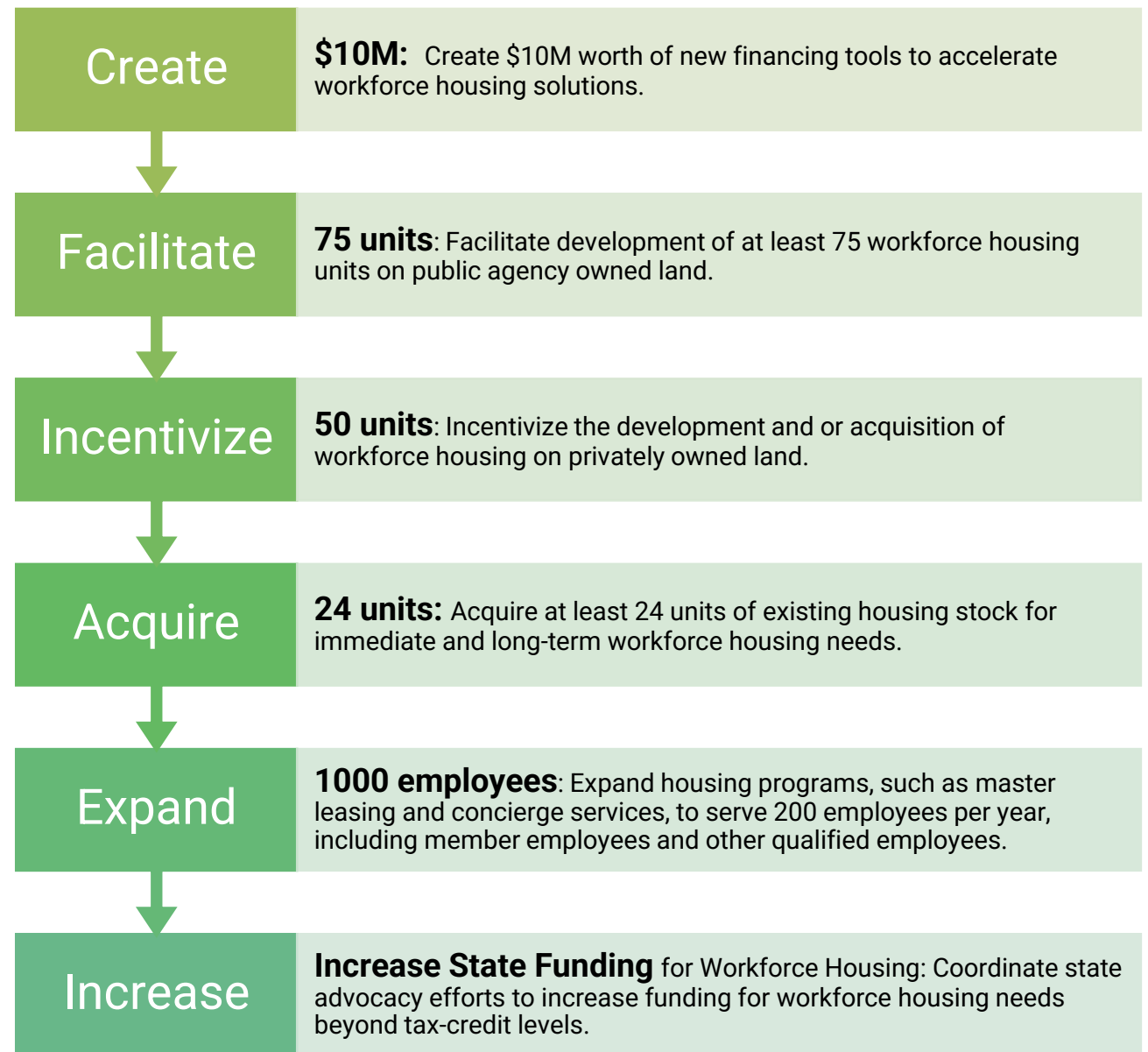
Goal 2: Facilitate Development of Workforce Housing on Publicly-owned Site

Goal 3: Acquire Existing Properties for Immediate and Long-term Workforce Housing Needs

Goal 4: Expand Housing Programs to Serve more of the Regional Workforce

Goal 5: Influence State Housing Legislation through Local Coordination

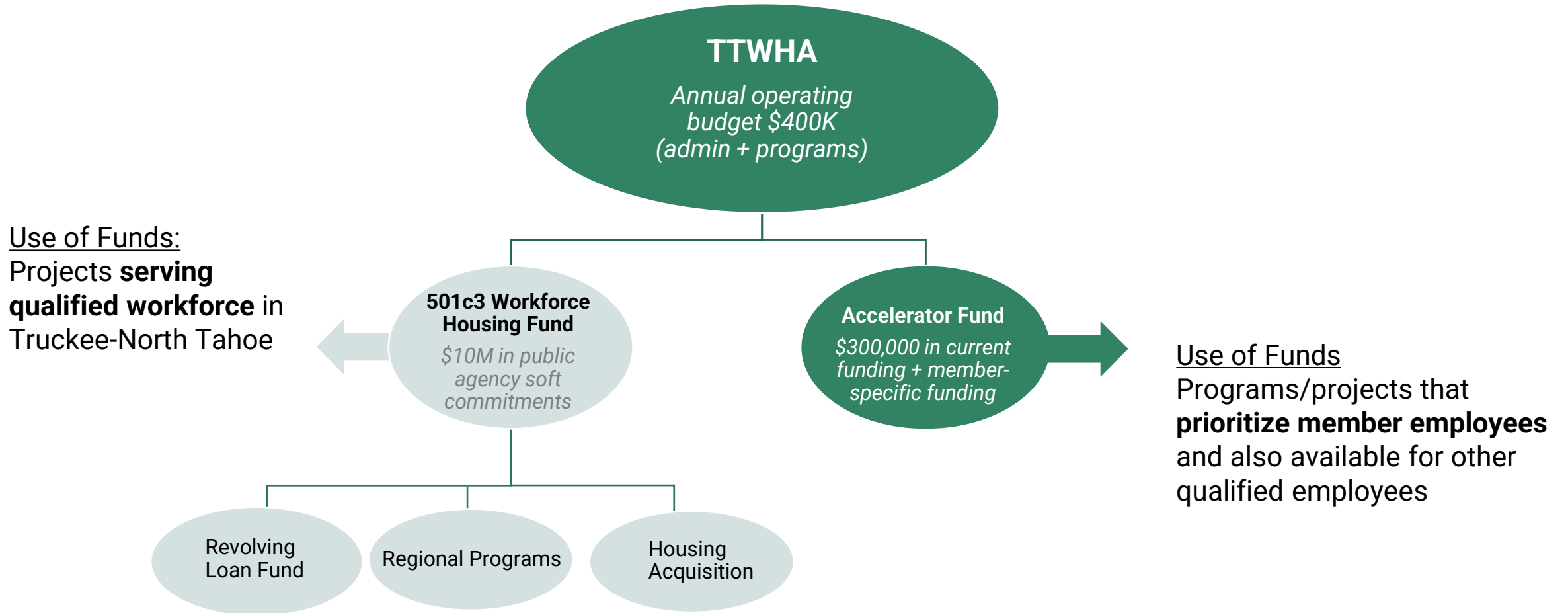
Strategic Plan + Agency Expansion



TTWHA Funding

2022-23 Member Contributions	
Tahoe Forest Hospital District	\$224,214
Tahoe Truckee Unified School District <i>Received \$10,302 Member Fee Reimbursement (\$89,827 paid)</i>	\$100,129
Placer County	\$26,713
Town of Truckee	\$21,715
Truckee Donner Public Utility District	\$14,132
Nevada County	\$7,928
Truckee Tahoe Airport District	\$5,170
Total 2022-23 Member Contributions	\$400,000

Strategic Plan – 501c3 Housing Trust Fund



Hobart Mills Workforce Housing Development Opportunity

- Located in unincorporated Nevada County
- Partnership between Nevada County, USFS, and TTWHA
- Utilize the USFS Land-lease model
- Proposed long-term housing could serve seasonal, USFS, <120% AMI workforce
- Work to date:
 - Partnership creation
 - Long-term housing solutions research + planning
 - Developer meetings
 - Phased development strategy
- Can utilize TTWHA Housing Trust Fund

Western County Housing Solutions to Serve the “Missing Middle” Workforce

Western County Housing Solutions

Long-term: Joint Powers Authority / Housing Fund

- Feasibility Study
- Staffing
- Funding

Short-term

- Unlock existing housing: Lease to Locals
- Home purchase education and navigation

Western County Housing Solutions

Joint Powers Authority Considerations

- Assessment of regional landscape / needs
- Timeline to create / launch
- Budget / staffing considerations
- Financial model for success
- JPA vs. 501c3 model
- Partnerships and the model needed to leverage them
- Build upon Western County Trust Fund / trust fund model

Discussion Break

Policy Considerations:

- Consider investment to WNCRHTF to boost match application amount.
- Discussion on Level of Support for TTWHA
- Consider initiatives to support Western County middle income workforce





Board Objectives 2023

Housing

Coordinate with local jurisdictions, developers, and other partners to facilitate development of, and access, to affordable and workforce housing development.