

2019



HOUSING OUR FUTURE

Truckee Meadows Regional Strategy
for Housing Affordability



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ACKNOWLEDGEMENTS

Housing Our Future, The Truckee Meadows Regional Strategy for Housing Affordability, was prepared in partnership with Enterprise Community Partners, Inc. on behalf of Truckee Meadows Healthy Communities (TMHC), Truckee Meadows Regional Planning Agency (TMRPA) and community stakeholders. Housing Our Future was created through an iterative process that included a variety of community engagement activities, including stakeholder interviews, community surveys and conversations, focus groups, feedback from the Planning Structure, and presentations to Regional Planning Governing Board, Regional Planning Commission, Reno and Sparks City Council and Washoe County Board of Commissioners.

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Public Staff and Community Leadership Working Groups

Acting in Community Together in Organizing Northern Nevada
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 Associated Builders and Contractors
 Bank of America
 Building and Construction Trades
 Chamber of Commerce
 Charles Schwab
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 City of Sparks
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 Community Health Alliance
 Community Services Agency

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 Food Bank of Northern NV
 HOME Consortium
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 Reno-Sparks Association of Realtors
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 Truckee Meadows Community College
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 Washoe County School District
 Wells Fargo
 Western Nevada Development District

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LIST OF COMMON ACRONYMS

ACRONYM	EXPANDED FORM
ACS	American Community Survey
ACTIONN	Acting in Community Together in Organizing Northern Nevada
ADUs	Accessory Dwelling Units
AHAP	Affordable Housing Assistance Program
AHMLP	Affordable Housing Municipal Loan Program
AMI	Area Median Income
BID	Business Improvement District
CDBG	Community Development Block Grant
CDFI	Community Development Financial Institution
CHA	Community Health Alliance
CHAB	Community Homeless Advisory Board
CHAS	Comprehensive Housing Affordability Strategy
CHIP	Community Health Improvement Plan
CLWG	Community Leadership Working Group
CLT	Community Land Trust

CRA	Community Reinvestment Act
CSA	Community Services Agency
EDAWN	Economic Development Authority of Western Nevada
ELT	Executive Leadership Team
GOED	Governor's Office of Economic Development
GST	Government Services Tax
HUD	U.S. Department of Housing and Urban Development
JPG	Johnson Perkins Griffins
LIHTC	Low-Income Housing Tax Credit
LIHTF	Low-Income Housing Trust Fund
NHT	National Housing Trust
NNDA	Northern Nevada Development Authority
PACE	Property Assessed Clean Energy
PBVs	Project Based Vouchers
PSWG	Public Staff Working Group
RHA	Reno Housing Authority
RPC	Regional Planning Commission
RPGGB	Regional Planning Governing Board

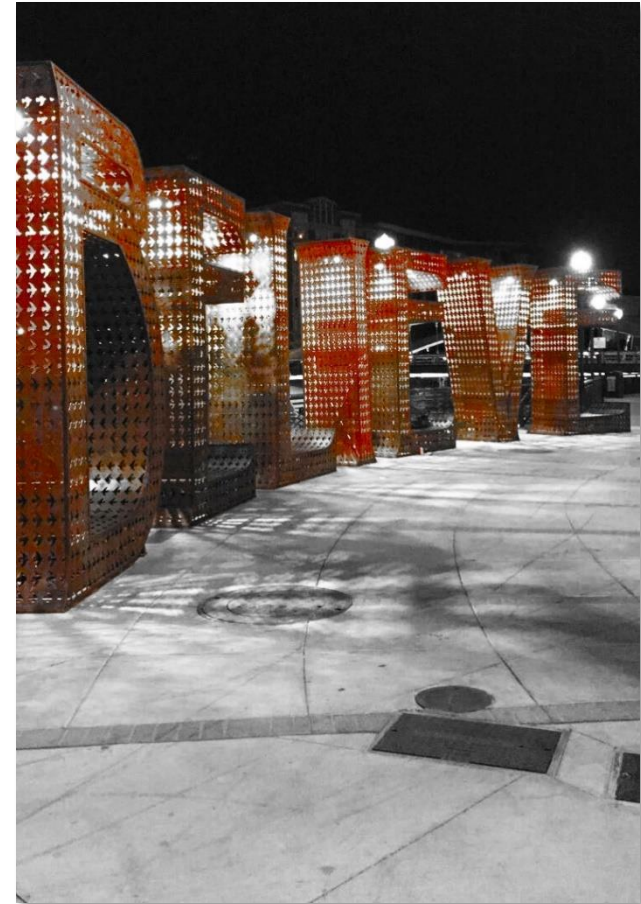
RSAR	Reno-Sparks Association of Realtors
RSHA	Regional Strategy for Housing Affordability
RTC	Regional Transportation Commission
SAD	Special Assessment District
TIF	Tax Increment Financing
TMCC	Truckee Meadows Community College
TMHC	Truckee Meadows Healthy Communities
TMRPA	Truckee Meadows Regional Planning Agency
TMSA	Truckee Meadows Service Areas
TRIC	Tahoe-Reno Industrial Center
WCHC	Washoe County HOME Consortium
WCHD	Washoe County Health District
WCSD	Washoe County School District
WNDD	Western Nevada Development District

EXECUTIVE SUMMARY

Housing Our Future means that,

“All residents of the Truckee Meadows should have access to a continuum of safe, accessible, and affordable housing options in neighborhoods that offer access to opportunity and a high quality of life.”

Housing that is diverse, accessible and affordable to a range of households is critical to the infrastructure of our community. The Truckee Meadows’ recent economic growth has attracted residents, business and investments from across the country – including new employers such as Tesla and expanded business development through sites like the Tahoe-Reno Industrial Center (TRIC). This economic growth has also led to an influx of residents from surrounding areas and increased demand for regional services and infrastructure. Investing in housing affordability will not only help existing residents withstand these pressures but will also ensure the region can grow sustainably over the long-term.



Local jurisdictions in the Truckee Meadows have made strong investments in affordable and attainable housing for many decades, including recent investments in projects like Juniper Village and Lincoln Way. However, the region requires a more robust housing toolbox and formal strategy to guide policy decisions and investments in affordable, attainable homes for low-income households.

Like other communities across the country, rents are rising faster than incomes in the Truckee Meadows, limiting the ability of all residents, and especially lower-income households, to obtain housing that is affordable to them. As these residents are priced out, their housing options often become limited to areas with higher concentrations of poverty and lower access to opportunity. This phenomenon affects residents across the income spectrum and across life stages. Investments in increased housing choice and affordability support all members of our community – from elementary school teachers to police officers, from recent graduates to senior citizens.

Recognizing the importance of this issue to the future of our community, stakeholders from across the region have come together to develop a ten-year roadmap to increase housing affordability across the region. These partners – led by Truckee Meadows Healthy Communities (TMHC), Truckee Meadows Regional Planning Agency (TMRPA) and our partners at Enterprise Community Partners, Inc. – conducted a comprehensive analysis of existing and future trends impacting housing needs throughout the region, reviewed existing programs and tools currently available to residents in the region, and engaged key stakeholders and residents through working groups, community conversations and surveys to gather feedback on key regional housing issues and the steps we will take to address them.



Juniper Village in Reno, NV serves families earning 40% of AMI and below, and Lincoln Way in Sparks, NV serves seniors earning 40% of AMI and below.



KEY REGIONAL HOUSING ISSUES

<p>SHORTAGE OF AFFORDABLE RENTAL HOMES</p>	<p>Increased competition for affordable rental housing and slower rates of production have created a shortage of affordable homes, causing some households to pursue lower quality housing options, including weekly motels.</p>
<p>LIMITED TYPES OF HOUSING IN THE REGION</p>	<p>The region's population is changing, and housing options have not kept up. The lack of diverse housing options at different price points is a barrier to the region's future growth and prosperity.</p>
<p>INCOMES ARE NOT KEEPING UP WITH HOUSING COSTS, PARTICULARLY HOME SALE PRICES.</p>	<p>Low- and moderate-income households seeking homeownership opportunities are often priced out due to rising home sale prices, placing further pressure on an already tight rental market.</p>
<p>THE REGION MAY LOSE SOME OF ITS EXISTING AFFORDABILITY DUE TO DETERIORATION OF EXISTING UNITS AND GROWING MARKET PRESSURES.</p>	<p>As the region's housing ages, there is increasing need for maintenance and rehabilitation to ensure units are not only affordable but also livable.</p>
<p>AN INCREASING NUMBER OF HOUSEHOLDS FACE DISPLACEMENT PRESSURES, DUE TO EXPIRING AFFORDABILITY AND RISING HOUSING INSECURITY.</p>	<p>Sixteen percent of residents in the Truckee Meadows are both low-income and pay more than half their income on housing costs, making them particularly susceptible to housing displacement. Meanwhile, some of the region's existing affordable housing may lose income restrictions in the next five to ten years, which would only deepen the supply gap for the region's lowest income residents.</p>

These are all *regional* issues -- housing markets are not confined to jurisdictional boundaries; while these issues may look different from neighborhood to neighborhood, they ultimately impact the entire regional community. And regional issues require regional solutions. Addressing these issues will require concerted effort across all jurisdictions, including both the public and private sectors, to sustain success.

Housing Our Future provides a roadmap for those solutions and their implementation over the next ten years, including clear short-, medium-, and long-term actions along with concrete implementation steps. It includes several cross-cutting actions that will expand the region's housing toolbox, capacity and partnerships. This increased collaboration and coordination will provide a solid foundation from which the region can address its housing needs over the next ten years.

Specifically, *Housing Our Future* outlines 35 actions designed to address each of the key regional housing issues noted above and, more broadly, to adapt the way the region works on housing to better keep pace with changing needs and demands in the future.

Through *Housing Our Future*, the region will:



PRODUCE more rental housing that is affordable and accessible to low-income households, particularly those earning less than half of the area median income;



DIVERSIFY housing options for renters and homeowners throughout the region;



EXPAND access to homeownership opportunities;



PRESERVE the affordability, while improving the quality, of existing affordable rental and homeownership options; and



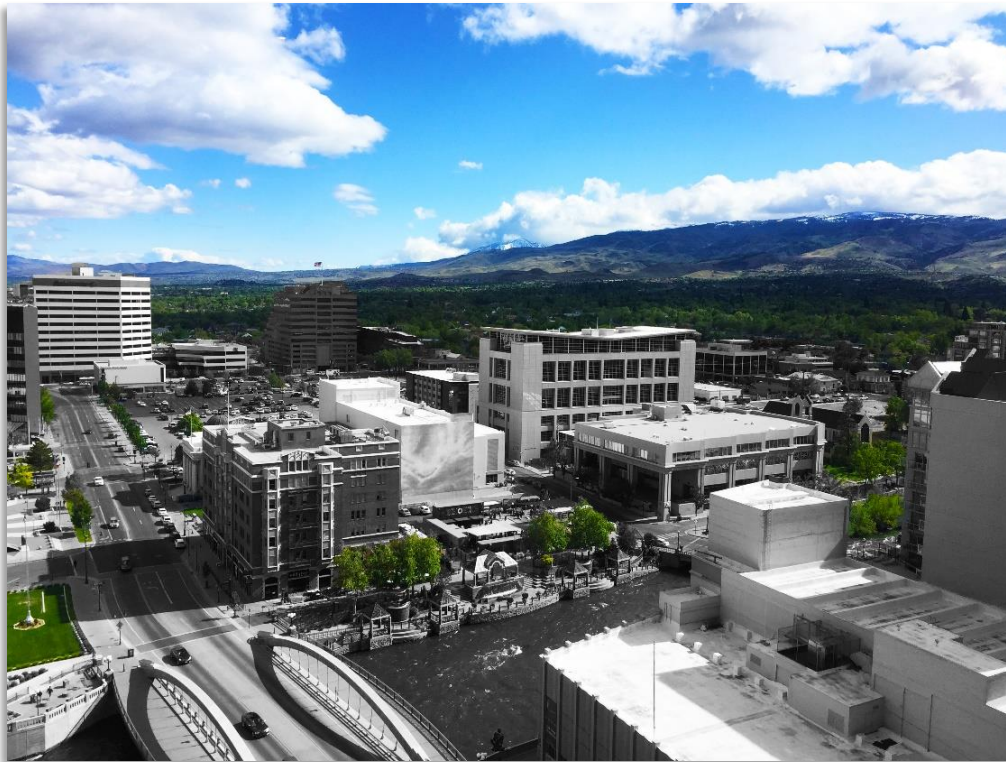
PROTECT residents from housing displacement.

Within these focus areas, regional stakeholders have prioritized the following actions to move the region closer to its vision:

- Identify a lead entity responsible for implementing *Housing our Future*.
- Dedicate funding for the Regional Housing Trust Fund.
- Establish a preservation early warning system.
- Apply for additional federal funding through the Section 108 Loan Guarantee Program to support more mixed-income and mixed-use development.
- Establish stronger incentives for inclusion of affordable units in market-rate development through permitting processes and development fee structures.

ABOUT THIS DOCUMENT

Housing our Future is the Truckee Meadows' Regional Strategy for Housing Affordability over the next ten years. This strategy contains two components: a Community Profile and a Strategy Roadmap. The Housing our Future Community Profile introduces and defines the use, need, and impact that affordable housing has and can have on the region. It is supported by robust analysis and evaluation of the current housing stock, market conditions, regional housing tools, and national best practice. The Housing our Future Strategy Roadmap provides the concrete steps the region can take over the next ten years to capitalize on the opportunities and address the needs that were identified in the Community Profile.

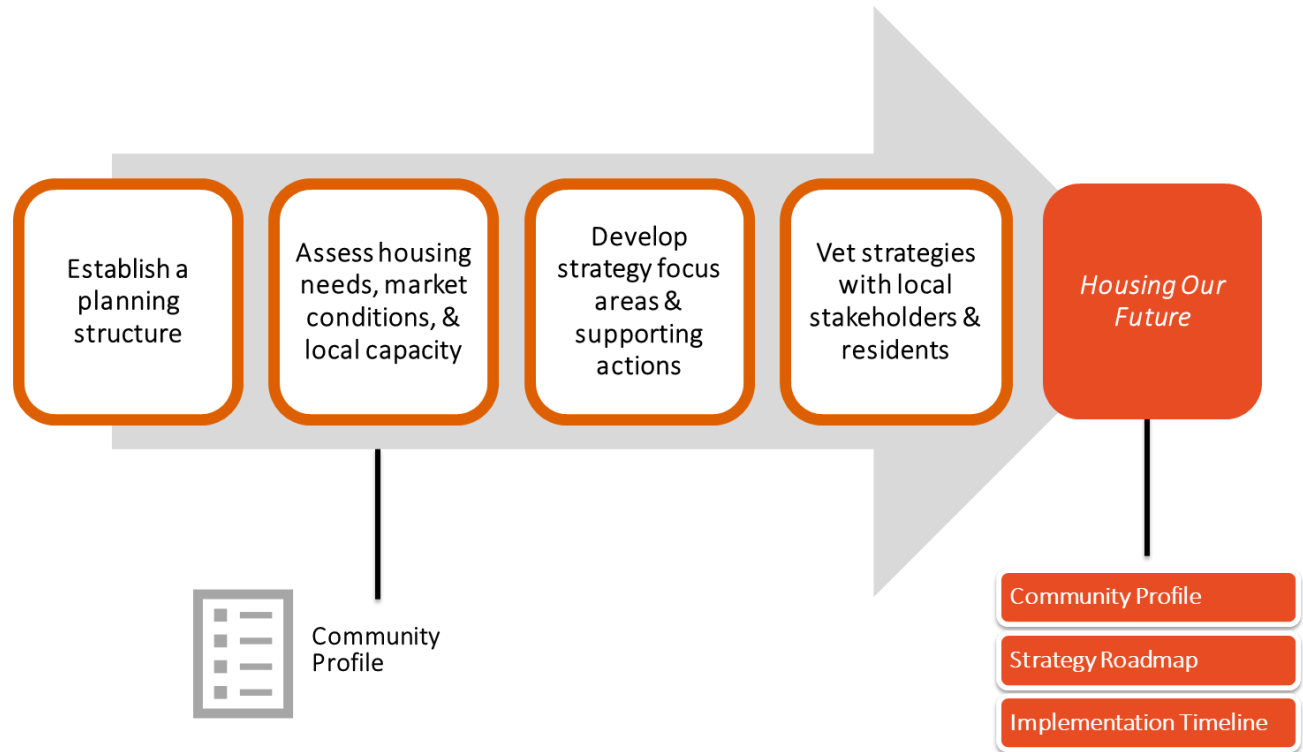


Housing our Future was developed in three phases over 15 months:

- 1. Analyzing existing conditions and establishing a regional cross-sector planning structure,**
- 2. Developing and vetting regional strategies to support more housing affordability, and**
- 3. Finalizing strategy roadmap and implementation considerations.**

Each phase involved significant community involvement – from working group meetings, to focus groups, to community conversations, to online surveys – to ensure the final strategy not only reflects a shared community vision for the region's housing future, but also provides a clear roadmap to achieving that vision.

STRATEGY PROCESS



COMMUNITY ENGAGEMENT

- 18 Working Group & Executive Leadership Team meetings
- 40+ One-on-one meetings with elected officials, industry groups, & other community leaders
- 130+ Survey responses
- 115+ Participants in community conversations & focus groups
- 10+ Presentations at community events (including RPC and RPGB meetings)

PART 1 COMMUNITY PROFILE



HOUSING OUR FUTURE

REGIONAL STRATEGY FOR HOUSING AFFORDABILITY

1.



ABOUT THE COMMUNITY PROFILE

COMMUNITY PROFILE



This Community Profile has been developed as part of the work on the Regional Strategy for Housing Affordability for the Truckee Meadows, and provides a complementary summary of data, trends, and descriptive case studies.

This profile is the first completed section of the final strategy and roadmap for implementation. This profile introduces and defines the use, need, and impact that affordable housing has and can have on the region. It provides information on the public and private entities that help to finance, build, and manage such developments. This profile also provides a robust analysis and evaluation of the current housing stock in the region.

An inventory of the region's current housing programs, policies, and available financing highlights sectors of strong performance, and identifies sectors where there is room for improvement. Finally, the profile concludes with examples of national policies and financing tools that could help the Truckee Meadows build and maintain more housing that is affordable.

For the purposes of this analysis, the geographic area is defined as the Truckee Meadows Analysis Area, which includes the Census Tracts whose centroids fall within the Truckee Meadows Service Areas (TMSA). A map showing the Truckee Meadows Analysis Area that was used for this evaluation is provided.

OVERVIEW OF THE COMMUNITY PROFILE

The Community Profile (CP) begins with an introduction to housing and affordability concerns in the Truckee Meadows. This report identifies the populations served by affordable housing, the role of government and nongovernmental agencies, and highlights the visions, and core principles that will drive the strategy in the long-term.

Section three of the report pinpoints key housing needs for each of the three jurisdictions within the study area, along with key trends identified for the Truckee Meadows as a whole. This section is data intensive and provides demographic, social, economic, and real estate data that describe not only a tight market, but an imbalance between incomes, rental rates, and home values.

The last two sections of this report take a look at the regional inventory of existing housing programs, their limits, and where there are opportunities for improvement. The final section provides a list of potential tools with thorough case studies and what it would take to potentially implement these tools in the Truckee Meadows.

SECTIONS 1-2 INTRODUCTION AND DEVELOPING A REGIONAL HOUSING STRATEGY



HOUSING AFFORDABILITY IN
THE TRUCKEE MEADOWS

SECTION 3 PROFILE OF HOUSING NEEDS AND TRENDS ACROSS THE REGION



KEY HOUSING NEEDS AND TRENDS

SECTIONS 4-5 SUMMARY OF EXISTING HOUSING PROGRAMS AND NATIONAL CASE STUDIES



REGIONAL INVENTORY OF EXISTING
HOUSING PROGRAMS
POTENTIAL TOOLS AND IMPLEMENTATION



HOUSING AFFORDABILITY IN THE TRUCKEE MEADOWS

2.



DEVELOPING A HOUSING STRATEGY

In developing a strategy for housing affordability, it is important to clearly define the affordability issue, and understand the landscape of the problem. This chapter of the Community Profile looks at the growth in the population of the region and the demographics of the area. It further reviews the housing supply in the region, including the types and age of units, housing value and rental trends, and the affordability issues faced by the region.

To craft a useful strategy, it is also vital to know who the players are in housing affordability in the region, and what they do. This chapter describes the public and private entities that are engaged in this type of work in the area, and what they are responsible for.

Finally, the vision and core principles that will drive the effort forward are the bedrock of creating a good strategy. The concluding section of the chapter outlines these items and provides a description of the groups engaged in the Regional Strategy for Housing Affordability to this point.

2.1 HOUSING AFFORDABILITY

WHAT IS HOUSING AFFORDABILITY?

Housing is considered affordable when a household pays no more than 30% of their income on housing costs (either rent or mortgage payments, plus utilities). When households pay more than this, research shows they are forced to make trade-offs with other necessary goods and services, such as groceries and childcare.

AFFORDABLE HOUSING EXAMPLES IN THE TRUCKEE MEADOWS

Juniper Village in Reno serves families earning 40% of AMI and below. This development includes nine units reserved for special needs.



Lincoln Way Apartments in Sparks. Serves seniors earning 40% of AMI and below.

WHAT IS AFFORDABLE IN THE TRUCKEE MEADOWS?

Anyone, no matter their income, can struggle with housing affordability. The graphic below shows what rents and mortgages would be affordable to households at different wage levels in the region.

AFFORDABLE RENTS AND MORTGAGES FOR HOUSEHOLDS AT DIFFERENT WAGE LEVELS



AFFORDABLE HOUSING EXAMPLES IN THE TRUCKEE MEADOWS



River Place Senior Apartment Homes in Reno. Provides housing for seniors earning at or below 45% of AMI.

Tiny Ten Urban Homes in Reno. Smaller homes provide a use of space that is more affordable to different lifestyles. These smaller footprint homes are an example of missing middle housing.



WHO IS AFFECTED BY HOUSING AFFORDABILITY?

Incomes throughout the region have not kept pace with home prices. As a result, many people (38 percent of all Truckee Meadows residents) are paying too much of their income on housing costs.¹

There is a shortage of affordable and available units for low-income households, particularly households earning 50% of AMI and below.² This shortage is likely to increase given current population projections, constraints on new development, and expiring affordability.³

WHY DOES THE REGION NEED MORE HOUSING AFFORDABILITY?

Recent growth throughout the region—including an influx of new employers such as Tesla and companies that are located at the Tahoe-Reno Industrial Center (TRIC),⁴ as well as an influx of residents from surrounding areas⁵--has placed additional pressures on the housing market, driving increases in rents and home prices. Investing in housing affordability will not only help existing residents withstand these pressures but will also ensure the region can grow sustainably in the long-term.

In 2017, as many as 1,106 individuals experienced homelessness in the region and, in 2018, more than 3,500 individuals were living in weekly motels.^{6,7} Creating more housing affordability and stability is a key strategy for reducing the risk of homelessness, particularly among vulnerable populations. Strategies to increase housing affordability and protect residents from displacement serve as an important complement to regional efforts to end homelessness.

The lack of housing options at different price points is a barrier to the region's future growth and prosperity – more housing affordability strengthens households' purchasing power and increases tax revenues that governments rely upon to provide necessary services (plus, affordable housing has been shown to have a positive or neutral effect on surrounding property values); more housing affordability alleviates pressures on the healthcare system by reducing health risks in the built environment and by freeing up household resources for preventative healthcare instead of relying on emergency assistance; and more housing affordability creates a stable environment for children, which can reduce classroom turnover and improve educational outcomes.⁸

WHY TACKLE HOUSING AFFORDABILITY AT THE REGIONAL LEVEL?

Housing markets are not confined to jurisdictional boundaries; residents may live in Washoe County, work in Sparks, and play in Reno. Each jurisdiction plays an important role in addressing these issues through local land use controls, policies, and programs, but no jurisdiction can address these issues alone. Regional housing needs require regional solutions, including new financing tools and common policy priorities that foster more regional coordination and collaboration.

Both the public and private sectors play important roles in shaping the region's housing market. It will take collaboration across sectors, and across levels of government, to ensure the Truckee Meadows offers an adequate supply of quality housing at affordable prices for current and future residents.

AFFORDABLE HOUSING EXAMPLES IN THE TRUCKEE MEADOWS

**The Village at North Reno
houses families earning
below 40% of AMI.**



**The Vintage at
Virginia in Reno
provides housing
to seniors earning
an income below
60% of AMI.**

2.2 THE ROLE OF PUBLIC AND PRIVATE ENTITIES

WHAT ROLE DOES THE FEDERAL GOVERNMENT PLAY IN PROVIDING OR SUPPORTING HOUSING THAT IS AFFORDABLE?

The federal government shapes housing affordability and availability primarily through financial support for strategies, programs, or projects that are then implemented locally. Across all jurisdictions in the region, the Truckee Meadows received a total of \$7.1 million in revenues for housing-related purposes in 2017— with a majority coming from the federal government. Federal funding can support a variety of activities including housing development, direct financial assistance to low-income homeowners and renters, land assembly and acquisition (including remediation of contaminated sites), and technical assistance. The priorities associated with this funding (e.g., supporting economic mobility or housing investments near transit) can also shape state and local priorities.

WHAT ROLE DOES THE STATE GOVERNMENT PLAY IN PROVIDING OR SUPPORTING HOUSING THAT IS AFFORDABLE?

The State of Nevada provides key services, infrastructure, and funding that support housing throughout the Truckee Meadows region. The State is a source of important data on a variety of housing issues, including the locations of existing subsidized housing properties and general housing need throughout the region and other parts of the state. The State also creates laws that can directly affect development, often by authorizing or limiting localities' powers to provide or support housing (e.g., limiting the types of taxes localities can impose to fund housing efforts or granting localities' the authority to exempt developers from certain restrictions).

The State (through the Nevada Housing Division) administers one of the strongest financing tools for producing and preserving affordable homes—the federal Low-Income Housing Tax Credit (LIHTC). The State allocates these credits through a competitive process each year, and the priorities they set through that application process impact the types of housing projects that are realized throughout the state. The State also offers a Low-Income Housing Trust Fund and Multi-Family Bond Financing programs, which provide financing for the development and preservation of homes affordable to low-income households. Beyond development financing, the State offers several key programs that provide direct assistance to residents, including homebuyer programs, foreclosure mitigation funds, and a weatherization assistance program.⁹

The State Legislature has convened an Interim Committee to Study Issues Regarding Affordable Housing, which is charged with assessing need for affordable housing across the State, as well as potential actions that would address barriers to affordable housing development. Recommendations from the interim committee will be considered by the full legislature during the February 2019 session.¹⁰ Some recommendations under consideration include: streamlining definitions of affordability in State statutes, making it easier for local governments to assist affordable housing developments by reducing or subsidizing development fees, creating a Nevada affordable housing tax credit program modeled after the federal

LIHTC program, and supporting stronger consumer protections for tenants.¹¹ The Regional Strategy for Housing Affordability will include actions that leverage and build off the interim committee's recommendations.

WHAT ROLE DO REGIONAL AUTHORITIES PLAY IN PROVIDING OR SUPPORTING HOUSING THAT IS AFFORDABLE?

The Truckee Meadows region is served by several public or quasi-public regional authorities that play a major role in providing services and planning for the future of the region, including the Truckee Meadows Regional Planning Agency (TMRPA), the Reno Housing Authority (RHA), the Regional Transportation Commission of Washoe County (RTC), the Washoe County HOME Consortium (WCHC), and the Economic Development Authority of Western Nevada (EDAWN). These agencies all shape and are directly impacted by the region's housing supply, particularly the location of the region's housing relative to other investments and services. For instance, as more housing is built farther from the region's core, these agencies' resources must be stretched to offer the same level of services across much larger distances. On the other hand, the level and price of services that these agencies can provide in different locations directly impacts what residents can afford to pay on other items, including housing. Recognizing the many ways in which they shape and are impacted by housing affordability, these agencies have come together to participate in this process.

TRUCKEE MEADOWS REGIONAL PLANNING AGENCY (TMRPA), coordinates regional data, economic development, and community planning for Reno, Sparks, and Washoe County. In conjunction with the Regional Strategy for Housing Affordability, TMRPA is preparing the Regional Plan Update, which is scheduled for final delivery in March 2019. The Regional Plan governs the physical development and growth of the region, including housing development patterns, over a 20-year period.¹² TMRPA is charged with updating the plan every five years. The forthcoming update has identified housing affordability and access to opportunity as top priorities. Housing affordability is an important issue in the region currently, and is impacting conversations on land use pattern, development, and future

RENO HOUSING AUTHORITY (RHA)

RHA is the public housing authority serving Reno, Sparks, and Washoe County, managing more than 750 affordable units across eight public housing properties and providing rental assistance to more than 2,500 families throughout the region. RHA operates a variety of programs to support households in maintaining housing affordability and achieving family self-sufficiency.

WASHOE COUNTY HOME CONSORTIUM (WCHC)

WCHC was created by intergovernmental agreement between Washoe County, Reno, and Sparks and is staffed by the City of Reno. The consortium provides financing for the development and preservation of housing that is affordable to low-income households and allocates funding to housing assistance programs such as down payment assistance, rental subsidies, and homeless services.

growth for the area. Policy recommendations related to housing will be jointly developed and aligned with the Regional Strategy for Housing Affordability. After the Regional Plan Update is adopted by the Regional Planning Governing Board and Regional Planning Commission, which include elected officials and other representatives from across the region, each of the three jurisdictions will implement the plan through their own planning and regulatory efforts, capital improvement, housing and other programs.

REGIONAL TRANSPORTATION COMMISSION OF WASHOE COUNTY (RTC), serves three key roles in the Truckee Meadows region: 1) conducting long-range transportation planning for the region, 2) providing public transit service, and 3) building the regional roadway network.

ECONOMIC DEVELOPMENT AUTHORITY OF WESTERN NEVADA (EDAWN), is a public-private partnership focused on business attraction and retention in the region. Through this work, EDAWN directly impacts the type and amount of available jobs in the region, which in turn drives housing demand.

Recognizing the cross-jurisdictional nature of many of the region's most pressing challenges, the three jurisdictions continue to collaborate and identify new opportunities for coordination and collaboration. For instance, at the time of writing this profile, the three jurisdictions are actively involved in launching a single regional entity focused on addressing homelessness, the Community Homelessness Advisory Board (CHAB). The CHAB's work will directly complement the region's efforts on housing affordability by tackling the needs of those who are currently unhoused and further the region's infrastructure for long-term coordination.

WHAT ROLE DOES THE COUNTY GOVERNMENT PLAY IN PROVIDING OR SUPPORTING HOUSING THAT IS AFFORDABLE?

Washoe County conducts its own land use planning, in accordance with the parameters set through the regional plan, and establishes zoning and development codes that govern unincorporated land within the county. These codes are implemented in a variety of ways that directly impact the current and future housing stock, including project permitting, infrastructure services, and code enforcement. The County also impacts residents' housing costs through property assessments and property tax collection, as well as direct services and subsidies that support residents experiencing homelessness. As a participating member of the WCHC, the County pools its federal resources with Sparks and Reno to support coordinated investment in affordable housing throughout the region.

WHAT ROLE DO MUNICIPAL GOVERNMENTS PLAY IN PROVIDING OR SUPPORTING HOUSING THAT IS AFFORDABLE?

Reno and Sparks are also charged with land use planning and implementation within their own boundaries, in accordance with regional plan parameters. Like county governments, the municipalities also handle their own project permitting, infrastructure services, and code enforcement. Local ordinances and regulatory processes around zoning and development shape the types of housing that are built and where they would be located within the municipality. Local governments may also invest financial resources in the development of housing at different price points or may provide programs that reduce residents' housing costs. Specific policies, programs, and financing resources offered by the cities of Reno and Sparks, as well as Washoe County, are discussed in Section III.

WHAT ROLE DO NON-GOVERNMENTAL ORGANIZATIONS PLAY IN PROVIDING OR SUPPORTING HOUSING THAT IS AFFORDABLE?

While governmental organizations shape the environment in which development occurs throughout the region, private enterprises drive housing development on a project-by-project basis. The development and homebuilding community—architects, builders, developers, building trades, realtors, and others—is responsible for identifying and acquiring sites, creating plans and proposals for development, securing financing, managing pre-development processes like permitting, overseeing construction, and marketing and selling the final product. Each of these actions directly affects the cost of housing production and the ultimate viability of providing that housing product at more affordable prices. Financial institutions—regional and community banks, Community Development Financial Institutions (CDFIs), and others – also support development by providing tailored financial products, making Community Reinvestment Act (CRA) investments, identifying partners, and supporting planning efforts and other functions to address affordable housing needs, particularly in low- to moderate-income communities.

The Truckee Meadows region is also home to a variety of philanthropic organizations, nonprofits, civic organizations, and employers whose work shapes the overall growth and quality-of-life in the region. These groups can serve as vital partners by providing funding for affordable housing, operating programs that support residents (e.g., employer-assisted housing programs), and leading community advocacy and education on issues of affordable housing. In fact, a variety of these groups have already identified specific roles for themselves in supporting housing affordability throughout the region.

The community stakeholders involved in the Regional Strategy for Housing Affordability noted the following initiatives that are supportive of this work:

COMMUNITY HEALTHY IMPROVEMENT PLAN (CHIP): Washoe County Health District, Truckee Meadows Healthy Communities, Renown Health, and other organizations in the region are leading an ongoing planning process to identify and address local conditions that are contributing to or causing poor health outcomes in Washoe County. Housing has been identified as one of the three focus areas of the 2018-2020 CHIP.¹³ The recommendations of the Regional Strategy for Housing Affordability will be adopted as part of the CHIP's housing framework.

ACTING IN COMMUNITY TOGETHER IN ORGANIZING NORTHERN NEVADA (ACTIONN): A faith-based, grassroots advocacy group currently working on two key initiatives related to the region’s affordable housing need: 1) the Weeklies Organizing Initiative and 2) the Home Means Nevada campaign. The first initiative has been organizing and advocating for low-income residents of the region’s weekly motels, including collecting data on who is using weekly motels for long-term housing and working to prevent displacement of those residents. The second initiative (Home Means Nevada) is a coalition of residents, service providers, business leaders, labor unions, and faith communities advocating for policy changes that can address homelessness and housing, while expanding economic opportunity. Home Means Nevada is currently advocating for Washoe County to create an affordable housing trust fund.¹⁴

COMMUNITY HOUSING LAND TRUST: The Community Foundation of Western Nevada established the Community Housing Land Trust in April 2018 to develop for-sale and rental housing for qualified low-income residents. Their model uses a land-lease arrangement, by which the Trust retains ownership of the land and low-income residents own and build wealth from the value of the improvements on top of that land.¹⁵ The Trust is currently working on a 200-unit affordable dorm-style project, to be built on land provided by the City of Reno.¹⁶

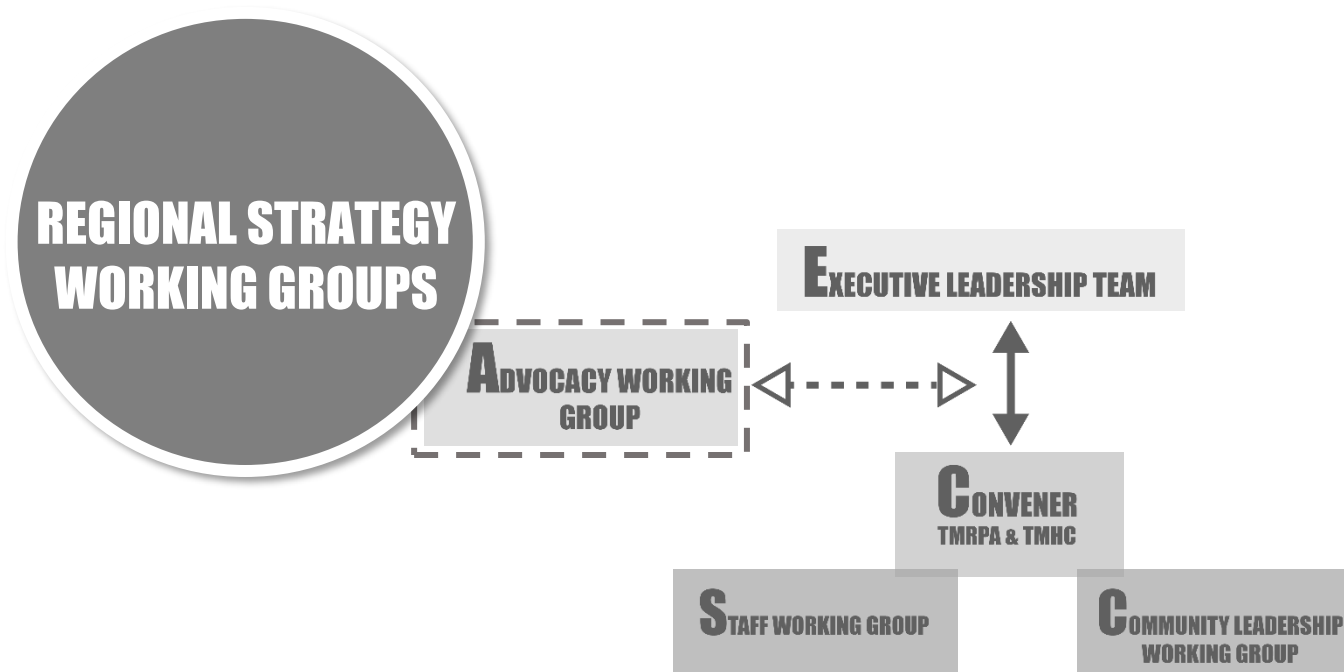
DOWNTOWN RENO BUSINESS IMPROVEMENT DISTRICT (BID): The BID is a designated area of Downtown Reno, in which property owners pay a special assessment based on the value of their property to support additional services like enhanced safety, maintenance, and marketing. The BID’s services support commercial, non-profit, and residential buildings within the district. The BID was created on the recommendation of the 2017 Reno Downtown Action Plan, which recognized housing as a key element of a thriving downtown.¹⁷

OPERATION DOWNTOWN: A citizen group committed to the revitalization of downtown Reno, whose issue areas include addressing homelessness and blight in the downtown area.¹⁸ Recognizing that increased housing affordability is a key solution for downtown, Operation Downtown has been active in advocating on behalf of the Regional Strategy for Housing Affordability.

NORTHERN NEVADA BUSINESS WEEKLY TITANS OF COMMERCE: This series of roundtables brings together business leaders in Northern Nevada to discuss the region’s most pressing challenges. In their first roundtable, lack of attainable housing was noted as a key barrier to the region’s future growth and prosperity.¹⁹

While these are some of the organizations that were highlighted by community stakeholders, there have been many additional groups engaged in developing the Regional Strategy for Housing Affordability. Enterprise, TMHC AND TMRPA developed a structure to help guide and facilitate the region’s work on housing affordability. This structure is shown below, including the participants in each of these groups.

Understanding the important and unique roles of each of these entities in shaping current and future housing affordability in the Truckee Meadows, the Regional Strategy for Housing Affordability has brought them all together in a single planning structure that is designed to guide the process.



UNIQUE ROLE: THE CONVENER

Bringing people together to talk about the issue of housing affordability, and strategizing about how to create a strategy, is a big job. For this effort, the role of convener has been shared by two organizations: Truckee Meadows Healthy Communities and the Truckee Meadows Regional Planning Agency.

The boards of these two agencies, one a non-profit and the other a governmental entity, have been committed to moving this conversation forward in our community. Their efforts, along with Enterprise and the various working groups identified in this report, have all contributed to the creation of the Regional Strategy for Housing Affordability.

**EXECUTIVE
LEADERSHIP TEAM
PARTICIPANTS**

City of Reno
 City of Sparks
 Economic Development Authority of Western Nevada
 Nevada Legislature
 Nevada Housing Division
 Regional Transportation Commission
 Reno Housing Authority
 Renown Health
 Washoe County

**WORKING
GROUP
PARTICIPANTS**

Acting in Community Together in
Organizing Northern Nevada
 Associated Builders and Contractors
 Association of General Contractors
 Bank of America
 Builders Association of Northern Nevada
 Building and Construction Trades
 City of Reno
 City of Sparks
 Reno-Sparks Chamber of Commerce
 Charles Schwab
 Commercial Real Estate
Development Association (NAIOP)
 Community Health Alliance

Community Services Agency
 Food Bank of Northern Nevada
 HOME Consortium
 Krater Consulting
 NV Energy
 Nevada Housing Division
 Nevada Legislative Counsel Bureau
 Northern Nevada Community Housing
 Northern Nevada Hopes
 Northern Nevada Development Authority
 Praxis Consulting Group
 Regional Planning Commission
 Regional Transportation Commission

Reno Housing Authority
 Reno/Sparks Association of Realtors
 Renown Health
 Silver Sage Manor
 Truckee Meadows Community College
 Washoe County
 Washoe County Health District
 Washoe County School District
 Wells Fargo
 Western Nevada Development District
 U.S. Department of Housing and
Urban Development

WHAT IS THIS STRATEGY GOING TO ACCOMPLISH?

This strategic effort has brought together executive and staff-level leadership from each of the jurisdictions and key community partners within a single planning structure to develop a roadmap to guide the region’s housing policy and investments over the next ten years. This roadmap will outline clear short-, medium-, and long-term actions along with concrete implementation steps for each of the jurisdictions and their partners to execute. These actions will be coordinated with ongoing efforts impacting housing in the region. This effort is guided by the following vision and core principles:

OUR VISION:

“All residents of the Truckee Meadows should have access to a continuum of safe, accessible, and affordable housing options in neighborhoods that offer access to opportunity and a high quality of life.”

CORE PRINCIPLES

- PRESERVING AND CREATING QUALITY HOUSING OPTIONS FOR THE LOWEST END OF THE INCOME SPECTRUM
- INVESTING IN HOUSING IN AREAS OF OPPORTUNITY
- PRIORITIZING THE WORKFORCE AND POPULATIONS AT-RISK OF HOMELESSNESS
- PREVENTING HOUSING DISPLACEMENT
- SUPPORTING MORE EFFICIENT LAND-USE THROUGH STRATEGIC INFRASTRUCTURE INVESTMENTS
- BOLSTERING FINANCIAL RESOURCES AND TOOLS
- EXPANDING STRATEGIC PUBLIC-PRIVATE PARTNERSHIPS

This strategy will pursue multiple approaches to increase housing affordability in the region, including but not limited to: building the region’s capacity to provide and maintain a diverse supply of housing at different price points, increasing available resources for affordable housing (including land and capital), reducing costs of housing development (through policy changes and process improvements), and fostering community support for housing affordability. All recommendations will include a timeline and specific actions to support effective implementation over the next ten years.

3.



NEEDS AND TRENDS

This chapter summarizes key trends that are shaping housing needs in the region, including comparative data across the jurisdictions—Washoe County, Reno, Sparks. For the purposes of this analysis, the Truckee Meadows region is defined as the Census Tracts whose centroids fall within the Truckee Meadows Service Areas (TMSA). A map of the Truckee Meadows analysis area that was used in this evaluation is provided. Some market data was only available for the Reno-Sparks metro area, which includes the City of Reno, the City of Sparks, and parts of both Washoe and Storey counties.

This analysis reflects a point-in-time profile of the region’s housing needs, based off the most recently available data from the American Community Survey, HUD’s Comprehensive Housing Affordability Strategy dataset, Location Inc., and Zillow. These trends are constantly evolving, requiring continued monitoring and evaluation as new data becomes available.

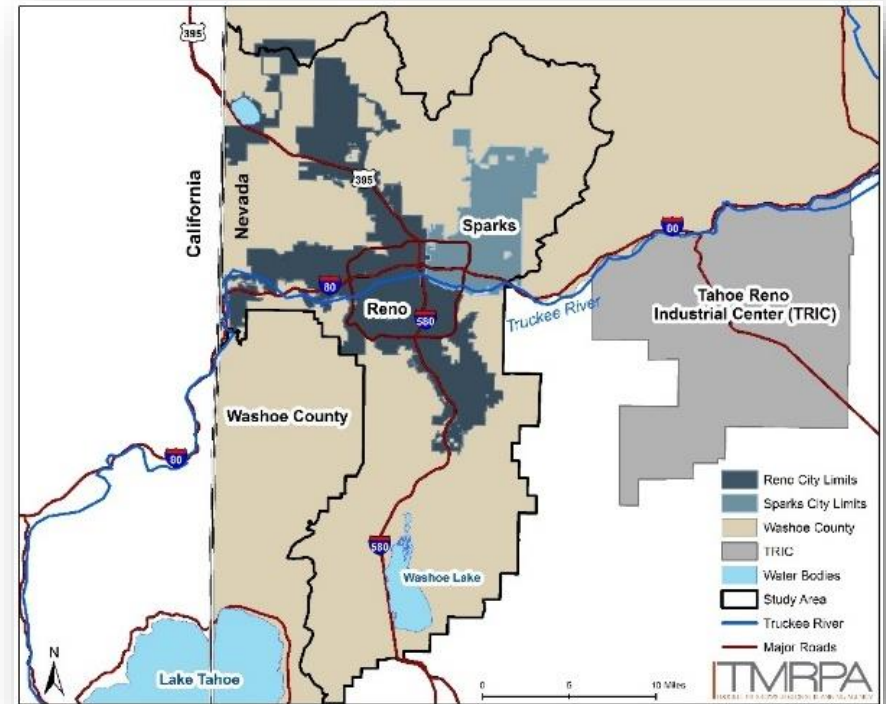


FIGURE 1: MAP OF THE TRUCKEE MEADOWS ANALYSIS AREA

This map shows the city limits for both Reno and Sparks, NV as well as the extent of Washoe County in relation to the study area used by Enterprise in this strategy.

3.1 POPULATION AND DEMOGRAPHICS

POPULATION GROWTH IN THE TRUCKEE MEADOWS

The number of people living in the Truckee Meadows grew by nearly 34 percent from 2000 to 2016. The 2018 Consensus Forecast projects that the population will continue to grow throughout Washoe County over the next ten years, but at a slower rate than between 2000 and 2016 (a 12 percent increase compared with a 30 percent increase).²⁰ The projected 54,039 new households would create demand for an additional 22,542 housing units.²¹

PERCENT CHANGE IN POPULATION FROM 2000 TO 2016



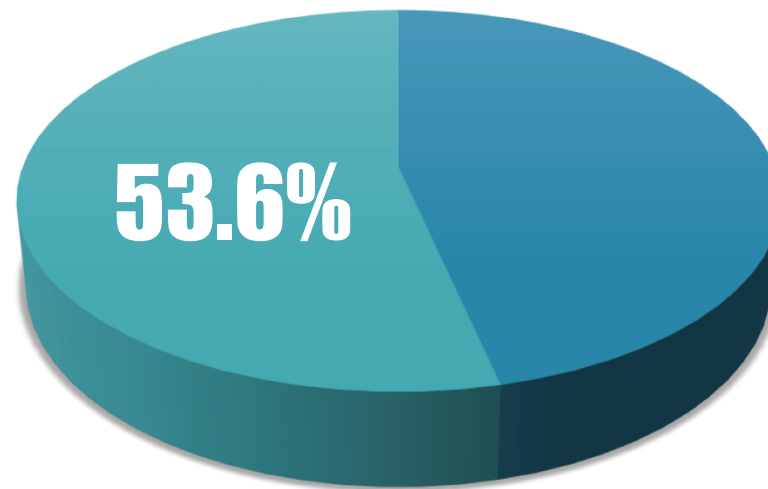
TRUCKEE MEADOWS	33.7%
WASHOE COUNTY	29.6%
RENO	31.4%
SPARKS	42.8%

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

HOUSEHOLDS ARE RENTING MORE THAN EVER

Renters make up an increasing share of households throughout all jurisdictions in the region. From 2000 to 2016, renters came to occupy a slightly larger share of the region's housing units, growing from 40 percent of all households in 2000 to 44 percent in 2016. This trend is consistent across all three jurisdictions. In Reno, a majority of households are renters, while owners make up the majority of households in the other jurisdictions.²²

SHARE OF HOUSEHOLDS THAT ARE RENTERS IN RENO



Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates

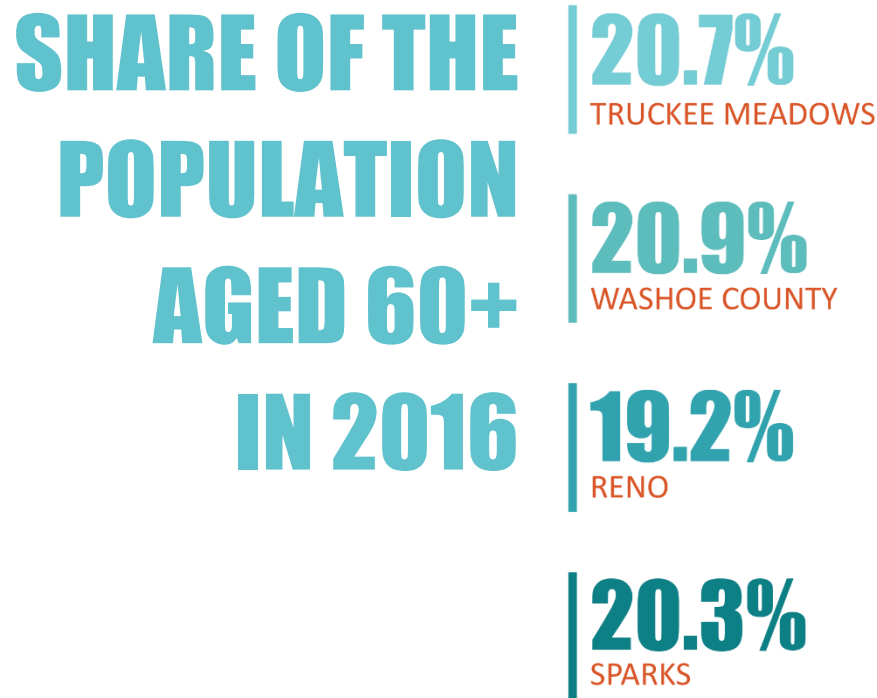
MORE RENTERS

The number of people living in the Truckee Meadows grew by nearly 34% from 2000 to 2016, accompanied by similar growth in the total number of housing units in the region (a 36% increase). Over that period, renters came to occupy a slightly larger share of the region's housing units, growing from 40% of all households in 2000 to 44 percent in 2016.

2000 Census and 2012-2016 American Community Survey 5-Year Estimates

SENIORS MAKE UP AN INCREASINGLY LARGE SHARE OF THE REGION'S POPULATION

From 2000 to 2016, the number of seniors (residents aged 60 years or older) in the region nearly doubled. In 2016, this age group represented more than one-fifth of Truckee Meadows residents, and seniors are projected to make up an increasingly large share of the region's population over the next 17 years.^{23 24} The growing senior population has unique housing needs—for instance, seniors interested in aging-in-place may need physical modifications to their homes, while others may be looking to downsize or relocate to housing that offers services or other amenities. Identifying opportunities to lower existing housing costs or create new affordable housing options suitable for seniors is particularly important for this age group as they retire and begin living on fixed incomes.



NUMBER OF SENIORS IS RISING

Seniors were the fastest growing age group across all jurisdictions in the region. The Truckee Meadows experienced a 93% change in residents aged 60+ 2000 to 2016.

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

GROWTH AND DEMOGRAPHICS

Among the various racial and ethnic groups residing in the region, the largest growth has occurred among residents identifying as Hispanic or Latino—this group increased by 89 percent from 2000 to 2016.²⁵ By 2035, the Latino population is expected to grow to 32 percent of the total population across Washoe County.²⁶ As the region’s racial and ethnic composition changes, the region’s housing needs may also become more varied.

For instance, Hispanic households generally face greater barriers when entering the homeownership market (particularly when seeking conventional mortgages) than White or Asian households.²⁷ And research has shown that Asian and Hispanic households are more likely to live in multigenerational households, which may drive more demand for larger housing units.²⁸

While the jurisdictions and the region as a whole are similar in growth in the Hispanic or Latino demographic, Reno is slightly different, with growth among this group coming in second to growth among residents identifying as Native Pacific Islander (a 72 percent increase compared with an 81 percent increase). Residents identifying as Hispanic or Latino constitute the largest non-White racial or ethnic groups in each of the jurisdictions, including Reno.

A CLOSER LOOK

Many Truckee Meadows residents identify as White, non-Hispanic (81% of all residents). The next largest racial or ethnic group is residents who identify as Hispanic or Latino (24% of all residents) and this group is growing significantly.

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

DEMOGRAPHICS

	TRUCKEE MEADOWS	WASHOE COUNTY	RENO	SPARKS
SHARE OF THE POPULATION IDENTIFYING AS HISPANIC OR LATINO IN 2016	23.8%	23.5%	25.1%	27.6%
% CHANGE IN THE NUMBER OF RESIDENTS IDENTIFYING AS HISPANIC OR LATINO FROM 2000 TO 2016	+89.3%	+83.8%	+72.0%	+100.4%

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.











MORE RESIDENTS ARE CHOOSING TO LIVE ALONE OR WITH ROOMMATES THAN EVER BEFORE

NON-FAMILY HOUSEHOLDS INCREASING

In 2000, non-family households made up 36 percent of the region’s households; by 2010, that share had grown slightly to 37 percent, and by 2016, nonfamily households made up 38 percent of households in the region. This suggests more residents are choosing to live alone or with roommates than ever before.²⁹

Family households account for the majority of households across each of the jurisdictions in the region, but Reno has the lowest share of family households relative to non-family households. Growth in the share of non-family households has been similar across each of the jurisdictions since 2000.

THE TRUCKEE MEADOWS HAS ABOUT 175,000 HOUSING UNITS

HOUSING TYPES	DESCRIPTION	HOUSING STOCK	EXAMPLES
 Low-Density Single-Family	-Single-family detached unit on a lot of 20,000 square feet and larger	9% of housing stock 15,000 housing units	
 Moderate-Density Single-Family	-Single-family detached unit on a lot between 6,000 and 20,000 square feet	45% of housing stock 80,000 housing units	
 High-Density; Single-Family/Low-Density Multi-Family	-Single-family detached unit on a 4,500 square foot lot -Townhouse or Tri-plex on a 4,000 square foot lot	18% of housing stock 31,000 housing units	
 Moderate-Density Multi-Family	-Two or three story garden apartment building with about 15 to 30 dwelling units per acre	19% of housing stock 34,000 housing units	
 High-Density Multi-Family	-Multi-story apartment or condominium building with more than 30 dwelling units per acre	9% of housing stock 15,000 housing units	

Source: Truckee Meadows Regional Planning Agency, Housing Study December 2016

3.2 HOUSING SUPPLY

HOME VALUES

The region's residential vacancy rate has decreased since 2010.³⁰ The Johnson Perkins Griffins (JPG) Apartment Survey reported a vacancy rate of less than 2 percent in the first quarter of 2018 for multifamily buildings with more than 80 units in the Reno-Sparks metro area.³¹ Average home value in the region has doubled over the past five years and is projected to increase by another 14 percent over the next three years.³²

The region's housing market is tightening, with low vacancy rates and rising costs. As a result, housing is more difficult to access.

**TRUCKEE
MEADOWS
AVERAGE
HOME VALUE**

HAS DOUBLED IN
THE YEARS BETWEEN

2012 - 2017

IS EXPECTED TO INCREASE
AN ADDITIONAL 14% IN

2018 - 2021

RENTAL MARKET TRENDS

In contrast to common understandings of the rental market in the region, Location Inc. real estate market data shows a slight decrease in year-over-year average rent in the region. This data covers all rental housing, excluding public housing. However, this pattern varies significantly based on location and housing type.

For instance, in some neighborhoods average annual rent increased by 12 percent. Other neighborhoods experienced annual rent decreases of nearly 8 percent.³³ Certain building types also experienced sharper rent increases. The JPG survey reveals a 48 percent total increase in rents for large multifamily buildings in the metro area over that same period.³⁴

These data underscore the need to tailor strategies to specific sub-market and neighborhood conditions throughout the region. Analysis in Phase 2 of the Regional Strategy for Housing Affordability takes a deeper look at these submarket conditions.

SHORT-TERM CHANGES IN RENTS AND HOME VALUES

Shorter-term changes in rents and home values reflect even sharper increases in housing costs throughout the region. In April 2018, Zillow reported a 9.7 percent increase in rents over the previous year throughout the Reno-Sparks metro area, compared with a 2.5 percent increase nationally, and an 11.9 percent increase in home values over the previous year in the metro area, compared with an 8.7 percent increase nationally. Washoe County and the cities of Reno and Sparks each experienced high average increase in rents and home values over the past year, relative to national trends.

APRIL 2018	CHANGE IN HOME VALUE	CHANGE IN RENTAL VALUE
RENO-SPARKS METRO AREA	+11.9%	+9.7%
WASHOE COUNTY	+11.8%	+9.6%
RENO	+11.0%	+8.9%
SPARKS	+14.2%	+11.2%

Source: Zillow Real Estate and Rental Overviews for the Reno Metro Area (April 2018).






THERE ARE LIMITED TYPES OF HOUSING OFFERED IN THE REGION TODAY

Housing is predominantly single-family, detached homes (60 percent of all housing in the region), followed by large multifamily buildings with 20 units or more (9 percent of all housing) and smaller multifamily buildings with 5 to 9 units (8 percent of all housing).³⁵ As noted in the 2016 Truckee Meadows Housing Study, the region lacks “missing middle” housing—including cottages, townhouses, duplexes, or garden style apartments—which can often be offered at different price points than traditional single-family or multifamily housing.³⁶

Single-family detached homes make up the largest share of housing in each of the jurisdictions, particularly in Sparks. Among the jurisdictions, Reno has the smallest share of housing that is single-family detached homes and the largest share of housing that is large multifamily.

Large multifamily constitutes the second largest share of all housing in all jurisdictions except Sparks, where smaller multifamily buildings with 5 to 9 units are the second most common housing type (10 percent of the city’s housing stock).

SHARE OF HOUSING

	 SINGLE FAMILY (DETACHED)	 SINGLE FAMILY (ATTACHED)	 SMALL MULTIFAMILY (2-4 UNITS)	 MIDSIZE MULTIFAMILY (5-19 UNITS)	 LARGE MULTIFAMILY (20+ UNITS)
TRUCKEE MEADOWS	60%	5%	7%	13%	9%
WASHOE COUNTY	60%	5%	7%	13%	9%
RENO	50%	6%	9%	17%	13%
SPARKS	65%	5%	6%	15%	7%

Source: 2012-2016 American Community Survey 5-Year Estimates.

MISSING MIDDLE HOUSING TYPES





MissingMiddleHousing.com is powered by Opticos Design. Illustration © 2015 Opticos Design, Inc. 

THERE IS A MISMATCH BETWEEN THE SIZE OF HOUSEHOLDS AND THE SIZE OF HOUSING UNITS OFFERED IN THE REGION

One- and two-person households constitute 64 percent of households in the Truckee Meadows, but only 41 percent of housing units are studios, one-bedrooms, or two-bedrooms.³⁷ This mismatch means many smaller households may be doubling up or paying more for more space than they need. These smaller households are becoming increasingly common throughout the region,³⁸ suggesting demand for smaller housing throughout the region may continue to grow.

This mismatch exists across all jurisdictions in the region. The gap between the share of small households and the share of small housing units is smallest in Reno and largest in Sparks.

HOUSEHOLD SIZE vs. HOUSING UNITS

	SHARE OF HOUSEHOLDS THAT ARE 1 - 2 PERSON 	SHARE OF HOUSING THAT IS LESS THAN 3 BEDROOMS 
TRUCKEE MEADOWS	63.8%	40.7%
WASHOE COUNTY	64.2%	40.1%
RENO	66.6%	50.3%
SPARKS	61.2%	38.6%

Source: 2012-2016 American Community Survey 5-Year Estimates.

THE REGION'S HOUSING STOCK IS GETTING OLDER

In 2016, the average home in the region was more than 30 years old. The median year built for units in the region was 1985. Among the three jurisdictions, housing is oldest in Reno and newest in Sparks, and analysis on historical trends indicates that there was a decrease in the pace of new residential development and suggests a growing need for investments in the preservation of existing homes.

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

IN 2016, THE MEDIAN AGE OF HOUSING IN THE REGION WAS GREATER THAN 30 YEARS

3.3 AFFORDABILITY CONCERNS

THERE IS A SHORTAGE OF AFFORDABLE RENTAL UNITS FOR LOW-INCOME HOUSEHOLDS IN THE REGION

Nearly forty percent of all residents in the region and fifty-seven percent of renters earn less than 80 percent of area median income (AMI), qualifying as “low-income.” For every 100 low-income renters earning between 51 and 80 percent of AMI, there are only 96 units affordable to them in the region. This shortage gets progressively worse for very low- and extremely low-income households looking for rental units they can afford. For every 100 low-income households earning between 31 and 50 percent of AMI, there are only 41 units affordable to them, and for every 100 low-income households earning 30 percent of AMI or less, there are only 30 units affordable to them.³⁹

These trends are relatively consistent across the jurisdictions. Sparks is the only jurisdiction that currently has as many units priced at 51 to 80 percent AMI as there are renters earning in that income bracket (not accounting for the availability of those units), but it has a steeper unit shortage than the other jurisdictions for renters earning 50 percent of AMI or less.⁴⁰

WHAT'S OUR REGION'S AMI?
 In 2016 the area median income for the Truckee Meadows region was **\$67,000**

NUMBER OF UNITS AFFORDABLE TO LOW-INCOME RENTERS

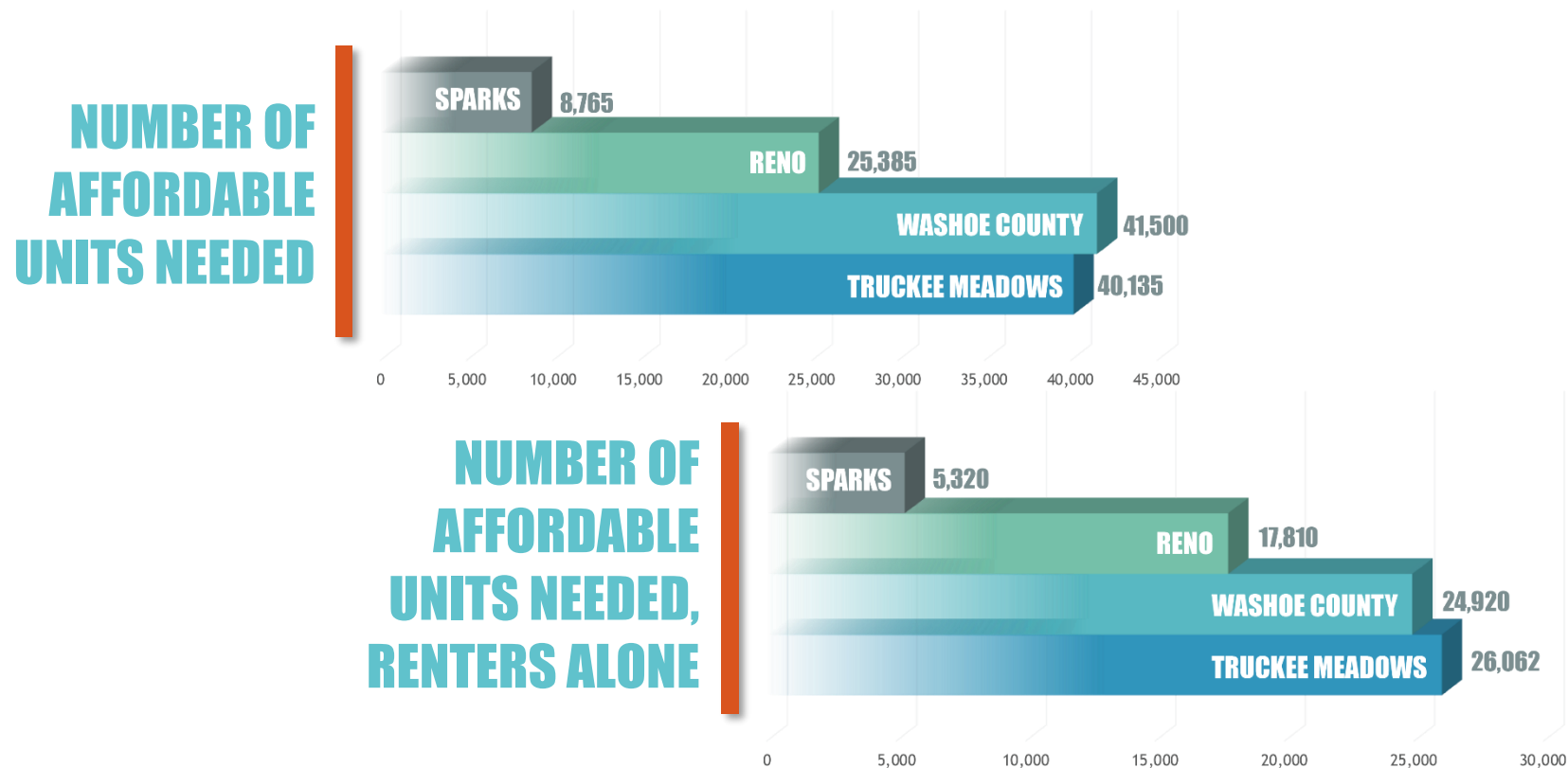
NUMBER OF UNITS AFFORDABLE FOR EVERY 100 RENTER HOUSEHOLDS AT DIFFERENT INCOME LEVELS

	<30% AMI	31-50%	51-80%
TRUCKEE MEADOWS	30	41	96
WASHOE COUNTY	31	40	95
RENO	27	48	94
SPARKS	32	34	103

Sources: 2010-2014 CHAS data.

MEASURING THE NEED FOR AFFORDABLE HOUSING

While there are a variety of ways to measure the need for affordable housing, the Nevada Housing Division measures this need by calculating the number of low-income households with one or more housing problems⁴¹ and then subtracting the number of vacant units that are affordable to low-income households.⁴² By this measure, the Truckee Meadows needs 40,135 more units affordable to low-income households. Most of this need is driven by renters (low-income renters constitute 67 percent of all low-income households experiencing housing problems). Looking at renters alone, the region needs 26,062 more affordable rental units to meet the current need.⁴³



Source: Nevada Housing Division 2017 Annual Housing Progress Report. Data for the region is calculated using the same method and data source (2010-2014 CHAS data).

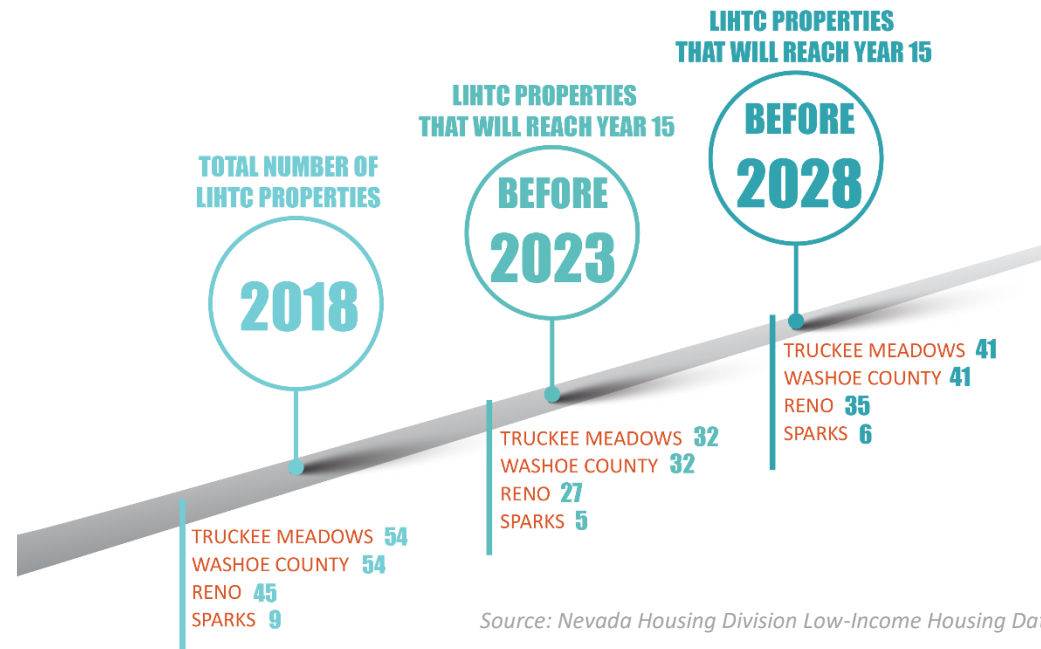
THE REGION MAY LOSE A SIGNIFICANT PORTION OF ITS EXISTING SUBSIDIZED HOUSING STOCK WITHOUT INTERVENTION

Among the existing income-restricted housing units in the region, 92 percent were financed using Low-Income Housing Tax Credits (LIHTC).⁴⁴ While some of these properties also received other funding that establishes additional affordability restrictions, LIHTC owners are eligible to sell the property after 15 years (sometimes called “Year 15”). At this point, property owners may apply for another round of tax credits to continue financing the property, may continue to operate the housing at its current levels of affordability without additional subsidy, or may choose to exit the program by selling the property, which may end the associated rent and income restrictions on the property. Owners may decide to sell to save on compliance costs or when they anticipate greater value in the sale than what they can continue to collect through maximum LIHTC rents.⁴⁵

The region has lost few income-restricted units through this process in recent history,⁴⁶ but rising property values may increase the likelihood of LIHTC program exits in the near-term. Proactive monitoring and outreach can help the region identify which properties are most at-risk of losing their affordability. In cases where owners decide to sell, it will take significant capital investment and committed buyers to preserve the property’s affordability.

Of the 54 LIHTC properties in the region, 32 will reach Year 15 within the next five years, and another nine will reach that point within the next ten years.⁴⁷

NUMBER OF LIHTC PROPERTIES



Source: Nevada Housing Division Low-Income Housing Database (March 2018).

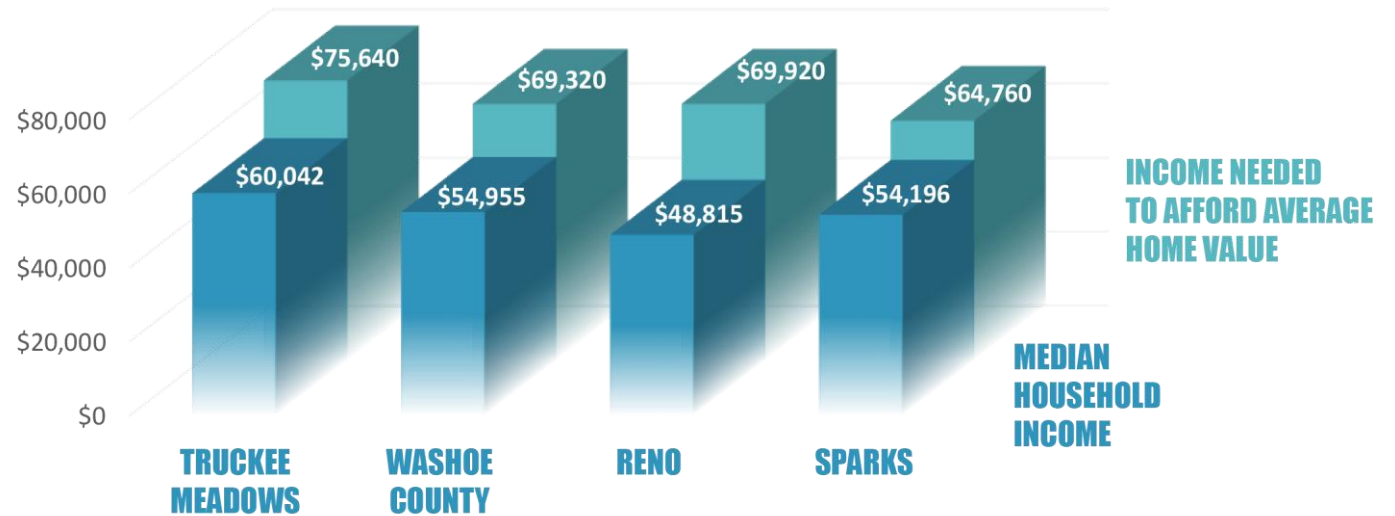
INCOMES ARE NOT KEEPING UP WITH HOUSING COSTS

In inflation-adjusted terms, median household income has decreased by 11 percent since 2010.⁴⁸ The median home value in the region is \$360,336.⁴⁹ To afford a home at that price, a household would need to earn \$75,640, which is \$15,000 more than the typical household earns in the Truckee Meadows (median household income in the region is \$60,042).⁵⁰

MEDIAN HOUSEHOLD INCOME AND INCOME NEEDED TO AFFORD AVERAGE HOME VALUE

REGIONAL MEDIAN HOME VALUES

	MEDIAN HOME VALUE
TRUCKEE MEADOWS	\$360,336
WASHOE COUNTY	\$349,200
RENO	\$352,400
SPARKS	\$325,500

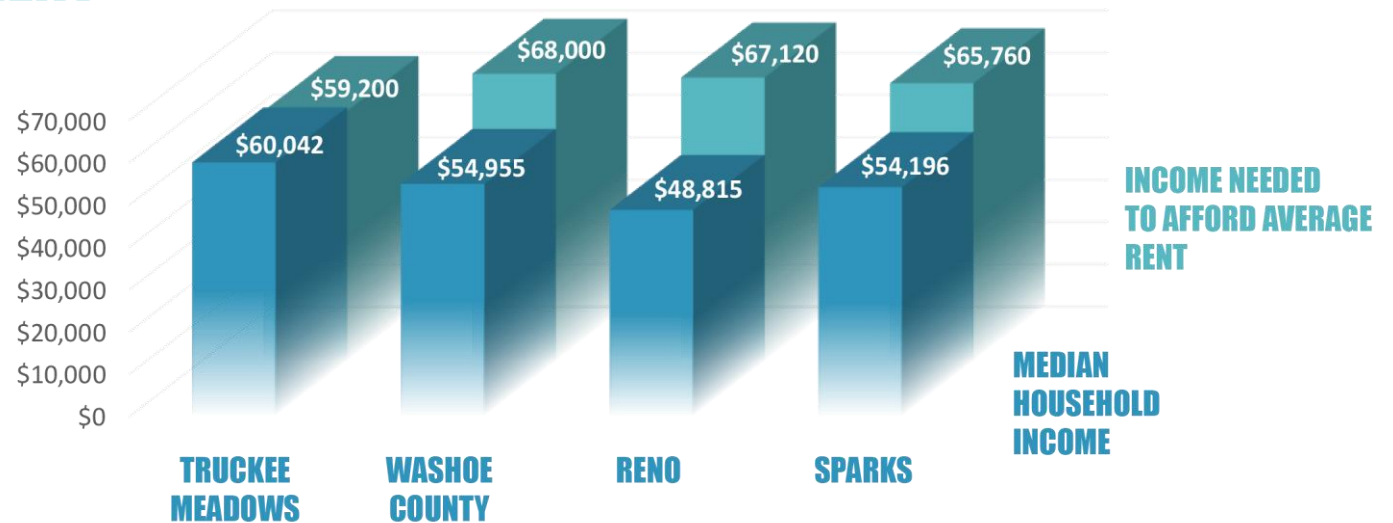


Sources: income data is from 2012-2016 American Community Survey 5-Year Estimates; home value for the Truckee Meadows region is from Location Inc; home value data for Washoe County, Reno, and Sparks is from Zillow Real Estate and Rental Overviews for the Reno Metro Area.

The median rent in the region is \$1,480, not including utilities.⁵¹ This is about the maximum that the typical household in the Truckee Meadows could afford to pay on housing costs each month.⁵²

MEDIAN HOUSEHOLD INCOME AND INCOME NEEDED TO AFFORD AVERAGE RENT

*NOT INCLUDING UTILITIES



REGIONAL RENT

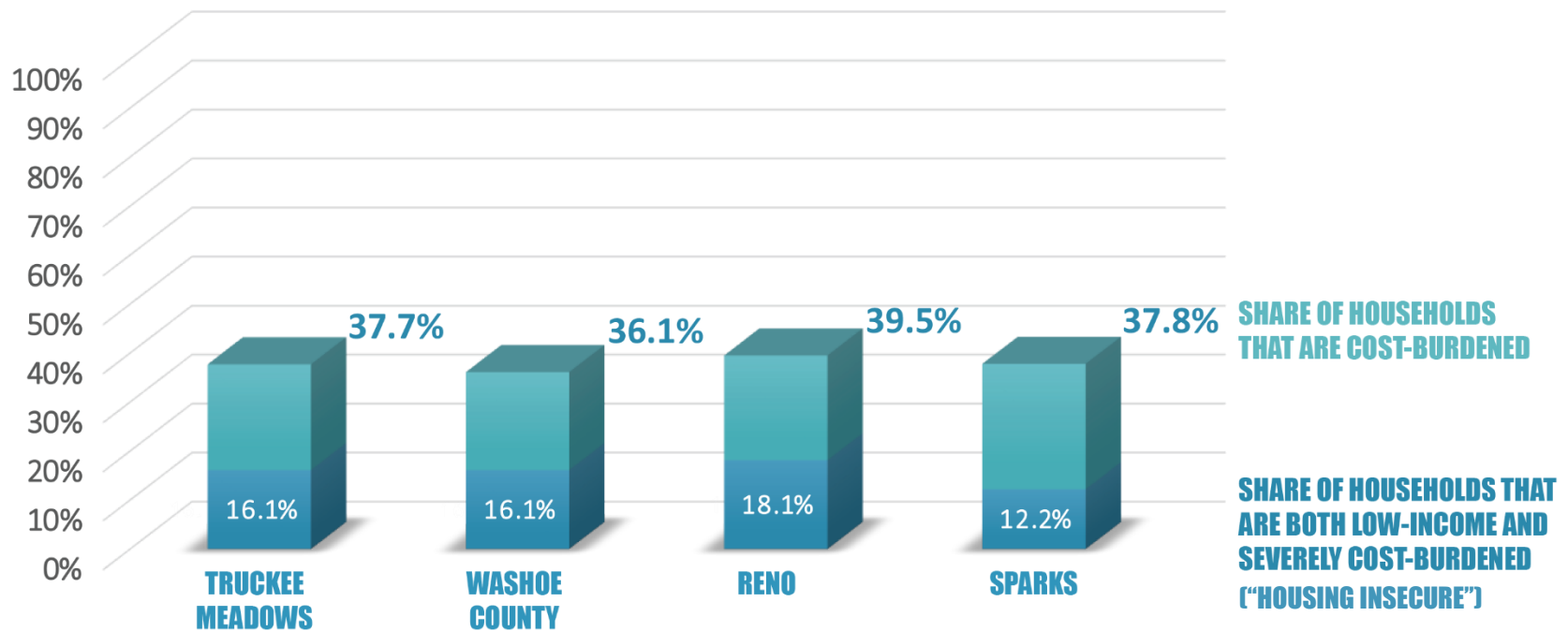
	MEDIAN RENT
TRUCKEE MEADOWS	\$1,480
WASHOE COUNTY	\$1,700
RENO	\$1,678
SPARKS	\$1,644

Sources: income data is from 2012-2016 American Community Survey 5-Year Estimates; rent data for the Truckee Meadows region is from Location Inc; rent data for Washoe County, Reno, and Sparks is from Zillow Real Estate and Rental Overviews for the Reno Metro Area.

RESIDENTS ARE COST BURDENED

Thirty-eight percent of households in the region pay too much on housing each month (in other words, they are paying more than 30 percent of their income on housing costs and are “cost-burdened”). Among those 60,000 cost-burdened households, more than 40 percent are “housing insecure,” meaning they are low-income and paying more than 50 percent of their income on housing costs.⁵³ These households are particularly vulnerable to poor housing conditions and housing displacement.

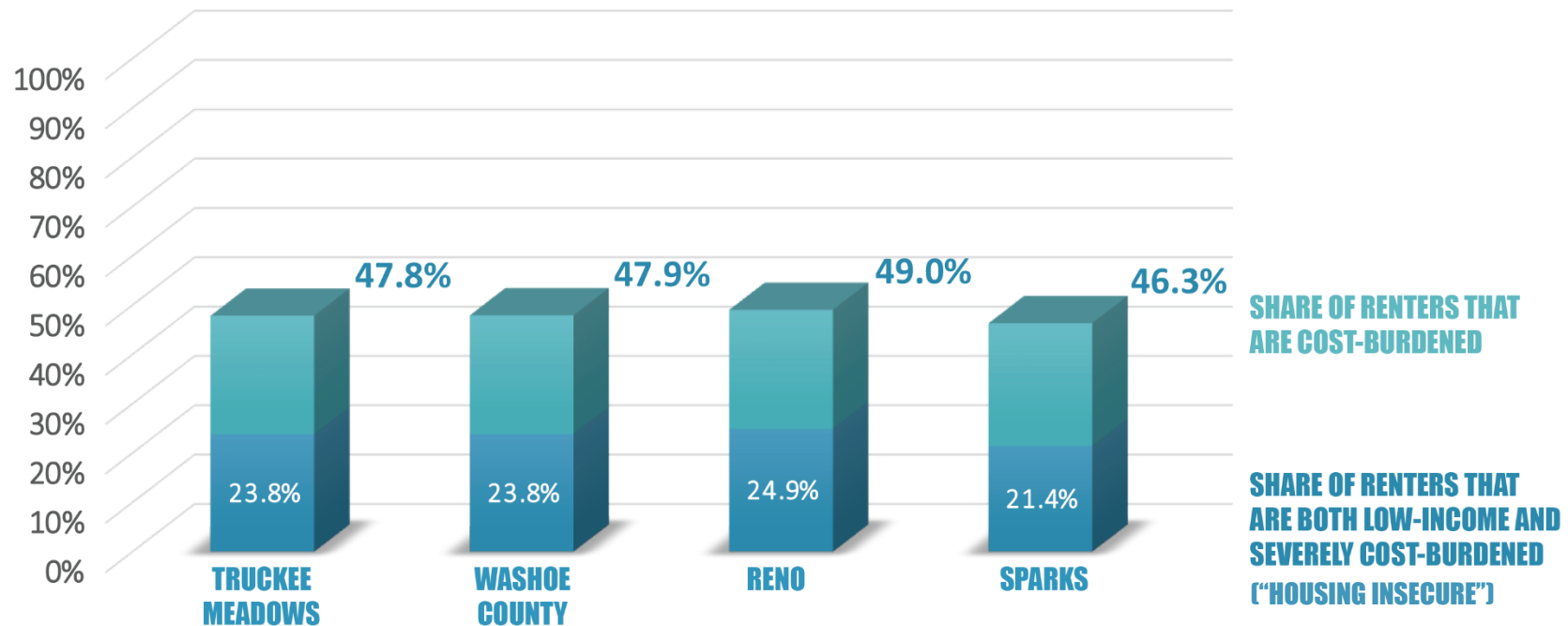
COST-BURDENED HOUSEHOLDS AND HOUSING INSECURITY



Sources: 2010-2014 CHAS data.

A significant number of both renters and owners experience cost-burden in the region, but cost-burden is more prevalent among renters (48 percent of renters are cost-burdened and 30 percent of owners are cost-burdened). Housing insecurity also affects renters at a greater rate (24 percent of renters are housing insecure and 10 percent of owners are housing insecure).⁵⁴ Cost-burden and housing insecurity affect renters at a similar rate across each of the jurisdictions.

COST-BURDENED RENTERS AND HOUSING INSECURITY



Sources: 2010-2014 CHAS data.

HOUSING AND TRANSPORTATION COSTS


Cost-burden can also be measured for combined housing and transportation costs, which are generally households' two biggest expenses. When accounting for housing and transportation costs, households may be considered cost-burdened if they are paying more than 45 percent of their household income on both housing and transportation. On average, Truckee Meadows households are paying 54 percent of their household income on these costs.⁵⁵

On average, Truckee Meadows households pay 54% of income on both housing and transportation costs (and 24% of their income on transportation costs alone).

Source: 2017 H+T Affordability Index from Center for Neighborhood Technology.

On average, combined housing and transportation costs account for 50 percent or more of household income across each of the jurisdictions. Housing costs account for the larger share of these costs, relative to transportation, in all jurisdictions. The average share of household income spent on transportation costs alone is consistent across the jurisdictions (23 to 24 percent).⁵⁶

These data underscore the need for a housing strategy that accounts for the trade-off's residents are making based on the location of their homes, which is central to the spatial analysis that will be conducted in Phase II of this project. Understanding this dynamic will be particularly important for addressing the housing needs of the residents in the region who are transit-dependent (i.e., those households that do not have access to a vehicle).⁵⁷

	SHARE OF HOUSEHOLDS WITHOUT ACCESS TO A VEHICLE 
TRUCKEE MEADOWS	8.0%
WASHOE COUNTY	7.9%
RENO	10.2%
SPARKS	7.5%

13,000 residents in the region are transit-dependent

Source: 2012-2016 American Community Survey 5-Year Estimates.

SUBSTANDARD LIVING CONDITIONS

With limited affordable options, some residents have been forced to accept substandard living conditions. Four percent of Truckee Meadows residents live in overcrowded households, with more than one person per room, and two percent of residents live in housing with incomplete plumbing and kitchen facilities.⁵⁸ 3,500 individuals are living in weekly motels as their primary residence, which can pose a variety of health and safety concerns.⁵⁹

	TRUCKEE MEADOWS	WASHOE COUNTY	RENO	SPARKS
SHARE OF HOUSEHOLDS THAT ARE OVERCROWDED	4.2%	4.2%	4.7%	4.2%
SHARE OF HOUSEHOLDS WITH INCOMPLETE PLUMBING AND/OR KITCHEN FACILITIES	1.7%	1.7%	2.2%	1.2%

Source: 2010-2014 CHAS data.

MOTELS, A LAST RESORT

“An estimated 4,000 people – mostly working-class families, seniors and the disabled – live in the pay-by-the-week motels. For many, the lodges are the last stop before being forced onto the streets or to live in their cars.”

“Reno’s last resort for down-and-out,” by Scott Sonner, Associated Press in the Reno Gazette Journal, November 9, 2018



**SUMMARY OF EXISTING
HOUSING PROGRAMS,
POLICIES AND RESOURCES**

4.

WHAT WE FOUND IN THE TRUCKEE MEADOWS



This chapter summarizes key findings from a review of the housing programs, policies, and financing tools that are available and utilized in the Truckee Meadows Analysis Area. This evaluation also describes the gaps in the region's affordability toolbox that limit the ability to respond to these issues in a comprehensive way.

4.1 CURRENT HOUSING PROGRAMS

HOUSING PROGRAMS	ACTIVITIES BY JURISDICTION				CONDITIONS ADDRESSED				
	RENO	SPARKS	WASHOE COUNTY	STATE	SHORTAGE OF AFFORDABLE RENTAL HOUSING	LIMITED HOUSING TYPES	INCOMES NOT KEEPING PACE WITH HOUSING COSTS	HOUSING QUALITY CONCERNS	RISK OF EXPIRING AFFORDABILITY & HOUSING DISPLACEMENT
DOWN PAYMENT ASSISTANCE				X			X		
WEATHERIZATION ASSISTANCE			X	X			X	X	
HOMEOWNER REHABILITATION		X						X	
HOUSING RELATED SERVICES			X	X					
FHLB'S AFFORDABLE HOUSING ASSISTANCE PROGRAM (AHAP) *	+++++			X	X				
REHABILITATION OR PRESERVATION OF RENTAL HOUSING **	+++++			X					
NEW CONSTRUCTION OF RENTAL HOUSING **	+++++			X	X				
TENANT BASED RENTAL ASSISTANCE/ VOUCHERS ***	+++++						X		
PROJECT BASED VOUCHERS (PBVS) ***	+++++								

*Administered by FHLB and is offered to affordable housing projects anywhere in the State, (but is not administered by or restricted to the State of Nevada).

**Includes activities supported by the HOME Consortium

***Includes programs offered by RHA

+++ Regional resources

EXISTING PRIORITIES DO NOT EMPHASIZE PRESERVATION OF EXISTING AFFORDABILITY OR QUALITY

As housing and construction costs continue to increase throughout the region, preserving existing housing affordability will become increasingly challenging as well. Although the region's housing programs allow for preservation of rental housing, HOME and other resources prioritize new construction projects. Additional funding and policy tools are needed to support a more comprehensive approach to preserving the region's existing affordable housing. RHA's *Landlord Incentive Program* and PBV expansion are examples of regional efforts to preserve affordable housing for very low-income households. The region would benefit from additional targeted programs and related financing tools (i.e., a preservation fund or leveraging PACE financing to rehabilitate and lower operating cost of existing affordable housing) that focuses on preservation of affordable housing. These programs could be focused in areas vulnerable to displacement or in high opportunity areas (i.e., neighborhoods with transit access or good schools).

EXISTING PROGRAMS DO NOT PROMOTE DIVERSE HOUSING TYPES IN THE REGION

Single-family, detached homes are the predominant housing type and large multifamily buildings with 20 units or more make up most of the other housing options available in the region. The resulting "missing middle" housing gap means families requiring alternative housing options must look outside of the TMSA or occupy housing not suited for their needs. The region does not currently prioritize more diverse housing types in existing programs, limiting the region's ability to meet the growing demand of smaller households. This gap can be addressed by aligning funding and programmatic criteria to emphasize the need for more diverse housing products and partnering with financial institutions to offer financing mechanisms targeting these products.

THERE ARE LIMITED PROGRAMS TO ADDRESS THE GROWING SHORTAGE OF AFFORDABLE RENTAL HOUSING

The region's primary affordable rental housing program is the *Affordable Housing Municipal Loan Program (AHMLP)* which is administered by the WCHC and funded through local and state HOME funds, and state Low-Income Housing Trust Funds. Projects awarded under the AHMLP are offered tax exemptions in conjunction with HOME funds and often rely on LIHTC allocations as well. However, the application timelines associated with these funding sources are not aligned, with AHMLP awards announced in April and LIHTC applications due in May – leaving little time to assemble the competitive 9 percent tax-credit application. The Federal Home Loan Bank of San Francisco and affiliated members offers the Affordable Housing Assistance Program (AHAP) program to support development of affordable rental housing in Nevada.⁶⁰ Combined, these efforts generate approximately 1 to 3 affordable rental projects and 50 to 250 income-restricted units annually. By creating a regional affordable housing trust fund or similar tool, the region can increase its capacity to produce more affordable rental housing while leveraging other federal resources

like the non-competitive 4 percent LIHTC. Additionally, investing in lower cost housing concepts (like those offered by *IndieDwell* or *Kasita* - see *Section 5 for more information*) could both address temporary workforce housing needs and increase the supply of affordable rental housing in the long-term.⁶¹

PREVIOUSLY AVAILABLE HOMEOWNERSHIP PROGRAMS ARE NO LONGER ACTIVE IN THE REGION

The WCHC does not currently fund down payment assistance or new construction of homeownership housing for low-income households. As homeownership becomes increasingly out of reach for many working households in the region, there is increased pressure on the rental market to meet the housing needs of working families. Helping residents access homeownership opportunities may also help alleviate this pressure, in tandem with other strategies to support more affordability in the rental market. Engaging employers to support homeownership opportunities for their employees on a regional scale and better leveraging the state's *Home is Possible* and *Mortgage Credit Program* could support access to homeownership throughout the region. The region could also pursue lower cost innovative single-family housing options (i.e., tiny homes or other modular housing alternatives). Additional subsidy programs can help finance these products and ensure they are priced affordably. Other options to expand attainable homeownership include supporting Accessory Dwelling Unit (ADUs), which can be used to offset the cost of homeownership and supporting community land trust models that preserve affordability of for-sale properties in perpetuity.

4.2 CURRENT HOUSING POLICIES

POLICY TOOLS	POLICY TOOL BY JURISDICTION			CONDITIONS ADDRESSED				
	RENO	SPARKS	WASHOE COUNTY	SHORTAGE OF AFFORDABLE RENTAL HOUSING	LIMITED HOUSING TYPES	INCOMES NOT KEEPING PACE WITH HOUSING COSTS	HOUSING QUALITY CONCERNS	RISK OF EXPIRING AFFORDABILITY & HOUSING DISPLACEMENT
DENSITY BONUS	+++++							
COMMUNITY LAND TRUST (CLT)	+++++			X				
TAX EXEMPTIONS *	+++++			X				

**Only offered in conjunction with HOME-assisted projects*

+++ Regional Resources

A LIMITED POLICY TOOLBOX PREVENTS THE REGION FROM TAKING A MORE COMPREHENSIVE APPROACH TO HOUSING AFFORDABILITY

Nevada state law allows local jurisdictions to develop measures to maintain and develop affordable housing to carry out housing plan elements required in the adoption of a master plan; however, the region lacks the necessary policy tools to effectively address the growing need for affordable housing. The region could prioritize several tools to increase its capacity to address various market conditions, including: market-informed inclusionary zoning; land disposition policy that prioritizes affordable housing; preservation early warning system to proactively target expiring income-restricted properties; fee waivers for affordable housing projects; and streamlined review processes for affordable housing projects. The recently established Community Housing Land Trust purchased its first property from the City for one dollar in April 2018, and anticipates building 200 small dorm style apartments that will remain affordable in perpetuity.⁶² This effort could help establish a formal land disposition policy for the region and foster leveraging of regional assets.

EXISTING TOOLS ARE NOT LEVERAGED PROPERLY

Currently, tax exemptions are offered in conjunction with HOME funds to successful applications. In many cases, developers apply for HOME funds primarily to receive the more valuable tax exemption in exchange for a minimum number of affordable units. The region could realize more affordable housing units by increasing the threshold for the minimum number of affordable units, depending on the size of the project, when awarding HOME funds or awarding more points for projects that offer more affordable units. Meanwhile, existing density bonuses have had limited effectiveness under current zoning and Master Plan guidelines, which already allow for high density in the urban core and constrain jurisdictions' ability to grant higher density in other areas. The region would have more flexibility to incent inclusion of affordable units in proposed developments if current codes were revised to allow for greater density in areas outside of the urban core, in exchange for increased affordability, and to strategically limit density in certain areas within the urban core, unless the development provided some level of affordability.

CURRENT POLICIES ARE NOT DESIGNED TO SUPPORT RESIDENTS VULNERABLE TO DISPLACEMENT OR TO PROACTIVELY ADDRESS HOUSING QUALITY CONCERNS

Preventing displacement and ensuring access to safe, livable housing options are core principles in the development of the Regional Strategy for Housing Affordability. There are several ways the region can better support existing residents vulnerable to growing market pressures, including exploring additional protections for renters, establishing longer-term affordability periods or establishing a preservation ordinance aimed at preserving existing affordable housing in areas experiencing market pressure. Pairing these supports with incentives and other resources for property maintenance and rehabilitation will help preserve and improve the safety and quality of the region's existing housing stock.

4.3 CURRENT HOUSING FINANCING

POLICY TOOLS	ACTIVITIES BY JURISDICTION				CONDITIONS ADDRESSED				
	RENO	SPARKS	WASHOE COUNTY	STATE	SHORTAGE OF AFFORDABLE RENTAL HOUSING	LIMITED HOUSING TYPES	INCOMES NOT KEEPING PACE WITH HOUSING COSTS	HOUSING QUALITY CONCERNS	RISK OF EXPIRING AFFORDABILITY & HOUSING DISPLACEMENT
SPECIAL ASSESSMENT DISTRICT (SAD) OR BUSINESS IMPROVEMENT DISTRICT (BID)	X		X		X				
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)	X	X							
TAX INCREMENT FINANCING (TIF)	X				X				
LOW-INCOME HOUSING TAX CREDIT (LIHTC) *				X	X				X
MULTI-FAMILY BOND FINANCING *	+++++			X	X				X
LOW-INCOME HOUSING TRUST FUND (LIHTF) *				X	X				X
NATIONAL HOUSING TRUST (NHT) *				X	X				
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) *	+++++				X				

*State resource available to the Truckee Meadows

+++ Regional resources

THERE ARE OPPORTUNITIES TO CULTIVATE ADDITIONAL RESOURCES AND PARTNERSHIPS TO SUPPORT MORE AFFORDABLE HOUSING PRESERVATION AND MORE MIXED-INCOME, MIXED-USE DEVELOPMENT

The region does not currently have any locally dedicated resources to support affordable housing production or preservation, which limits the region's ability to address its most pressing housing needs. The Home Means Nevada Campaign is currently advocating for Washoe County to create a housing trust fund using Government Services Tax (GST) revenues. This effort should be expanded to develop a Regional Housing Trust Fund supported by all three jurisdictions, the private sector, and the philanthropic community. This fund could leverage 4 percent tax credits (available noncompetitively through the LIHTC program, as opposed to 9 percent tax credits, which are highly competitive) and the \$23 million in State bond cap available to the region on an annual basis.

Identifying a dedicated resource to support the fund should be prioritized in the medium to long-term, meanwhile Section 108 funding could provide a short-term alternative to promote more diverse housing types or more mixed-use and mixed-income development throughout the region. This financing tool would allow the Truckee Meadows to access approximately \$12 million in additional financing for housing and community development.

REGIONAL ALLOCATION OF HOUSING FUNDS IN 2017

Source: 2017 Annual Action Plans from the Washoe County Home Consortium, Reno, and Sparks.

SOURCE	ALLOCATIONS BY JURISDICTION				TOTAL
	RENO	SPARKS	WCNC	STATE OF NEVADA	
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)	\$1,900,000	\$622,000			\$2,522,000
HOME INVESTMENT PARTNERSHIPS PROGRAM			\$1,050,000	\$295,000	\$1,345,000
EMERGENCY SHELTER GRANTS (ESG)	\$175,000			\$60,000	\$235,000
CONTINUUM OF CARE (COC)	\$1,650,000				\$1,650,000
LOW-INCOME HOUSING TRUST FUND (LIHTF)				\$660,000	\$660,000
LOW-INCOME HOUSING TAX CREDIT (LIHTC)				\$770,000	\$770,000
REGIONAL TOTAL					\$7,182,000

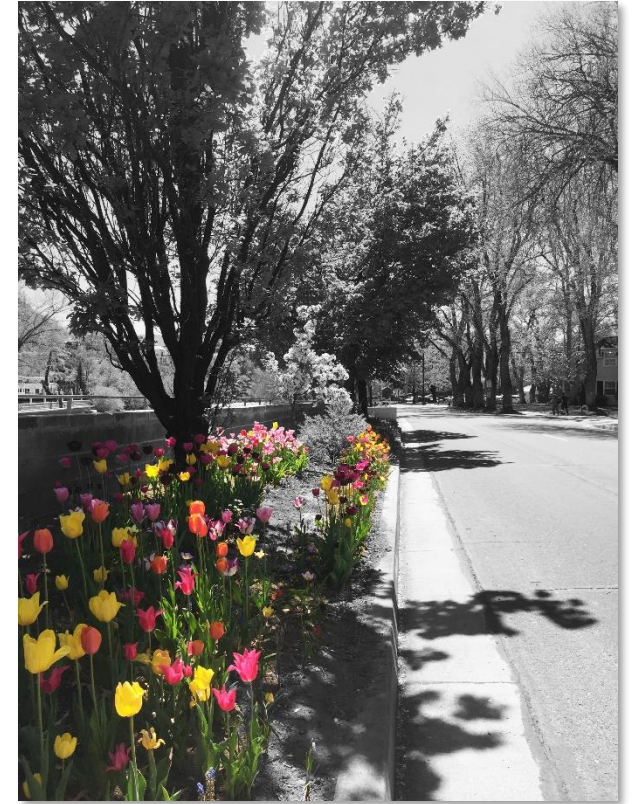
EXISTING FINANCING PRODUCTS HAVE NOT BEEN FULLY LEVERAGED TO SUPPORT AFFORDABLE HOUSING DEVELOPMENT AND PRESERVATION

The Truckee Meadows could develop more tailored financing products to support production and preservation efforts. For example, TIFs have been used to support stadiums and other value capture activities in the region and could be used to finance affordable housing in areas seeing substantial public investment and increased value.

5.



TOOLS TO IMPLEMENT HOUSING AFFORDABILITY



This chapter provides a high-level overview of nine tools that other jurisdictions around the country have used to address similar housing needs. This portion of the Community Profile also highlights some of the initial steps needed to implement similar tools in the Truckee Meadows region.

TOOLS

**INCLUDED IN
THIS SECTION:**

- REGIONAL HOUSING TRUST FUND
- INCLUSIONARY ZONING
- ACCESSORY DWELLING UNITS (ADUs)
- INFILL DEVELOPMENT
- AFFORDABLE HOUSING PRESERVATION
- EMPLOYER ASSISTED HOUSING
- PROPERTY ASSESSED CLEAN ENERGY (PACE) FINANCING
- SECTION 108 LOAN GUARANTEE FUNDS
- EXPEDITED PERMITTING

**EACH OF THESE TOOLS ARE
CONSIDERED IN THE CONTEXT
OF THE FOLLOWING CRITERIA:**

- WHAT CONDITIONS CAN THIS TOOL ADDRESS?
- HOW HAVE OTHERS USED THIS TOOL?
- WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

5.1 REGIONAL HOUSING TRUST FUND

Housing trust funds channel dedicated local resources to address housing needs, including the production and preservation of housing that is affordable to lower-income households. Funds can be allocated in a variety of ways, depending on the needs of the community (e.g., housing development, direct financial assistance to low-income homeowners and renters, land assembly and acquisition, technical assistance) and loan repayments generally account for a share of the trust fund's revenue. Housing trust funds can be capitalized by resources from the private sector, philanthropic organizations, and/or participating jurisdictions. Local jurisdictions generally support the fund through an ongoing dedicated source.

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Shortage of affordable and available rental housing
- Limited housing diversity (both in terms of housing type and price point) in both the for-sale and rental housing market
- Incomes not keeping pace with housing costs

LOCAL SOURCES FOR HOUSING TRUST FUNDS

Local jurisdictions have dedicated a variety of revenue sources to sustain housing trust funds around the United States. The list below provides a snapshot of those currently in use, beginning with the most common sources.

- Developer impact fees
- Inclusionary housing in-lieu fees
- Property tax levy
- General fund
- Property tax
- Tax increment financing
- Bond revenue
- Transient occupancy tax
- Construction excise tax
- Sales tax
- Housing excise tax
- Housing impact fees
- Commercial linkage impact fee
- Linkage fee
- Multifamily rental conversion fee
- Finance corporation bonds
- Residential impact fees
- Surplus tax
- Casino revenue
- Union agreement
- State capital budget
- General Fund Reserves
- Surplus funds

Housing Trust Fund Project. (2018). City Housing Trust Fund Revenues 2018. Center for Community Change. Available at: <https://housingtrustfundproject.org/wp-content/uploads/2018/04/City-htfund-revenue-sources-2018.pdf>



HOW HAVE OTHERS USED THIS TOOL?

A Regional Coalition for Housing (ARCH) member cities created the “Eastside Housing Trust Fund” to assist with the development of affordable housing in East King County in Washington. There are fifteen (15) member jurisdictions who have committed a total of \$34 million since 1993 to create affordable housing for individuals, low- and moderate-income families, senior households, persons transitioning from homelessness, and persons with special needs. Jurisdictions have also contributed over \$7 million worth of land, fee-waivers, and other in-kind donations. The ARCH Housing Trust Fund has funded over 3,250 units in East King County. In addition to direct production and preservation of affordable units, these funds have supported individuals looking for affordable rental and ownership housing, as well as the development of new housing policies across the region.⁶³

WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Make an initial capital investment
- Identify an organization or agency to administer the fund
- Set clear priorities and criteria for the types of activities the fund will support
- Identify of revenue sources that can be dedicated to the trust fund over time (recognizing this may require legislative changes depending on the sources identified)

The Home Means Nevada Campaign is currently advocating for Washoe County to create a housing trust fund using Government Services Tax (GST) revenues. If established, that would create a dedicated source of revenue for the County’s housing needs, which could be pooled with resources from other jurisdictions, the private sector, and the philanthropic sector to form a regional housing trust fund. Moving towards a regional funding source will more effectively position the jurisdictions and their partners to address the current scale of the region’s housing needs. Plus, the region already has some existing models of regional resource coordination (e.g., Reno Housing Authority, Washoe County Home Consortium), which could be built upon to implement this new source.

5.2 INCLUSIONARY ZONING

Inclusionary zoning is a widely used policy tool that can address critical housing needs by either requiring or encouraging residential developers to reserve a portion of their housing stock for low- and moderate-income residents. In addition to expanding housing affordability, inclusionary zoning programs seek to promote economic vitality of neighborhoods, create racial and economic diversity, increase access to opportunity, and contribute to the overall quality of life for the entire community. Montgomery County implemented the first-ever inclusionary zoning program in 1972 and since then, more than 400 cities, towns, and counties have implemented their own inclusionary zoning programs.

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Shortage of affordable and available rental housing
- Incomes not keeping pace with housing costs
- Tightening housing market

HOW HAVE OTHERS USED THIS TOOL?

Fairfax County, Virginia has implemented two inclusionary zoning programs – a mandatory Affordable Dwelling Units program designed to serve households earning up to 70 percent of AMI and a voluntary Workforce Dwelling Units program designed to serve households earning up to 120 percent of AMI.



MANDATORY

The Affordable Dwelling Units program in Fairfax County, VA is mandatory for any developer of for-sale or rental properties that require County approvals (e.g., rezoning, a special exception, a site plan, or a subdivision plat application). Under the current ordinance, a developer is required to include a calculated number of affordable units in any development with 50 or more units, except developments with densities of less than one dwelling unit per square mile or high-rise buildings. The affordable unit requirement is calculated based on the type of development and can range from 6.25 percent of all units to 12.5 percent of all units. In exchange, developers receive a density bonus, which permits the developers to build more units than would be permitted in the Comprehensive Plan. Between 1992 and 2011, almost 2,500 affordable for-sale and rental units were produced in Fairfax County under this policy.

The Workforce Dwelling Units program in Fairfax County, VA is a voluntary incentive-based system, designed to encourage development of new affordable housing in the County's high-density areas. Developers receive a density bonus in exchange for offering 12 percent of all new units at prices affordable to households earning 120 percent of AMI or less. This policy was expanded to set a higher affordability threshold (20 percent of all new units) in the County's largest downtown area, where significant high-rise development was occurring.⁶⁴

VOLUNTARY

WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Convene the development community and conduct a detailed market analysis to identify appropriate incentives, and associated development feasibility, for different areas throughout the region
- Pilot the program in targeted areas and revise incentives as needed
- Adopt final legislative changes to formalize programs across each of the jurisdictions

5.3 ACCESSORY DWELLING UNITS (ADUs)

ADUs are additional living quarters on single-family lots that are independent of the primary dwelling unit (either detached or attached) and provide basic requirements for sleeping, cooking, and sanitation. They may also be referred to as accessory apartments, second units, or granny flats. Given their smaller size and lower development costs, ADUs are often naturally affordable for lower-income households. ADUs are an opportunity to increase the supply of affordable rental housing without undertaking multifamily development or providing deep subsidies. ADUs can also provide income to owners of single-family homes or can house caregivers, which in turn can enable homeowners to remain in their homes as they age and/or as their income is diminished.

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Mismatch between the size of households and the size of housing units offered in the region
- Incomes not keeping pace with housing costs
- Limited availability of developable land in downtown areas
- Demand for temporary workforce housing

THE BENEFITS

- **EXPAND HOUSING OPTIONS FOR RESIDENTS** – ADUs are a powerful tool to meet two growing demographic trends: more multigenerational households and more smaller households (with 1 or 2 persons). ADUs can allow seniors to “age in place” by providing additional living quarters for a caretaker or, on the flip side, an ADU can be used to house an aging relative or an 18- to 34-year-old returning to their family home. This flexibility helps prevent overcrowding of the main property as well.
- **EXPAND THE SUPPLY OF AFFORDABLE HOMES** – ADUs tend to have lower construction costs and thus can often be offered at lower price points than other housing products (plus, they can be much faster to build under appropriate zoning). In fact, a survey of ADU owners in Portland, Seattle, and Vancouver found that 58 percent of ADU owners reported renting the unit below the market rate.⁶⁵
- **PROVIDE A SOURCE OF SUPPLEMENTAL INCOME** – homeowners can earn additional income by renting out an ADU on their property, allowing them to reduce their housing cost-burden while also contributing to the overall housing stock.
- **SUPPORT MIXED-INCOME COMMUNITIES** – ADUs allow people at a variety of income levels to live in the same neighborhood, even as land values and housing prices are rising (particularly in areas with strong access to opportunity).

- **LEVERAGE UNDERUTILIZED LAND TO SUPPORT FUTURE GROWTH** – this includes leveraging land that would not have been suitable for more traditional housing types.
- **IMPROVE THE ENVIRONMENT** – the increased urban density supported by ADUs has been proven to reduce carbon emissions.⁶⁶

COMMON CONCERNS THAT CAN BE ADDRESSED THROUGH EFFECTIVE PROGRAMMING AND POLICYMAKING

THE MOST EFFECTIVE ADU PROGRAMS REQUIRE TESTING AND REVISION TO UNDERSTAND THE TRUE COMMUNITY IMPACT. KEEPING THIS IN MIND, THE TABLE BELOW PROVIDES SAMPLE POLICY OPTIONS THAT MAY BE CONSIDERED THROUGHOUT PILOTING OF AN ADU PROGRAM, IN ORDER TO ADDRESS COMMON COMMUNITY CONCERNS.

CONCERN	OPTIONS FOR POLICYMAKERS TO ADDRESS THE CONCERN	EVIDENCE AND EXAMPLES
ADUs WILL NOT BE BUILT TO THE SAME QUALITY STANDARDS AS OTHER HOMES AND WILL DETRACT FROM THE APPEARANCE OF THE NEIGHBORHOOD	<ul style="list-style-type: none"> ▪ IDENTIFY NEIGHBORHOODS WHERE ADUs ARE MOST APPROPRIATE AND TAILOR SUPPORTIVE POLICIES AND PROGRAMS TO THOSE AREAS (I.E. DO NOT PASS A BLANKET POLICY THAT TREATS ALL NEIGHBORHOODS THE SAME) ▪ PROVIDE CONSTRUCTION AND DESIGN GUIDELINES TAILORED TO THE EXISTING CHARACTER OF NEIGHBORHOODS (THIS COULD INCLUDE STOCK BUILDING PLANS) ▪ BUILD PARTNERSHIPS WITH CONSTRUCTION INDUSTRY PROFESSIONALS TO CONNECT INTERESTED HOMEOWNERS WITH TECHNICAL ASSISTANCE ▪ CONNECT ADU OWNERS WITH EXISTING REGIONAL RESOURCES FOR LANDLORDS (TRAININGS, GUIDES, ETC.) TO ENSURE CONTINUED MAINTENANCE AND QUALITY OF THE UNIT 	<p>SANTA CRUZ COUNTY, CALIFORNIA ONLY ALLOWS ADUs IN RESIDENTIAL ZONES, PROVIDING THE PARCEL MEETS SEVERAL ADDITIONAL REQUIREMENTS (THERE IS ONLY ONE EXISTING UNIT ON THE PARCEL BEFORE THE ADU, THERE IS SUFFICIENT INFRASTRUCTURE, ETC.). TO HELP HOMEOWNERS IDENTIFY IF THEIR PARCEL IS ELIGIBLE AND OTHER INITIAL STEPS IN DEVELOPING AN ADU, THE COUNTY PROVIDES A GIS LOCATOR TOOL AND AN ADU FINANCING GUIDE.⁶⁷</p> <p>THE WEST DENVER RENAISSANCE COLLABORATIVE HAS ALSO PRODUCED A STRONG GUIDEBOOK FOR ADU CONSTRUCTION TO SUPPORT THEIR FORTHCOMING PILOT PROGRAM THAT WILL BOTH EFFECTIVE ADU CONSTRUCTION.⁶⁸</p>
ADUs WILL CREATE MORE ON-STREET PARKING CONGESTION	<ul style="list-style-type: none"> ▪ IDENTIFY NEIGHBORHOODS WHERE IT IS APPROPRIATE TO REQUIRE OR INCENTIVIZE OFF-STREET PARKING WHEN BUILDING ADUs*- ▪ CONDUCT A STUDY OF PARKING DEMAND IN NEIGHBORHOODS ACROSS THE CITY TO INFORM THIS PROCESS ▪ ALLOW TANDEM PARKING IN CERTAIN ZONES TO EXPAND OFF-STREET PARKING OPTIONS 	<p>ACCORDING TO THE TURNER CENTER SURVEY OF ADU OWNERS IN OREGON, PORTLAND, & VANCOUVER, ONLY 12% OF ADUs REPORTED INCLUDING NO OFF-STREET PARKING.⁶⁹</p>

	<ul style="list-style-type: none"> ▪ OFFER A PARKING WAIVER REQUEST PROCESS WHEN REQUIRING PARKING SPOTS, BY WHICH AN OWNER CAN DEMONSTRATE HOW THEIR ADU WILL NOT CONTRIBUTE TO ON-STREET PARKING CONGESTION <p><i>*PARKING REQUIREMENTS CAN BE A MAJOR DISINCENTIVE TO ALL TYPES OF DEVELOPMENT, INCLUDING ADUs, SO THIS TYPE OF REQUIREMENT SHOULD BE CONSIDERED CAREFULLY AND TAILORED TO SPECIFIC SUBMARKET OR NEIGHBORHOOD CONDITIONS</i></p>	<p>FURTHER, RESEARCH SHOWS ADU RESIDENTS TYPICALLY HAVE FEWER CARS, PARTICULARLY IN AREAS WHERE PUBLIC TRANSIT IS AVAILABLE.⁷⁰</p> <p>TO AVOID ON-STREET PARKING CONGESTION, THE CITY OF SEATTLE, WASHINGTON REQUIRES ONE PARKING SPOT PER ADU, BUT ALSO ALLOWS TANDEM PARKING AND REQUESTS FOR PARKING WAIVERS TO ENSURE THAT THE PARKING REQUIREMENT IS NOT A SIGNIFICANT BARRIER TO ADU CONSTRUCTION.</p>
<p>ADUs WILL NOT ACTUALLY ADDRESS OUR REGIONAL HOUSING NEEDS BECAUSE THEY WILL MAINLY BE USED FOR SHORT-TERM RENTALS</p>	<ul style="list-style-type: none"> ▪ PROVIDE INCENTIVES (E.G. TAX BREAKS) FOR HOMEOWNERS THAT RENT THEIR ADU TO LONG-TERM TENANTS ▪ LEVERAGE EXISTING PROGRAMS, LIKE THE HOUSING CHOICE VOUCHER PROGRAM, TO CONNECT ADU OWNERS WITH POTENTIAL LONG-TERM TENANTS ▪ ENACT AN OWNER OCCUPANCY REQUIREMENT, WHEREBY A HOMEOWNER MUST LIVE IN EITHER THE MAIN HOUSE OR THE ADU (BOTH CANNOT BE USED AS RENTALS SIMULTANEOUSLY) 	<p>THE SAME TURNER CENTER SURVEY AS NOTED ABOVE ALSO FOUND THAT “60% OF ADUs ARE OR WILL BE USED FOR THE PURPOSES OF PERMANENT HOUSING, AS COMPARED TO 12% FOR SHORT-TERM RENTALS.” SEVERAL RESPONDENTS NOTED THAT THE SUPPLEMENTAL INCOME FROM THE ADU MADE IT POSSIBLE FOR THEM TO AFFORDABLY PURCHASE THE ENTIRE PROPERTY.</p> <p>THE CITY OF BELLINGHAM, WASHINGTON’S ADU POLICY EMPLOYS AN OWNER OCCUPANCY REQUIREMENT.⁷¹</p>
<p>CONCERN ABOUT NEIGHBORHOOD AND PROPERTY OVERCROWDING AS A RESULT OF ADUs</p>	<ul style="list-style-type: none"> ▪ LIMIT THE SIZE OF ALLOWABLE ADUs TO TWO-BEDROOMS OR LESS ▪ LIMIT THE NUMBER OF PERSONS THAT CAN LIVE IN AN ADU, BASED ON THE NUMBER OF BEDROOMS ▪ DO NOT ALLOW ADUs ON PARCELS THAT ALREADY HAVE MORE THAN ONE EXISTING DWELLING UNIT ▪ REQUIRE PROPERTY OWNERS TO CONFIRM THEIR SANITATION SYSTEMS ARE APPROPRIATELY SIZED FOR ADDITIONAL LOADS BEFORE CONSTRUCTING AN ADU 	<p>THE CITY OF TACOMA, WASHINGTON HAS IMPLEMENTED TWO PILOT ROUNDS OF AN ADU PROGRAM TO TEST POLICY CHOICES PRIOR TO FINALIZATION BY CITY COUNCIL—ONE OF THE TEST POLICY PARAMETERS INCLUDES AN OCCUPANCY LIMIT, IN ADDITION TO THE OCCUPANCY STANDARDS OUTLINED IN THE CITY’S HOUSING CODE.⁷²</p>
<p>CONCERN ABOUT ADUs LOWERING SURROUNDING PROPERTY VALUES</p>	<ul style="list-style-type: none"> ▪ SEE RECOMMENDATION ABOVE ABOUT PROVIDING DESIGN GUIDELINES AND TECHNICAL ASSISTANCE 	<p>THERE IS NO DIRECT EVIDENCE ABOUT THE IMPACT OF ADUs ON SURROUNDING PROPERTY VALUES. IT HAS BEEN OBSERVED THAT HOMES IN DENSER URBAN NEIGHBORHOODS THAT INCLUDE FEATURES LIKE ADUs HAVE HIGHER SALES PRICES.⁷³</p> <p>ADUs ARE SHOWN TO INCREASE THE TAXABLE VALUE OF THE MAIN PROPERTY, GENERATING MORE TAX REVENUE FOR LOCAL GOVERNMENTS TO PROVIDE THE NECESSARY SERVICES TO SUPPORT THE ENTIRE COMMUNITY.⁷⁴</p>

HOW HAVE OTHERS USED THIS TOOL?

After adopting an ordinance that streamlined the process for developing ADUs, the City of Santa Cruz, California created an ADU Development Program offering technical assistance grants, loans for ADU construction, and a wage subsidy program. The technical assistance grants cover the cost of speaking to a professional for one hour about ADU design problems and prototypes; the loan program offers low-interest loans, expedited permitting, and design guidelines to property owners interested in building ADUs; and the wage subsidy program provides 50 percent salary assistance for builders using graduates from the City's building trades training program. The City processes 40 to 50 ADU permits on average each year.⁷⁵



WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Coordinate and streamline regulations around ADUs throughout each of the three jurisdictions
- Identify community partners that can offer technical assistance or can support ADU financing
- Develop design guidelines to help property owners ensure their ADUs are compatible with the surrounding zoning
- Conduct ADU workshops throughout the region to advertise ADUs, and available supportive resources, to interested homeowners

5.4 INFILL DEVELOPMENT

Infill development is the practice of developing vacant or underutilized parcels in highly developed areas, generally with strong access to services like infrastructure and transit. This type of development capitalizes on small sites, which may be more suitable for less common types of residential development (e.g., rowhouses, courtyard housing, low-rise multifamily). Infill sites can support smaller, lower-cost residential development by capitalizing on available land and existing infrastructure.

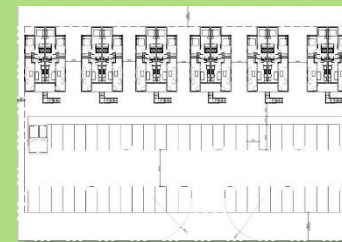
WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Limited types of housing offered in the region
- Limited availability of developable land in downtown areas
- Demand for temporary workforce housing

INNOVATIVE HOUSING MODELS FOR INFILL DEVELOPMENT

Several companies are exploring new building products that are more suitable for infill, such as Kasita, a modular housing concept that can be built in approximately 3 months for \$95,000 to \$129,000 per studio unit. These 408-square-foot units can be standalone accessory dwelling units or stacked as low- to mid-rise multifamily. Their compact size is suitable for many small or otherwise unconventional sites, plus they are quicker to build and can be offered at more affordable price points than conventional residential development.⁷⁶

Another low-cost housing model that can be developed on infill properties is produced by IndieDwell. All IndieDwell homes are factory built modular housing that uses the frame of a recycled shipping container to reduce construction time, cost, and waste. Their single-family product is as small as 320 square feet for a one-bedroom and their multifamily product allows for 24 homes per acre of buildable land, including appropriate parking. Compared to conventional stick built or manufactured housing, IndieDwell offers 50 to 75 percent lower initial costs, an 80 percent reduction in on-site construction time, 50 percent lower operating costs, and 40 percent lower maintenance costs over 20 years.⁷⁷



*Kasita infill site renderings
Source: Kasita*

HOW HAVE OTHERS USED THIS TOOL?

Through its Small Lot Subdivision Ordinance, the City of Los Angeles allows infill development by-right on small lots in multifamily and commercial zones, in the form of detached townhouses. The ordinance streamlined the process by eliminating the need for rezoning and provided additional developer flexibility by reducing parking requirements, allowing additional subdivision of parcels, and lowering minimum development standards. These additional flexibilities have reduced development costs, offering more affordable housing options on previously underutilized lots.⁷⁸



WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Identify target areas for infill development
- Review existing development codes and processes to identify barriers to infill in target areas and revise accordingly
- Offer an infill pilot program to support new development

5.5 AFFORDABLE HOUSING PRESERVATION

Affordable housing preservation requires a suite of tools to adequately preserve the affordability, while maintaining or improving the quality, of existing properties. This can include policy tools, like incentives for the preservation of affordable housing within specific zoning districts or right-of-first-refusal, which ensures tenants and local governments have adequate notice before an affordable property is going to be redeveloped or otherwise converted to market-rate housing. This can also include financing tools, like low-interest loans for energy efficiency upgrades or preservation funds to support broader rehabilitation. Since the cost of preserving affordable units can be much lower than building new, even if the existing units require upgrading, preservation is often used to retain affordable housing in areas where it would be cost-prohibitive to build new affordable units.

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Aging housing stock
- Risk of expiring affordability in subsidized properties
- Incomes not keeping up with housing costs

HOW HAVE OTHERS USED THIS TOOL?

In 2007, a group of cross-sector stakeholders in Cook County, Illinois released a Rental Housing Action Plan that set a goal of preserving at least 75,000 affordable rental units by 2020. Recognizing that preservation requires a multi-faceted approach, the plan outlined six key initiatives, including increasing available capital for preservation activities and improving coordination and information across the region. To implement these initiatives, the stakeholder group established a formal structure with full-time staff and a leadership team from key partners across the region, called the Preservation Compact. It is staffed and coordinated by a local nonprofit mortgage lender. One of the Compact's key programs is a \$26 million financing pool to support the redevelopment of 1- to 4-unit buildings for affordable rental housing throughout the region. This program has approved \$15.9 million in loans for 281 units of rental housing since its inception. The Compact also provides education about available financing options for existing property owners who want to upgrade their properties while preserving the affordability of the properties. For property owners interested in selling, the Compact serves as a link to interested buyers that are committed to long-term affordability.⁷⁹



Source: The Preservation Compact



LOCAL GOVERNMENT SUPPORT

Complementing the Compact's efforts, the City of Chicago and Cook County have adopted several policies to support the production and preservation of affordable rental housing. For example, the City of Chicago established an Affordable Housing Preservation ordinance, which requires owners of federally subsidized rental properties to notify the City at least 12 months ahead of any changes that would affect the property's affordability restrictions (e.g., contract expirations or refinancing). This notice period allows the City, often in partnership with the Preservation Compact, to solicit bids from pre-qualified affordable housing developers who can purchase the property and maintain its affordability.⁸⁰

WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Compile an inventory of existing affordable properties (both subsidized and market-rate affordable)
- Build a preservation toolkit for the region (e.g., outline and market the available programs, policies, and financing that can support preservation activities)
- Identify target areas or properties for preservation efforts
- Engage property owners on available resources for preservation
- Identify potential buyers interested in long-term affordability
- Advocate for policy changes that can support preservation (e.g., extended notice periods, development incentives for preserving affordability during redevelopment, etc.)

5.6 PROPERTY ASSESSED CLEAN ENERGY (PACE) FINANCING

Property Assessed Clean Energy (PACE) is a financing mechanism that enables low-cost, long-term funding for energy efficiency, renewable energy and water conservation projects. PACE financing is repaid as an assessment on the property's regular tax bill, and is processed the same way as other local public benefit assessments (sidewalks, sewers) have been for decades. Depending on local legislation, PACE can be used for commercial and residential properties.⁸¹

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Improve the quality of existing affordable rental housing
- Preserve affordability of the existing rental housing stock
- Protect residents from displacement due to rising rental housing costs

IN 2017

Nevada passed PACE-enabling legislation, allowing local jurisdictions to develop PACE programs. Las Vegas is currently developing a PACE program. The Truckee Meadows could develop a regional PACE program to support broader preservation efforts targeting naturally occurring affordable housing (NOAH) and expiring income-restricted properties.

HOW HAVE OTHERS USED THIS TOOL?

Washington, D.C. established a local PACE program in 2012, to reduce energy use and greenhouse gas emissions within the District. At the time, 75 percent of D.C.'s emissions came from buildings.⁸² The program offers 100% financing of project costs for energy efficiency, renewable energy, and water conservation improvements for commercial properties, including office buildings, multifamily homes, industrial uses, and nonprofit buildings. The program is administered by a private partner, Urban Ingenuity, on behalf of the District's Department of Energy and Environment. Since 2012, the program has financed more than \$34 million across 16 projects.

One of those projects was a 139-unit affordable multifamily housing property that was built in 2007 as part of the HOPE VI program, administered by HUD. Seeking to improve the overall building performance and to reduce energy and operating costs, the property owner applied for D.C.'s PACE program in 2013. Through the program, the property received \$340,000 in financing from a regional bank to install more energy efficient lighting and controls, low flow water fixtures, and 37-kilowatt rooftop solar panels. These upgrades reduced energy use at the property by 15 percent and resulted in annual cost benefits totaling \$40,000.⁸³



WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Develop a local PACE program
- Identify potential partners or administrators of financing
- Develop program guidelines and funding terms
- Identify property owners of affordable housing looking to make energy upgrades and lower operating costs

5.7 EMPLOYER ASSISTED HOUSING

Public-private partnerships between participating employers and local jurisdictions, designed to support housing options for the workforce. Often these partnerships offer down payment or closing cost assistance to employees to encourage homeownership near their places of employment.

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Incomes are not keeping up with housing costs

HOW HAVE OTHERS USED THIS TOOL?



In Baltimore, Maryland, Live Near Your Work (LNYW) is a home buying incentive for the City's workforce, which provides anywhere between \$2,000 to \$22,500 in financial assistance towards a home purchase in the City. The City provides a base amount of assistance (\$1,000), and the total amount of assistance depends on the employer's participation (at minimum another \$1,000 to match the City's contribution). More than 100 employers participate in the program. Eligible employees must contribute at least \$1,000 towards the purchase and must use the property as their principal residence. Participating employers have the right to develop additional program restrictions for their employees, including eligible neighborhoods.⁸⁴

WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Engage employers throughout the region to gauge interest in program participation
- Develop program guidelines and coordinate participation across jurisdictions
- Identify match or leverage opportunities with local and state funding

5.8 SECTION 108 LOAN GUARANTEE FUNDS

Section 108 offers HUD grantees a source of financing, in the form of federally guaranteed loans, large enough to pursue physical and economic projects capable of revitalizing entire neighborhoods. Section 108 funding can support mixed-income and mixed-use development, as well as preservation efforts. Public entities that are CDBG grantees can apply to receive loan guarantees equal to five times their annual CDBG allocation, in addition to their regular allocation. Under Section 108, project costs can be spread over time with flexible repayment terms and lower interest rates than could be found through private financing sources.⁸⁵

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Support development of more diverse housing options
- Support production of more rental housing that is affordable to low-income households
- Preserve affordability of existing rental housing stock

As of December 2017, Reno and Sparks have approximately \$9.7 million and \$3.1 million in Section 108 borrowing capacity from HUD, respectively. Reno and Sparks could access their full borrowing capacity or apply for a smaller portion. Section 108 is not a general obligation for debt purposes and therefore would not impact either City's bond capacity. The Truckee Meadows could leverage this \$12 million in Section 108 financing to support both economic development and affordable housing or remediate industrial sites, preparing them for more mixed-use development. Section 108 could also be used as an interim financing tool for the region until a more dedicated regional housing trust fund mechanism is established.

HOW HAVE OTHERS USED THIS TOOL?

After successfully applying for Section 108 authorization from HUD, Memphis, TN used the loan to finance the redevelopment of two blighted parcels in the Midtown/Overtown Square Redevelopment Area in Midtown Memphis. This financing is supporting the demolition, clearing and reconstruction of a previously blighted building as a mixed-use commercial and residential structure and the rehabilitation of an old hotel. The buildings will include 10,000 square feet of ground floor retail space, 100 affordable rental units and 66 market-rate units. The City will make guaranteed loan repayments from its General Fund during the first seven years and, beginning in the eighth year, from residential and commercial rents collected from the developer.

WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Prepare and submit Section 108 application(s), a project specific loan or general loan fund, to HUD
- Establish a regional system, evaluation criteria, and processes and procedures to support fund implementation
- Identify a financial intermediary or partner to administer the fund and related processes
- Identify potential projects for Section 108 financing during HUD's review of the application



5.9 EXPEDITED PERMITTING

Expedited permitting is the practice of providing a faster, streamlined permitting process to support diverse types of development, including affordable housing. This process can reduce development costs by limiting delays and uncertainty associated with project review, zoning, permitting, entitlement, and other approval processes. This saves the developer costs by limiting the amount of time spent waiting for approvals from different agencies and/or re-doing project plans or conducting additional studies to gain local support. This can also save the developer costs by limiting the amount of review and application fees they must pay. Since these costs are typically passed onto the occupant of the new building, reducing them can ultimately support more affordable housing prices, in addition to incentivizing developers.

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Limited types of housing offered in the region
- Shortage of affordable rental housing

RENO

“The City of Reno has recently implemented a performance measure that is used by our managers and employees to assure a quick permit process. We complete the initial review of all building permits within 10 days of acceptance more than 90% of the time. My understanding from builders that work in other communities is that this performance level is exceptional.”

Bill Thomas, AICP
Assistant City Manager
City of Reno



SPARKS

“In 2015, the Sparks City Council modernized the City’s planning and zoning code. One way the 2015 zoning code reduces barriers to development is by allowing more uses, including in many instances multi-family housing, through administrative review, eliminating the time and uncertainty associated with a public hearing. This has facilitated the development of numerous apartment communities in the City’s mixed-use zoning districts, including to date four projects at Victorian Square totaling over 800 units and two projects with nearly 600 apartments north of the Sparks Marina.”

Armando Ornelas
Assistant Community Services Director
City of Sparks



WASHOE COUNTY

“Washoe County is working to improve permitting processes continuously. Recent additions include offering pre-development meetings for projects, the launch of the Washoe Building Inspection mobile application, and preparations for future implementation of Electronic Plan Review. Additionally, the County has hired a Business Facilitator to provide development process improvements and involvement of technical experts early in the development process to avoid delays during permit or construction. Finally, the County is engaged in the Truckee Meadows Regional Plan update to enable adequate densities that accommodate affordable housing needs within suitable areas of the unincorporated TMSA.”

Mojra Hauenstein, Architect, AICP Planner,
LEED AP Neighborhood Development

Director of Planning & Building
Community Services Department
Washoe County



HOW HAVE OTHERS USED THIS TOOL?

The City of Austin, Texas' S.M.A.R.T. (Safe, Mixed Income, Accessible, Reasonably Priced, Transit Oriented) policy sets five related goals, including proximity to transit, affordability for low-income persons, and accessibility. It uses fee waivers and expedited permitting and review as its primary incentives to market-rate developers and requires staff to complete an affordability impact statement for local laws that could affect housing affordability. The amount of fees waived are calculated based on the share of affordable units provided and the project type (e.g., single-family infill, single-family subdivisions, or multi-family), with additional priorities established to support Austin's Community Land Trust. City surplus land is also prioritized for development as S.M.A.R.T. housing. Staff support developers throughout the permitting and review process, including assistance in resolving development-related issues with other City departments. Since its inception in 2000, the city estimates that this policy has produced more than 4,900 units, with most priced for low-income individuals and families.⁸⁶



WHAT WOULD IT TAKE TO IMPLEMENT THIS IN THE TRUCKEE MEADOWS?

- Solicit feedback from the development community to identify high-impact opportunities to streamline the permitting processes at each jurisdiction
- Identify target property types (e.g., missing middle housing or housing affordable to low-income households) that can receive the benefits of the streamlined process as an incentive
- Coordinate the permitting processes across each jurisdiction (e.g., identify opportunities for more consistency across the jurisdiction's processes, limit the number of different entities from which developers must seek individual approvals)
- Market process improvements to developers



HOUSING OUR FUTURE

PART 2 STRATEGY ROADMAP



**FOCUS
AREAS AND
IMPLEMENTATION**

6.



OVERVIEW OF THE STRATEGY ROADMAP

To achieve the vision that “all residents of the Truckee Meadows have access to a continuum of safe, accessible, and affordable housing options in neighborhoods that offer access to opportunity and a high quality of life,” the region will need to operate and collaborate in a different way than it has before. There is no silver bullet to solve the region’s affordable housing challenges, but there is a different way of working that can achieve far greater impact. This approach will require more tools and more targeted deployment of those resources; it will require robust coordination and collaboration across truly *regional* housing initiatives and strategies; it will require a proactive approach to expanding access to opportunity, built to withstand changing market conditions.

The *Housing Our Future* Strategy Roadmap outlines this approach and provides the information needed to implement it over the next ten years. This roadmap will strengthen and expand the region’s housing toolbox while also addressing specific housing needs and market conditions across the region. These specific needs and conditions formed the basis for five distinct “strategy focus areas”:

KEY REGIONAL HOUSING ISSUE

STRATEGY FOCUS AREA

#0. CROSS-CUTTING ACTIONS

Expand the region’s toolbox, including financial resources, and build capacity to leverage those additional tools. Create flexibility to pursue more proactive approaches, including but not limited to: eliminating or reducing regulatory barriers to development, withstand changing market pressures, leverage market-rate development, encourage more diverse housing products, and preserve existing affordability.

Limited regional housing toolbox. The region’s existing toolbox for addressing housing challenges is limited, compared to the breadth of issues facing the region. This prevents the region from taking more comprehensive and proactive approaches to address issues of housing supply and affordability. Moreover, many tools that do exist in the region today are not scaled or coordinated at the regional level, leaving opportunities for more efficiency on the table.

#1. PRODUCE

Support production of more rental housing that is affordable and accessible to low-income households, particularly those earning less than half of the area median income.

Shortage of affordable rental homes. In Washoe County, there is a shortage of more than 11,800 units affordable and available to households earning 50 percent AMI and below.⁸⁷ this shortage has left many residents in suboptimal living situations – including more than 3,500 individuals across Sparks and Reno whose primary residence was a weekly motel, at the time of the last motel count.⁸⁸

#2. DIVERSIFY



Support development of more diverse housing options for renters and homeowners throughout the region.

Limited types of housing in the region. Housing in the Truckee Meadows is predominantly single-family detached homes (60 percent of the region's housing stock). Residential construction trends (in terms of the types of housing being built) have remained fairly stable, but the region's demographics have changed, creating new housing needs – these trends include the rise of households living alone and a growing senior population. This has resulted in a housing mismatch. For example, 64 percent of households in the Truckee Meadows are composed of either one or two people, but only 40 percent of housing units offer less than three bedrooms.⁸⁹ this mismatch can leave households paying for more house than they want or need, which can create housing cost-burdens.⁹⁰

#3. EXPAND



Expand access to homeownership opportunities.

Incomes are not keeping up with housing costs, particularly home sale prices. From 2000 to 2016, after adjusting for inflation, median home value across Washoe County increased by 14 percent, while median income decreased by the same amount.⁹¹ in q4 2017, median home value in the region was \$360,336. To afford a home at that price, a household would need to earn \$75,640, which is \$15,000 more than the typical household earns in the Truckee Meadows (median household income in the region is \$60,042).⁹²

#4. PRESERVE



Preserve the affordability, while improving the quality, of existing affordable rental and homeownership options.

The region may lose some of its existing affordability due to deterioration of existing units and growing market pressures. In 2016, the average home in the region was more than 30 years old. By comparison, in 2000, the average home was a little over 20 years old. As the region's housing ages, there is increasing need for maintenance and rehabilitation to ensure units are not only affordable but also livable.⁹³ many residents already face this trade-off: 41 percent of households in Washoe County experience housing problems (including incomplete plumbing, incomplete kitchen, overcrowding, and housing cost-burden).⁹⁴

#5. PROTECT



Protect residents from housing displacement.

An increasing number of households face displacement pressures, due to expiring affordability and rising housing insecurity. Thirty-two of the region's 54 affordable tax credit properties may be eligible to opt out of their affordability restrictions in the next five years. Another nine are eligible to opt out within the next ten years.⁹⁵ meanwhile, 16 percent of households in the region (and nearly one quarter of renters) are housing insecure⁹⁶ – meaning they are low-income and pay more than half of their income on housing costs – which makes them particularly vulnerable to housing displacement.

Each of these focus areas are supported by specific short-, medium-, and long-term actions that the local governments, regional and state authorities, and non-governmental organizations can take to address core regional housing needs. This information is accompanied by additional detail to assist decision-makers during implementation, including: geographic targeting priorities, program design considerations, and division of roles in implementation that would support a more efficient housing delivery system.

Recognizing the region has limited resources to address these issues, Working Group participants identified priority actions to focus on during the first one to two years of implementation that will strengthen the region's capacity to execute on these goals:

- Identify a lead entity responsible for implementing *Housing our Future*.
- Dedicate funding for the Regional Housing Trust Fund.
- Establish a preservation early warning system.
- Apply for additional federal funding through the Section 108 Loan Guarantee Program to support more mixed-income and mixed-use development.
- Establish stronger incentives for inclusion of affordable units in market-rate development through permitting processes and development fee structures.

EXPANDING THE REGION’S HOUSING TOOLBOX

As noted in the community profile, the region’s existing housing toolbox is limited, preventing it from taking more comprehensive and proactive approaches to address housing affordability. An expanded toolbox can help to eliminate or reduce regulatory barriers to development, mitigate against market pressures, leverage market-rate development, increase resources, encourage more diverse housing products, preserve existing affordability, and increase capacity to respond to market conditions over time. *Housing Our Future* expands the region’s toolbox and leverages these additional tools and flexibility to pursue more proactive approaches to meeting the housing needs of existing and future residents, while also supporting economic growth in the region. The following three tables illustrate the increased capacity of existing and new local tools outlined in *Housing Our Future* in addressing the key housing issues in the region.

Existing and New Tools Supported by “*Housing Our Future*”

Table 1: Programmatic Tools

✓ = Addresses key housing issue ✓+ = Expanded existing tool to address additional key housing issues

Programmatic Tools	Issues Addressed				
	Shortage of Affordable Rental Housing	Limited Housing Types	Incomes Not Keeping Pace with Housing Costs	Housing Quality Concerns	Risk of Expiring Affordability & Housing Displacement
Existing Tools					
Down payment Assistance			✓+		
Weatherization assistance			✓	✓	
Homeowner rehab				✓+	
Housing related services (code enforcement, credit counseling, financial literacy)			✓+	✓+	✓
FHLB’s Affordable Housing Assistance Program (AHAP)	✓				
Rehabilitation or Preservation of Rental Housing*				✓	
New Construction of Rental Housing	✓				
Housing Choice Vouchers			✓		
Project-based Vouchers					✓
New Tools					
Tenant Based Rental Assistance/Emergency Assistance	✓		✓		✓
Acquisition/Rehab of privately owned, vacant tax delinquent properties	✓	✓		✓	✓
Rehabilitation or Preservation of Rental Housing				✓	✓
ADU Pilot Program		✓	✓		✓

Table 2: Policy and Regulatory Tools

✓ = Addresses key housing issue ✓+ = Expanded existing tool to address additional key housing issues

Policy and Regulatory Tools	Issues Addressed				
	Shortage of Affordable Rental Housing	Limited Housing Types	Incomes Not Keeping Pace with Housing Costs	Housing Quality Concerns	Risk of Expiring Affordability & Housing Displacement
Existing Tools					
Density bonus					
Community Land Trust	✓		✓+		
Tax incentives	✓				
New Tools					
Centralized regional inventory of residential land and assets	✓	✓			
Public Land Disposition Policy and Process	✓	✓			✓
Inclusionary Housing or Zoning	✓				
Updated development codes		✓			
Preservation early warning system					✓
Preservation overlay zone					✓
Right of first refusal					✓
Tenants’ bill of rights					✓

Table 3: Financing Tools

✓ = Addresses key housing issue ✓+ = Expanded existing tool to address additional key housing issues

Financing Tools	Issues Addressed				
	Shortage of Affordable Rental Housing	Limited Housing Types	Incomes Not Keeping Pace with Housing Costs	Housing Quality Concerns	Risk of Expiring Affordability & Housing Displacement
Existing Tools					
HOME	✓		✓	✓	✓
LIHTC	✓			✓	✓
CBDG	✓				
Tax Increment Financing	✓	✓		✓	
Multi-family Bond Financing	✓			✓	
Nevada Affordable Housing Tax Credit	✓			✓	✓
National Housing Trust Fund	✓	✓			
Special Assessment District (SID) or Business Improvement District (BID)		✓		✓	
New Tools					
Regional Housing Trust Fund	✓	✓	✓	✓	✓
Section 108 Loan Guarantee Funds	✓	✓		✓	✓
PACE Financing				✓	✓

7.

POSITIONING THE REGION FOR SUCCESS



CROSS-CUTTING ACTIONS

COLLABORATIVE CROSS-CUTTING ACTIONS

Moving forward on this ambitious strategy requires additional housing tools and capacity across the region. These cross-cutting actions will improve the region's effectiveness in implementing each of the subsequent strategy focus areas.



IN GENERAL, THESE ACTIONS WILL:

- Strengthen regional coordination
- Reduce the cost of development (leveraging both land and additional financing)
- Foster a supportive policy environment for housing in the region

Recognizing the region will need to build its capacity incrementally over time, every action in this roadmap is aligned with a specific timeframe for completion of the action – short (1 to 3 years), medium (4 to 6 years), and long (7 to 10 years). This is based off an assessment of the time it will take to operationalize each action, along with feedback on relative priorities among the actions provided by the *Housing our Future* planning structure. A more detailed timeline for launching these actions is provided at the end of the document.

To help prioritize the actions, the impact of each action was assessed relative to the region’s housing goals, as articulated in the vision and core principles for *Housing our Future*. The estimated impact of each action is captured below – one star (impact on some regional housing goals), two stars (impact on many regional housing goals), or three stars (impact on most or all regional housing goals).

ESTIMATED IMPACT CRITERIA

- * Impact on some regional goals
- ** Impact on many regional housing goals
- *** Impact on most or all regional housing goals

Actions that may require broad community mobilization to support implementation have been noted with a bullhorn icon.



IDENTIFY A LEAD ENTITY RESPONSIBLE FOR IMPLEMENTING *HOUSING OUR FUTURE*

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.1 IDENTIFY A LEAD ENTITY RESPONSIBLE FOR IMPLEMENTING <i>HOUSING OUR FUTURE</i> .	CROSS-CUTTING ACTIONS  <i>Housing Our Future</i> Executive Leadership Team	2.5 months Timeline: Short	Jun-19	Nov-19	**

WHY?

As noted above, housing challenges are not confined to jurisdictional boundaries – they are regional in nature and require a regional approach to solve them. Identifying a lead housing entity responsible for implementing *Housing our Future* will provide the **necessary infrastructure to coordinate** among the various entities – including the three local governments – who are actively engaged in this work already. This coordination will produce greater results than any one entity could produce while acting alone. A lead housing entity for the region would also **provide the focus needed** to drive these strategies forward on a daily basis, while simultaneously building and sustaining deep expertise in the housing and community development landscape. This focus and expertise will allow the region to **leverage existing tools to their fullest potential** and **cultivate new resources and partnerships**.

HOW?

Leveraging the planning structure established through *Housing our Future*, public and private sector leaders from across the region will jointly identify the entity best suited to lead the region on affordable housing.

This will be determined considering the following criteria:

- Authority and capacity to operate regionally to guide implementation
- Financial capacity and familiarity with target beneficiaries and key funding resources for housing (at the federal, state, and local levels)
- Staff and programmatic capacity to implement key functions as described in subsequent actions
- Existing strategic partnerships and ability to foster greater coordination & collaboration on housing issues across the region

The selected entity will work with these local leaders to clearly define their scope as lead regional housing entity, including identifying any additional responsibilities, resources, or other support needed to serve the region most effectively and efficiently.


IMPLEMENTATION CONSIDERATIONS:

- **Oversight.** Is the entity's current oversight enough or are changes to bylaws, board make-up, etc. needed to ensure the entity has true scope over affordable housing issues for the region?
- **Opportunities for more efficiency.** Are there activities that each local government is funding separately that would be more efficient if pooled and operated on a regional-scale?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Housing Our Future Executive Leadership Team:** Assess options for the lead regional housing entity, based on the criteria above.
- 2. Selected entity:** Develop draft scope of work (building off the *Housing our Future* Strategy Roadmap & Implementation Timeline), including tasks to take on, a timeline for those tasks, and additional resources needed to support this effort.
- 3. Selected entity:** Obtain necessary approvals and legal authorization to move forward with the agreed upon scope of work.

ALIGN THE ORGANIZATIONAL STRUCTURE OF THE LEAD ENTITY AROUND STRATEGY IMPLEMENTATION & BUILD STAFF CAPACITY TO EXECUTE

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.2 <small>CROSS-CUTTING ACTIONS </small> ALIGN THE ORGANIZATIONAL STRUCTURE OF THE LEAD ENTITY AROUND STRATEGY IMPLEMENTATION & BUILD STAFF CAPACITY TO EXECUTE.	Regional housing entity	18 months Timeline: Medium	Oct-19	Apr-21	**

WHY?

Becoming the lead regional housing entity will require new roles and responsibilities for any entity that is selected, due to the innovative nature of many of the actions recommended in *Housing our Future*. To make sure those roles and responsibilities are adequately resourced, without overlooking existing obligations, the selected entity will need to evaluate how their existing structure and staffing aligns with those new roles and responsibilities. Proactively identifying gaps between current and future operations will allow the regional housing entity to organize itself most effectively and pursue additional supportive resources as necessary to implement *Housing our Future*.

HOW?

Based on the agreed upon scope for their additional work, the lead regional housing entity will conduct a staffing assessment to identify capacity gaps and to identify updates to staffing and organizational structure that will drive more effective strategy implementation. Based on the findings from this assessment, the lead entity will pursue re-alignment of organizational structure and additional staffing and training resources. This assessment will also provide insights into any additional resources needed to support the lead entity as they take on these new responsibilities.

IMPLEMENTATION CONSIDERATIONS:

- **Staffing and capacity.** Are there functional or expertise-related capacity gaps the region needs to fill?

- **Existing vs. new resources.** What existing support is available – both in terms of financial resources and technical assistance – and what areas will require additional fundraising or consultation?
- **Structure.** How does the existing structure support strategy implementation? What programs need to be grouped differently to support a strategy-driven structure?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Lead regional housing entity (or their consultant):** Identify functions and expertise necessary to execute new tasks that the organization will be taking on and compare these to existing staff capacity and bandwidth to identify gaps.
- 2. Lead regional housing entity (or their consultant):** Identify gaps in current operational systems that may be barriers to strategy implementation.
- 3. Lead regional housing entity (or their consultant):** Develop a staffing and organizational plan that outlines how those staffing and operational gaps will be filled/reorganized and use that plan to fundraise for any additional resources necessary to execute that plan.

MAINTAIN A CENTRALIZED REGIONAL INVENTORY OF RESIDENTIAL LAND AND ASSETS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.3 <small>CROSS-CUTTING ACTIONS</small>  MAINTAIN A CENTRALIZED REGIONAL INVENTORY OF RESIDENTIAL LAND AND ASSETS.	TMRPA Nevada Housing Division, City of Reno, City of Sparks, Washoe County, other regional entities (regional housing entity, RTC, WCHC, EDAWN, etc.)	12 months Timeline: Short	Dec-19	Dec-20	*

WHY?

Reliable and readily available information about residential land and other housing assets in the region will support more efficient and impactful use of resources during implementation. For example, there are currently uneven levels of information available about publicly-owned land in the region, and particularly whether that land would be suitable for residential development. Without a comprehensive understanding of the amount and location of the jurisdiction’s public land assets, the region is unable to leverage this tool strategically to support affordable housing development.

HOW?

The region has significant data infrastructure, currently maintained by the Truckee Meadows Regional Planning Agency (with support from each jurisdiction) and the State has strong data resources, particularly on the subsidized housing supply, maintained by the Nevada Housing Division. Building on this existing infrastructure, TMRPA will compile existing data on public land, as well as other residential assets, clean the data, and create a mappable inventory that includes zoning designations and other geographic overlays that may impact development feasibility.⁹⁷ This inventory will be updated regularly and will be made available and searchable online. Over time, TMRPA and its partners will evaluate if there are opportunities to include additional data in the inventory that would strengthen the region’s capacity for planning and implementation on public priorities, including housing affordability.

IMPLEMENTATION CONSIDERATIONS:

- **Scale of the inventory.** What public entities will be included in this inventory beyond the municipal and county governments? Potential options include: the State, the Washoe County School District, RTC, etc.
- **Evaluating development opportunities.** What geographic overlays are most important to include to understand development opportunities on vacant or underutilized public land? Potential options include: Opportunity Zones, TOD areas, the regional form identified by the regional plan, infrastructure capacity, etc.
- **Technical infrastructure.** What IT infrastructure is needed to host and maintain this inventory online? Are additional resources needed to support this?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. TMRPA:** Compile, clean, and map existing data on public land, subsidized housing, zoning, and other geographic overlays.
- 2. TMRPA:** Secure necessary approvals and resources to make the inventory publicly available and establish a schedule for regular updating of the data.
- 3. TMRPA:** Identify gaps in currently available data that will limit the region’s effectiveness in implementing subsequent actions and work with local partners to develop a plan for acquiring or substituting that data.

OPPORTUNITY ZONE PROGRAM

What is it? The Opportunity Zone program was created as part of the 2017 tax reform package (the Tax Cuts and Jobs Act of 2017). The program uses tax incentives to encourage long-term investments low-income urban and rural communities throughout the nation.

How are investments made in Opportunity Zones?

Opportunity Funds are a new investment vehicle authorized to aggregate and deploy private investment into Opportunity Zones. It is anticipated that Opportunity Funds will facilitate “impact investments” for investors, and tax benefits derived from these investments will encourage investment in the program.⁹⁸ U.S. investors are eligible to receive certain tax benefits on unrealized capital gains that are reinvested in Opportunity Zones through Opportunity Funds. The program should minimize cost and risk to the taxpayer.

Key components of the Opportunity Zone program include:

- **Opportunity Zone:** A census tract which has been designated as eligible to receive private investments through Opportunity Funds.⁹⁹
- **Opportunity Fund:** Private investment vehicle, certified by the Treasury, to aggregate and deploy capital in Opportunity Zones for eligible uses defined as Opportunity Zone Property.
- **Opportunity Zone Property:** Asset types eligible for investment under the Opportunity Zone program.

How are these designations addressed in *Housing Our Future*?

Several actions in *Housing Our Future* support and/or leverage Opportunity Zone designations and related investments. Action 0.3 recommends inventorying residential land and public assets, prioritizing land and assets in Opportunity Zones. Action 4.3 recommends an evaluation of Opportunity Zone investments to inform selection of future designation of Redevelopment Areas. Action 5.1 recommends targeting Opportunity Zones for preservation of housing affordability due to the potential impact these investments may have on submarket conditions.

SUBMIT APPLICATIONS FOR SECTION 108 LOAN GUARANTEE FUNDS FOR RENO AND SPARKS (AND AMEND HUD PLANS ACCORDINGLY)

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.4  CROSS-CUTTING ACTIONS SUBMIT APPLICATIONS FOR SECTION 108 LOAN GUARANTEE FUNDS FOR RENO AND SPARKS (AND AMEND HUD PLANS ACCORDINGLY).	Regional housing entity City of Reno, City of Sparks, regional HUD office	6 months Timeline: Short	Apr-20	Nov-20	***

WHY?

Limited funding is one of the primary barriers to addressing the region's affordable housing challenges, particularly given the high cost of land and materials for development. While existing resources like the HOME Investment Partnerships Program (HOME) and Low-income Housing Tax Credits (LIHTC) contribute to most of the affordable housing in the region, very few programs or resources are available to support more mixed-income or mixed-use development. Additionally, there are many important priorities competing for the existing resources that could be used to fill this financing gap. Section 108 financing provides Community Development Block Grant (CDBG) entitlement grantees access to a lower-cost, longer-term financing mechanism to support larger-scale development or preservation efforts. Applying for Section 108 Loan Guarantee Funds would unlock access to over \$12 million in federal funding that could be leveraged with private capital to support mixed-income and mixed-use development and rehabilitation efforts across the region.

HOW?

The Cities of Reno and Sparks, as the region's CDBG entitlement grantees, will notify the Regional HUD office of intent to submit Section 108 loan applications, include or amend their HUD Consolidated Plan and Annual Action Plan to include applicable Section 108 activities, and then will coordinate with the regional housing entity to submit Section 108 applications to HUD. With the assistance of a technical expert in Section 108 and the lead regional housing entity, each city will submit a separate application, but both will identify the regional housing entity as the lead administrator. This will allow the region to pool the funds to attract and leverage additional resources, maximizing the impact of investments for each jurisdiction.

IMPLEMENTATION CONSIDERATIONS:

- **Timing.** Applications for Section 108 Loan Guarantee Funds should be submitted in accordance with HUD Consolidated Plan or Annual Action Plan submission requirements (due to HUD by May 15th). HUD closes on permanent financing for Section 108 Loan Guarantee Funds each year in June or July. Receiving approval of the Section 108 Application prior to closing on the permanent financing is preferred. Depending on timing, a substantial amendment to the Consolidated Plan and Annual Action Plan may be required.
- **Systems.** Administering Section 108 requires specific systems and processes including: marketing, screening, closing, servicing and compliance oversight. What local financial institution can serve as the custodial lender for the Section 108 and manage the necessary accounts? *Is the relevant CDBG expertise available to oversee transactions and compliance requirements?*
- **Development pipeline.** Establishing a development pipeline is critical to the success of Section 108 financing. What projects are in the pipeline or planned that are eligible and in need of Section 108 financing? Marketing Section 108 financing to this pipeline could help identify eligible projects and provide an opportunity to answer any questions on the program, in lieu of more formal outreach through an RFP or other mechanism.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local jurisdictions:** Agree to submit a program application for authorization under the Section 108 Loan Guarantee Fund Program and that the regional housing entity will serve as administrator of the funds.
- 2. Local jurisdictions:** Identify eligible activities and national objectives Section 108 financing would support, consistent with the actions outlined in *Housing Our Future*.
- 3. Regional housing entity:** Hire a consultant to prepare the Section 108 applications for submission to HUD, consistent with annual Consolidated Plan and Annual Action Plan processes and timeline noted above.

TIMELINE AND KEY STEPS IN APPLYING FOR SECTION 108 LOAN GUARANTEE FUNDS**OCTOBER-FEBRUARY**

- In preparing for the Consolidated Plan or Annual Action Plan identify eligible activities and national objectives for Section 108 Loan Guarantee Fund program
- Include summary of Section 108 Loan Guarantee Fund program in Consolidated Plan (via substantial amendment if applicable) and Annual Action Plan
- Hold public hearing to inform development of Consolidated Plan or Annual Action Plan

MARCH

- Publish draft plan for public comment
- Prepare and submit application for Section 108 Loan Guarantee Funds (HUD typically approves within 90-days) in time for public offering held in June or July
- Start to identify eligible projects in the development pipeline

MAY-JUNE

- Upon approval and authorization from HUD, execute Subrecipient Agreement with the regional housing entity for administration of Section 108 Loan Guarantee Funds
- Establish custodial accounts with financial institution

POST AUTHORIZATION

- Evaluate and approve projects submitted for Section 108 financing

ADOPT A CENTRALIZED PUBLIC LAND DISPOSITION PROCESS THAT PRIORITIZES AFFORDABLE HOUSING AND OFFERS LAND FOR FREE OR AT A DEEP DISCOUNT

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>0.5  CROSS-CUTTING ACTIONS</p> <p>ADOPT A CENTRALIZED PUBLIC LAND DISPOSITION PROCESS THAT PRIORITIZES AFFORDABLE HOUSING AND OFFERS LAND FOR FREE OR AT A DEEP DISCOUNT.</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>TMRPA, private and philanthropic organizations with surplus land, lead regional housing entity</p>	<p>11 months (implemented annually after)</p> <p>Timeline: Short</p>	<p>Dec-20</p>	<p>Nov-21</p>	<p>***</p>

WHY?

As land becomes more expensive across the region, the cost of development grows, making it increasingly difficult for property owners to both cover costs and offer rents at affordable prices. If the region can leverage vacant or underutilized publicly owned land to support a development, it becomes easier for property owners to offer lower rents. Based on significant review of the Nevada Revised Statutes, local governments have three options for using public land disposition to support affordable housing: selling the land at significant discount to a private developer, donating the land to a nonprofit, or leasing the land.¹⁰⁰ Currently, the region does this on a piece-meal basis (e.g. donating the land to the Community Foundation’s Land Trust to support the Sage Street development in Reno), but given how limited this type of land is in the region, it is important to leverage it strategically.

HOW?

TMRPA will provide suggestions on criteria for surplus public land disposition to the three jurisdictions, based on information available from the Regional Plan, the residential land and assets inventory (created in Action 0.3), and other data they maintain for the region. Each jurisdiction will use these suggestions to build a final set of criteria for public land disposition, which will be made publicly available. Building on that criteria, the jurisdictions will establish a process by which they evaluate their land holdings each year (or delegate that responsibility to another regional entity like TMRPA) and identify vacant or underutilized parcels that would be suitable for development that either includes or is entirely affordable housing. Upon identifying these parcels, each jurisdiction will issue an RFP for developments that would meet the established criteria or directly

dispose of those parcels to the lead regional housing entity. Private and philanthropic organizations with land holdings they'd like to donate to support affordable housing would also be able to dispose of those parcels to the lead regional housing entity.


IMPLEMENTATION CONSIDERATIONS:

- **Strategic geographic priorities.** Do criteria reflect priorities around access to opportunity (e.g. building more housing that is affordable near transit, supporting more mixed-income communities) and priorities from other regional planning efforts (e.g. maximizing existing infrastructure capacity)?
- **Affordability requirements.** What portion of units are required to be affordable, to what income levels will they be affordable, and how long will these affordability requirements be in place? These requirements should be calibrated to different project sizes and site contexts. Existing affordability requirements associated with other public resources (e.g. HOME funds) and the concentration of the existing affordable housing gap (at 50 percent of area median income and below) should also be considered for alignment.
- **Balance among other public purposes for land.** What other public purposes could this land be used for? How highly does affordable housing rank as a priority among those other potential purposes? In King County, WA all surplus public land is evaluated for feasibility and suitability to support affordable housing and, only after determining that it is not suitable for affordable housing, is the parcel made available for other public purposes (e.g. park and open space, child care/education facilities, transit development). Suitability is determined based on alignment with their Urban Growth area, zoning, and neighborhood context.¹⁰¹

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

1. **TMRPA:** In consultation with the lead regional housing entity, develop recommended criteria for public land disposition for affordable housing.
2. **Local jurisdictions:** Review criteria recommended by TMRPA and edit/expand the criteria as needed to fit local priorities.
3. **Local jurisdictions:** Establish process for applying criteria on an annual basis and issuing an RFP for affordable housing developments on surplus public land that meets these criteria.

STRATEGICALLY ACQUIRE PRIVATELY OWNED, VACANT TAX DELINQUENT PROPERTIES FOR REDEVELOPMENT AS HOUSING

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>0.6  STRATEGICALLY ACQUIRE PRIVATELY OWNED, VACANT TAX DELINQUENT PROPERTIES FOR REDEVELOPMENT AS HOUSING.</p>	<p>Washoe County</p> <p>TMPA, lead regional housing entity, City of Reno, City of Sparks, RHA, RTC, development community, philanthropic organizations</p>	<p>6 months in first year (2 to 3 months after property list is released each subsequent year)</p> <p>Timeline: Short</p>	<p>Mar-21</p>	<p>Sep-21</p>	<p>***</p>

WHY?

As mentioned in Action 0.5, land is a valuable tool for reducing the cost of development – and the supply of public land that can be dedicated to affordable housing development is very limited across the region. Acquiring additional land for this purpose would not only expand the region’s ability to support affordable housing but would also turn blighted or vacant properties back to productive use, strengthening neighborhoods throughout the region. As the entity charged with collecting property taxes, the Washoe County Treasurer’s Office is authorized to seize and sell any tax delinquent property that has been delinquent for three consecutive fiscal years.¹⁰² Before these properties are sold at auction, the list of delinquent properties is sent to other public entities for their review. At that time, the public entities can acquire that property before it goes to auction for only the cost of the owed taxes. This presents a low-cost way to acquire land that can then be donated or sold at a low-cost to support affordable housing development.

HOW?

TMRPA will incorporate data about privately owned, vacant tax delinquent properties into the residential land and assets inventory (created in Action 0.3), allowing each jurisdiction and regional authorities (including Reno Housing Authority (RHA) and the Regional Transportation Commission (RTC)) to assess priority parcels to acquire. This assessment will be informed by the same suitability criteria established in Action 0.5, also considering information from each jurisdiction’s code enforcement team about problem properties that are draining resources. The local

jurisdictions will request the properties that are prioritized through that assessment. Each jurisdiction will then integrate the land they acquire into the centralized public land disposition process from Action 0.5, including disposing parcels to the lead regional housing entity as appropriate.

IMPLEMENTATION CONSIDERATIONS:

- **Data availability.** Is there sufficient, mappable data readily available to be incorporated into the inventory? What support is needed to centralize that data and make it easily accessible?
- **Criteria for assessing available parcels.** What criteria will be used to assess suitability for development as affordable housing? Criteria may be similar to the geographic priorities established for the public land disposition process, including suitability factors like alignment with the Regional Plan Update, zoning, and neighborhood compatibility.
- **Funding for acquisition.** What funding is available to support back-payment of taxes? Though the costs tend to be much lower than buying the property outright, the local jurisdictions will still need financial resources to repay the taxes owed on the property in order to acquire it. These costs can be recovered by passing that acquisition cost along to the partner that is ultimately selected to develop the land.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local governments (with support from the lead regional housing entity):** Identify criteria for selecting tax delinquent properties to acquire.
- 2. Washoe County Treasurer's Office:** Send list of tax delinquent properties to public entities, including TMRPA.
- 3. TMRPA:** Incorporate data about tax delinquent properties into residential land and assets inventory.

LAUNCH AN ONGOING REGIONAL HOUSING EDUCATION AND OUTREACH CAMPAIGN

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.7 <small>CROSS-CUTTING ACTIONS</small>  LAUNCH AN ONGOING REGIONAL HOUSING EDUCATION AND OUTREACH CAMPAIGN.	Regional housing entity (until other community partner(s)) is/are identified City of Reno, City of Sparks, Washoe County, Nevada Housing Division, local chapters of trade associations, local nonprofits and philanthropic organizations	10 months Timeline: Long	Nov-19	Sept-20	*** 

WHY?

There are many misconceptions about affordable housing and who it serves. Without a strong, shared foundational understanding of these concepts, it is difficult to build public support for major housing initiatives and new developments. Moreover, community members who participated in the *Housing our Future* process indicated it is not always clear what is being done about housing in the region or what resources are available. A concerted educational effort will help build long-term support for and awareness of regional housing initiatives. Pairing that education with targeted outreach to funders and decision-makers will help turn that widespread awareness into action and change.

HOW?

The regional housing entity will identify a community partner (or small group of partners) to lead ongoing community education and outreach efforts around housing, which may be supported by staff from the lead regional housing entity. This partner or group will start by creating an organizing and marketing plan.¹⁰³

Suggested information to include in that plan is provided below:

1. Framing for the issue or problem that this education and outreach campaign is designed to address (building off content provided in *Housing our Future*)

2. Engagement goals (e.g. inform the public about key housing concepts or initiatives, gather feedback, involve more people in the decision-making process, etc.)
3. Priority issues and initiatives to focus efforts on in the short-term (suggested issues that will require community organizing and/or advocacy are highlighted throughout this document with a bullhorn icon)
4. Activities that will be used to engage the public on those issues and initiatives (including existing public information and engagement efforts that can be built upon)
5. Roles in implementing this engagement plan

This plan can then be used to mobilize resources around the education and outreach campaign. This campaign should be coordinated with the recently formed statewide advocacy coalition to identify opportunities to leverage that capacity to support engagement efforts locally. Ultimately, the jurisdictions, along with nonprofit partners and others who are operating or launching housing initiatives, will be able to leverage this campaign to publicize information about their housing work.

IMPLEMENTATION CONSIDERATIONS:

- **Current capacity.** What existing efforts can be built upon to start this campaign? Are there existing organizations with capacity to support this campaign? Potential organizations include: ACTIONN, Truckee Meadows Tomorrow, the Community Foundation of Western Nevada, the Reno/Sparks Association of Realtors, and the Reno/Sparks Chamber of Commerce, and Washoe County Health District (leveraging their Community Health Improvement Planning (CHIP) processes).
- **Local vs. state issues.** What issues require a locally-focused campaign and what issues should be elevated to the statewide coalition (recognizing this may not be mutually exclusive)?
- **Short-term priorities.** What time-sensitive housing issues are being considered by the region's decision-makers and therefore should be short-term priorities for this campaign?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

1. **Regional housing entity:** Identify a community partner (or small group of partners) that can lead the regional housing education and outreach campaign and meet with that partner/group to discuss the general scope for this work.
2. **Community partner/group:** develop an organizing and marketing plan that clarifies the scope of this education and outreach campaign and the outcomes it will achieve, building on progress and lessons learned from the statewide advocacy coalition.
3. **Community partner/group:** take the organizing and marketing plan to different funders and partners to mobilize resources around this endeavor.

ADVOCATE FOR CHANGES TO STATE LAW THAT WILL SUPPORT REGIONAL HOUSING EFFORTS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.8 <small>CROSS-CUTTING ACTIONS </small> ADVOCATE FOR CHANGES TO STATE LAW THAT WILL SUPPORT REGIONAL HOUSING EFFORTS.	Regional housing entity (until other community partner(s) is/are identified) State of Nevada (in particular, the Advisory Committee on Housing), City of Reno, City of Sparks, Washoe County, local nonprofit and civic organizations, RTC, EDAWN, Reno-Sparks Chamber of Commerce, Guinn Center, statewide advocacy coalition	6 months Timeline: Long	Nov-19	May-20	*** 

WHY?

The State Legislature creates laws that directly affect development and localities’ powers to provide or support housing. For instance, Nevada’s property tax structure – which determines local governments’ annual revenue to invest in necessary services and infrastructure like housing – is prescribed in State law. The State Legislature has taken significant steps to support housing affordability, including establishing a tax credit pilot program that will provide necessary financing for affordable housing across the state. Recognizing the State’s power to provide necessary resources and create a supportive policy environment for housing affordability, partners in the Truckee Meadows region must organize to collectively advocate for changes that will support local and regional work on housing affordability.

HOW?

The regional housing entity (or another partner they identify) will convene regional partners to create an advocacy agenda for the Truckee Meadows. The regional housing entity will convene these partners on a regular basis to continue updating the advocacy agenda over time.

Potential advocacy priorities may include:

- Revising the property tax structure (e.g. by tying the cap on residential property taxes to assessed valuation)
- Continuing the tax credit pilot as a permanent program (and increasing funding for affordable housing in general)
- Strengthening tenants' rights (e.g. extending notification periods for evictions after change of ownership, providing a grace period for late payment)

To advance this agenda, the regional housing entity will coordinate with the statewide advocacy coalition, the leader of the regional housing outreach and education campaign (see Action 0.7), and others throughout the region who are engaged in State-level advocacy. These organizations will attend and testify at legislative hearings as relevant. They will also identify necessary points of contact at the State-level with whom they can engage in regular discussions, regarding the region's housing needs. The State's recently reinstated Advisory Committee on Housing may be a helpful partner in these conversations.¹⁰⁴

IMPLEMENTATION CONSIDERATIONS:

- **Short-term organizing.** While it will be a long-term effort to make changes to State law, what organizing is possible ahead of the next legislative session in 2021 to begin this advocacy?
- **Building on existing momentum.** What issues already have some momentum that make sense as short-term priorities and what issues would be highly impactful but will take longer to realize? Balancing these considerations will help create a strong list of advocacy priorities.
- **Partnerships.** What other local or regional organizations are engaged in State-level advocacy with whom this effort should be aligned or coordinated?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity (or selected partner):** Develop draft advocacy agenda.
- 2. Regional housing entity (or selected partner):** Convene regional partners, including representatives of the statewide advocacy coalition, to gather feedback on that agenda.
- 3. Regional housing entity (or selected partner):** Identify appropriate points of contact with State-level officials and hold preliminary meeting(s) to lay the groundwork for subsequent advocacy dialogue.

CREATE A NETWORK OF FAITH-BASED PARTNERS AND PROVIDE CAPACITY BUILDING SUPPORT TO PROVIDE VARIOUS HOUSING SERVICES THROUGHOUT THE REGION

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>0.9  CROSS-CUTTING ACTIONS</p> <p>CREATE A NETWORK OF FAITH-BASED PARTNERS AND PROVIDE CAPACITY BUILDING SUPPORT TO PROVIDE VARIOUS HOUSING SERVICES THROUGHOUT THE REGION.</p>	<p>ACTIONN</p> <p>Regional faith-based institutions, lead regional housing entity, development community, philanthropic and nonprofit organizations</p>	<p>20 months Timeline: Long</p>	<p>Jul-26</p>	<p>Mar-28</p>	<p>***</p>

WHY?

The region has a limited number of mission-oriented developers, but there is interest from mission-oriented groups (faith-based institutions, in particular) in helping address the region’s housing affordability challenges. Not only does providing affordable housing align with the mission of many faith-based institutions, but it also often aligns with one of their key resources – land.¹⁰⁵ The critical gap is development capacity to turn that land into affordable housing. Other communities have addressed this by creating a network of faith-based partners who can learn from one another as they expand their role in the housing sphere, either through development or providing housing services.¹⁰⁶

HOW?

The Truckee Meadows already has a faith-based organizing group – ACTIONN – who can start this process by convening institutions within their existing network of partners that are interested in development. Through this convening, they will identify key questions and capacity gaps that may be preventing faith-based institutions from playing a larger role in the region’s housing delivery system. From there, ACTIONN will partner with the regional housing entity and the development community to connect those institutions with existing development expertise in the region. This could take shape as a faith-based development network or panel discussions with regional and national developers, and ultimately as formal partnerships on developments that include or are entirely affordable units.¹⁰⁷ For formal development projects, faith-based leaders would be in the role of creating the vision for future development, gaining buy-in from membership/congregations, and identifying strong partners to whom

they can delegate the day-to-day management of the development process. For programmatic operations, faith-based leaders may take on a larger role in program design and implementation to ensure it responds to the needs and concerns of their communities. Philanthropic and nonprofit sector organizations can magnify the impact of this work through financial resources, technical expertise, and in-kind support.



IMPLEMENTATION CONSIDERATIONS:

- **Strength of existing resources.** What existing strengths or resources can these faith-based partners tap into to further the region’s housing affordability goals? Potential options include: land for housing development, resources or staff capacity to provide housing programs (e.g. housing counseling, emergency assistance), and strong communication systems that could support community outreach and organizing around housing issues.
- **Technical expertise.** What partnerships will be needed to secure appropriate technical expertise? Likely options include: legal counsel, accountant, builder, and financier (particularly with background in community-lending).¹⁰⁸
- **Program evaluation.** How will the development or program be evaluated to ensure it meets the congregation and community’s needs and concerns? Programs must be evolutionary to stay responsive to the results of this evaluation.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. ACTIONN (with support from the lead regional housing entity):** Convene network of faith-based partners who are interested in taking on a larger role in providing or supporting affordable housing in the region.
- 2. ACTIONN (with support from the lead regional housing entity):** Identify key champions who can take on more leadership in building out this network’s role in affordable housing and work with them to summarize key questions, opportunities, and capacity gaps that emerged from the initial meeting.
- 3. Identified champions:** Work with regional experts, including ACTIONN and the lead regional housing entity, to build a plan around that summary, answering the outstanding questions, outlining steps to take advantage of those opportunities, and establishing partnerships that can help fill those capacity gaps.

AMEND THE EXISTING TAX INCENTIVE NEGOTIATION PROCESS AND CRITERIA TO ACHIEVE MORE IMPACTFUL COMMUNITY BENEFITS IN SUPPORT OF HOUSING GOALS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>1.0  CROSS-CUTTING ACTIONS</p> <p>AMEND THE EXISTING TAX INCENTIVE NEGOTIATION PROCESS AND CRITERIA TO ACHIEVE MORE IMPACTFUL COMMUNITY BENEFITS IN SUPPORT OF HOUSING GOALS.</p>	<p>Guinn Center</p> <p>GOED, EDAWN, Reno-Sparks Chamber of Commerce, lead regional housing entity, Legislative Counsel Bureau</p>	<p>12 months*</p> <p>Timeline: Medium</p>	<p>Nov-23</p>	<p>Oct-24</p>	<p>*** </p>

WHY?

The region has been successful in attracting new companies to the area in recent years, including some of the largest names in technology and innovation. To help attract these companies, the State offers a suite of tax incentives in exchange for capital investment and job creation.¹⁰⁹ While these benefits are important, they do not fully account for the other impacts of large-scale economic development, including funding gaps for infrastructure, housing, and education.¹¹⁰ These gaps exist not only in the county in which the business is located, but also the surrounding jurisdictions who will also see increased demand for these services. To adequately close these gaps, the region and its partners at the state-level must ensure robust evaluation of economic impacts, including assessing demand for services from surrounding jurisdictions, and appropriate planning to fill any funding gaps that are identified as a result of these incentives.

HOW?

The Guinn Center will review the existing requirements of companies that receive tax incentives and identify opportunities to include broader requirements outside of capital investment, job creation, and medical insurance for employees. They may also consider changes in future incentives to encourage employers to engage in addressing the housing needs of their employees in order to receive full tax. This review will be conducted in partnership with regional economic development agencies (like Economic Development Authority of Western Nevada (EDAWN) and the Reno-Sparks Chamber of Commerce), statewide experts (like the Guinn Center for Policy Priorities) and other community partners

(including the lead regional housing entity). Leveraging the infrastructure that the region is building around community organizing and advocacy, particularly advocacy at the state-level, EDAWN will work with the Governor’s Office of Economic Development (GOED) and others at the State-level to pursue these recommended changes, including any necessary legislative updates.

IMPLEMENTATION CONSIDERATIONS:

- **Balancing community benefits and economic impact.** What community benefits would be most meaningful to residents without overburdening companies? Options include: increasing local hiring requirements, requesting investment in a regional housing trust fund to offset increased demand for housing that the company will bring, requesting investment in related infrastructure cost, requesting investment in the educational system, etc.
- **Geographic boundary.** What is the right boundary for economic impact assessments of tax incentives? Recent trends suggest it would be important to think about impacts beyond the county or jurisdiction where the company locates.
- **Other mechanisms that can be leveraged.** What other tools can be leveraged or strengthened through tax incentive application process? For instance, after the Regional Housing Trust Fund is established, employers could be asked to invest into the fund proportionately with their impact on the regional housing market during this process.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. The Guinn Center:** Compile national best practices and lessons learned from existing research on the State’s development incentives and summarize key options for improvement (including comprehensive community costs and benefits of each).
- 2. EDAWN, Reno-Sparks Chamber, and other regional entities:** Provide feedback and support to the Guinn Center as the key options are being developed.
- 3. The Guinn Center, EDAWN, Reno-Sparks Chamber, and other regional entities:** Jointly advocate for these reforms, including identifying champions to help move these changes forward within both the executive and legislative branches at the state-level.

SUMMARY OF ROLES IN IMPLEMENTATION OF THE CROSS-CUTTING ACTIONS

STATE GOVERNMENT

- Support selection, role definition, organizational re-structuring, and capacity building for the lead regional housing entity
- Facilitate data-sharing with TMRPA (and other entities as needed) on key topics (public land, the subsidized housing stock, etc.)
- Provide legal advising to local governments and regional entities on their powers and authorities under current State law as the region pursues new housing actions
- Support community education and outreach on housing issues
- Continue expanding State resources and policies to support housing affordability (e.g. continuing state tax credit pilot program, authorizing RTC and other regional entities/landholders to sell/donate land for affordable housing, revising property tax structure, amending existing CBA process)

LOCAL GOVERNMENTS

- Support selection, role definition, organizational re-structuring, and capacity building for the lead regional housing entity & adopt joint resolution recognizing that entity as leading implementation of *Housing our Future*
- Reno & Sparks: Apply for Section 108 Loan Guarantee Funds & identify appropriate administrator of those funds (likely the lead regional housing entity)
- Facilitate data-sharing with TMRPA (and other entities as needed) on public land, the housing stock, zoning, and other relevant issues
- Develop new policies and coordinate processes with the lead regional housing entity and other local governments to ensure a consistent and clear environment for development across the region (e.g. public land disposition process, tax delinquent property acquisition process)
- Support community education and outreach on housing issues

REGIONAL AUTHORITIES

LEAD REGIONAL HOUSING ENTITY

- Re-align organizational structure, build capacity, and advocate for additional resources necessary to execute new roles identified as short-term priorities from *Housing our Future*
- Provide strategic advising and advocacy support on amendments to housing processes and policies

NON- GOVERNMENTAL ORGANIZATIONS

- Identify community partners to take on supportive roles (e.g. leading/staffing the community education and outreach process) & coordinate among them to ensure strong collaboration and cohesion

COMMUNITY HOMELESS ADVISORY BOARD (CHAB)

- Coordinate with the lead regional housing entity to establish clear linkages between the CHAB's work to support persons experiencing homelessness and opportunities to transition into permanent housing that will be created through implementation of *Housing our Future*
- Provide strategic advising and advocacy support on amendments to housing processes and policies

EDAWN & Reno-Sparks Chamber of Commerce

- Support community education & outreach efforts
- Provide strategic advising on amendments to housing processes and policies that may impact or be impacted by economic development (e.g. CBA process)

RHA

- Provide strategic advising and advocacy support on amendments to housing processes and policies
- Facilitate data-sharing with TMRPA (and other entities as needed) on subsidized housing stock and other relevant issues

RTC

- Provide strategic advising and advocacy support on amendments to housing processes and policies that will impact or be impacted by the region's transit network

REGIONAL HUD OFFICE

- Provide feedback to local agencies as new policies and processes are developed that may affect use of HUD resources (including developing Section 108 applications)
- Help connect the lead regional housing entity with technical assistance

TMRPA

- Serve as centralized source for data about the region, including key issues related to housing – future growth, land, buildings, zoning, infrastructure capacity, etc.
- Provide strategic advising on amendments to processes and policies that will impact or be impacted by the region's future growth and infrastructure

DEVELOPMENT AND HOMEBUILDING COMMUNITY

- Provide feedback on proposed process or policy changes (e.g. expanding financing by applying for Section 108, public land disposition process)
- Lend expertise and/or technical assistance to the lead regional housing entity and, in the long-term, the faith-based development network
- Support State-level advocacy efforts

EMPLOYERS

- Support community education & outreach efforts
- Identify vacant or underutilized land that could be donated to support affordable housing (leveraging the new public land disposition process)
- Support State-level advocacy efforts

FINANCIAL INSTITUTIONS

- Provide feedback on proposed process or policy changes (e.g. expanding financing by applying for Section 108, public land disposition process)
- Lend expertise and/or technical assistance to the lead regional housing entity and, in the long-term, the faith-based development network
- Support State-level advocacy efforts

NONPROFITS & CIVIC ORGANIZATIONS

- Lead community education & outreach efforts
- Identify vacant or underutilized land that could be donated to support affordable housing (leveraging the new public land disposition process)
- Create networks to leverage existing resources and interests to support affordable housing (e.g. faith-based development network)
- Support State-level advocacy efforts

PHILANTHROPIC ORGANIZATIONS

- Help the lead regional housing entity access expertise and/or technical assistance
- Support community education & outreach efforts
- Support State-level advocacy efforts



8.

STRATEGY FOCUS AREA #1

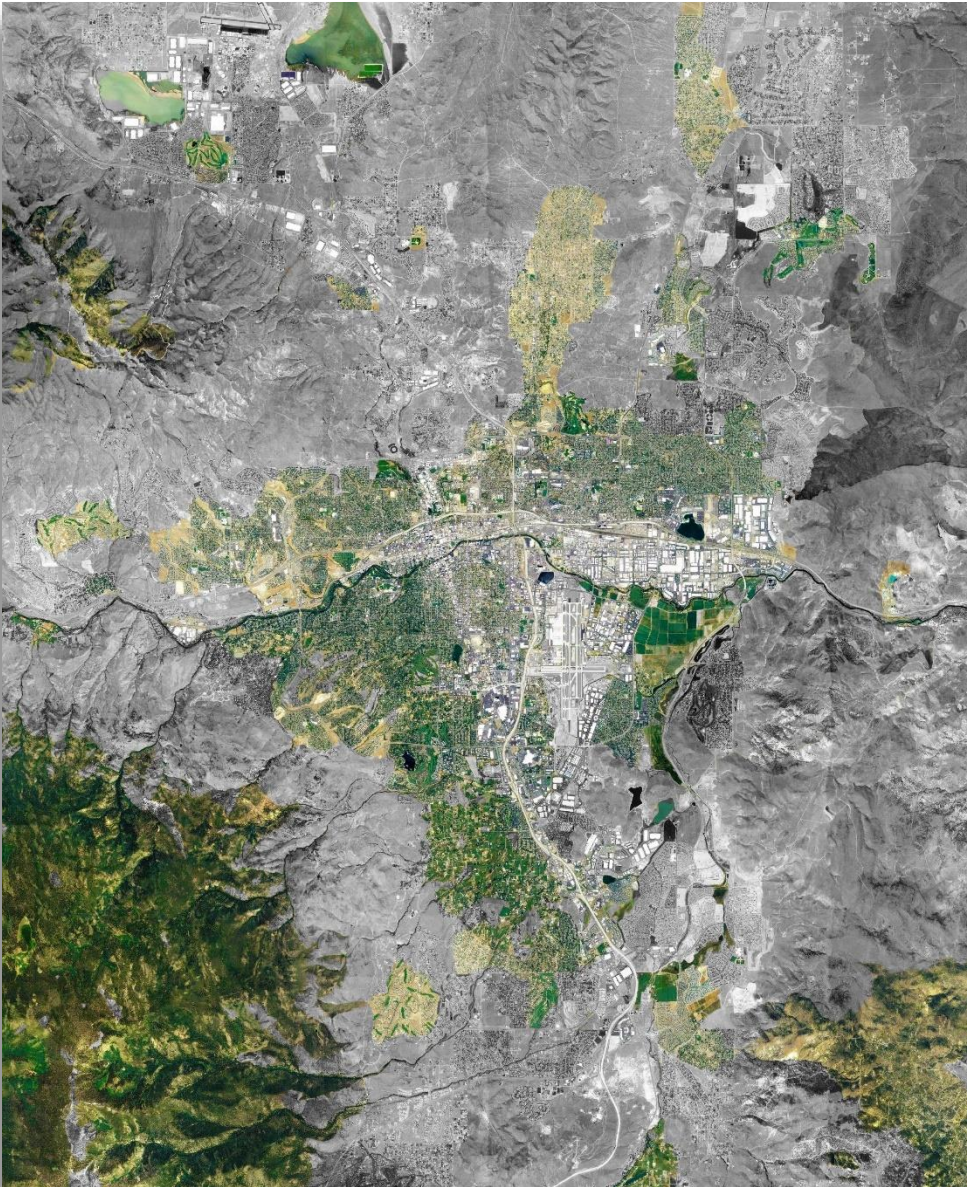
STRATEGY FOCUS AREA #1, PRODUCE.

Support production of more rental housing that is affordable and accessible to low-income households, particularly those earning less than half of the area median income. This focus area is designed to address the regional shortage of affordable rental housing by supporting production of additional rental units offered at prices affordable to low-income households.

This focus area will make it easier to build housing at lower price points, targeting existing resources to prioritize unmet housing needs. In general, actions within this focus area will:

- Provide more financing for affordable rental housing.
- Prioritize use of existing resources to support greater affordability in areas that align with the region's preferred future growth model and provide access to opportunity.
- Update development requirements and incentives to support inclusion of more affordable units in future development.





GEOGRAPHIC TARGETING CONSIDERATIONS

Recognizing that there are limited resources to devote to producing more housing that is affordable (and that providing affordability at the levels where it is most needed will be expensive), it is important for the region to prioritize use of its resources in a way that will yield maximum impact – not only in terms of number of units, but also in terms of broader community priorities that have been articulated through the *Housing our Future* process. Accounting for these broader priorities ensures these strategies address the many ways the region is impacted by a lack of affordable housing across the key elements of opportunity: housing stability, health and well-being, access to jobs and transit, educational attainment, and economic mobility. For example, when housing that is affordable to the workforce is not available in areas with strong access to jobs and transit, it can limit the pool of qualified workers available for different jobs – which negatively impacts the region’s workforce and the region’s businesses. Addressing trade-offs like these is critical for building and maintaining a strong community where all residents can thrive.

Included for each focus area is a list of targeting parameters based on community feedback and national best practice. Each of these parameters was used as criteria to evaluate which neighborhoods throughout the region should be prioritized within each focus area. Neighborhoods throughout the region were then sorted into highest priority areas (where all or most criteria were met), medium priority areas (where some criteria were met), or lower priority areas (where few criteria were met). These areas were mapped to illustrate where targeted investments related to each focus area are likely to have the greatest impact on regional housing goals. It should be noted that additional, more fine-grained analysis is needed to determine true development feasibility at the parcel-level as these new tools and policies are being implemented, accounting for factors like existing zoning and cost of land.

Geographic Targeting Parameters for Strategy Focus Area #1

ALIGNMENT WITH INFRASTRUCTURE INVESTMENTS

Where does/will the region have the infrastructure to support this new development? Targeting criteria were only evaluated for neighborhoods within the Truckee Meadows Service Area (TMSA) to reflect this consideration. The Regional Plan Update provides more detail on the region's infrastructure capacity, which can inform future decision-making around this focus area. Namely, TMRPA, in coordination with the local service providers, will investigate planned capacity upgrades for the region through the creation of the Public Infrastructure Investment Plan.

COST OF DEVELOPMENT

Where is it most financially viable to provide affordability as part of new development? In other words, where can the region get the most bang for its buck when investing in affordability? Targeting criteria: lower-than-average neighborhood home sale prices (as a proxy for development cost, recognizing there are many additional variables that affect this cost).

NEIGHBORHOOD CHANGE

Where are opportunities for the region to ensure affordable options are included in the future of neighborhoods on the cusp of change? This reflects community priorities related to supporting mixed-income communities throughout the region. Targeting criteria: lower-than-average current home sale price and higher-than-average predicted home sale price appreciation over the next five years.

ACCESS TO OPPORTUNITY

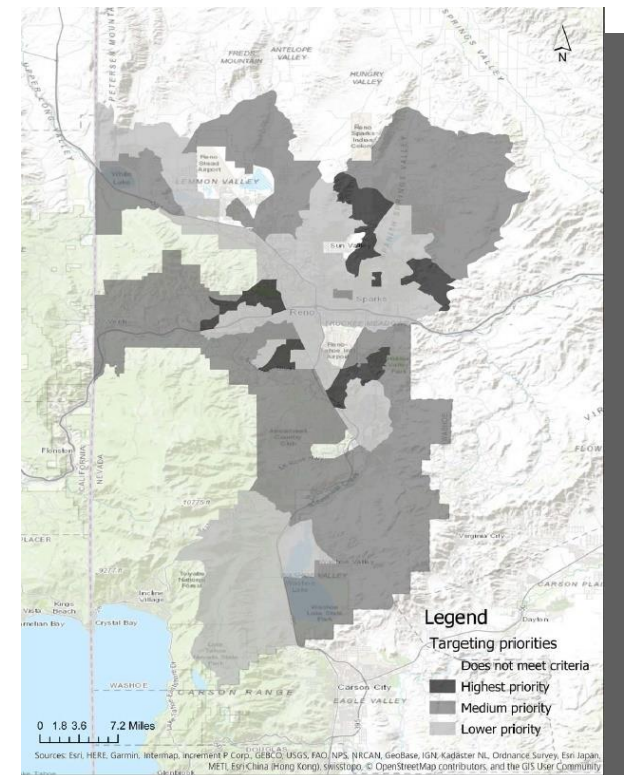
Community members who participated in the Housing our Future process ranked opportunity outcomes in order of priority for each strategy focus area. For Strategy Focus Area #1, the ranking was:

1. Connecting residents to jobs and transit
2. Expanding access to areas with high economic stability
3. Increasing access to quality schools
4. Improving resident health and well-being

There was particular emphasis on outcomes one and two over outcomes three and four, which has been reflected in the targeting criteria by weighting access to jobs and transit and strong economic stability more heavily than access to quality schools and strong health outcomes when all the criteria were combined to create tiers.

Map 1.

TARGETING PRIORITIES FOR STRATEGY FOCUS AREA #1



CREATE A REGIONAL HOUSING TRUST FUND TO SUPPORT DEVELOPMENT OF RENTAL HOUSING THAT IS AFFORDABLE TO LOW-INCOME HOUSEHOLDS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>1.1  CREATE A REGIONAL HOUSING TRUST FUND TO SUPPORT DEVELOPMENT OF RENTAL HOUSING THAT IS AFFORDABLE TO LOW-INCOME HOUSEHOLDS.</p>	<p>Washoe County Regional housing entity, City of Reno, City of Sparks, Nevada Housing Division, philanthropic sector, ACTIONN</p>	<p>15 - 18 months Timeline: Short</p>	<p>Jul-19</p>	<p>Dec-20 (September 2020 at the earliest)</p>	<p>*** </p>

WHY?

Producing units below the market rate, particularly units affordable to households earning less than half of the area median income, requires subsidy.¹¹¹ And there are limited sources for that subsidy, which constrains how much affordable housing can be built throughout the region. Historically, communities across the country have relied on funding from the federal government to fill financing gaps in affordable housing developments. However, there are not enough federal funds to meet growing demand for housing that is affordable at lower income levels and even when federal funds are available, they come with significant restrictions and requirements on how they can be used. Creating a regional housing trust fund with dedicated local dollars not only fills a critical funding gap for affordable housing developments, but also provides the region with significantly more flexibility to support the kind of housing that aligns with the region’s vision for its future growth.

HOW?

The local governments will identify resources to dedicate to this fund, which will be leveraged with private capital. Washoe County is already moving forward with establishing a trust fund mechanism to serve the Truckee Meadows, which can then receive dedicated funding. Potential funding sources include: a portion of the Supplemental Government Services Tax (if enacted); impact fees; linkage fees; federal dollars; and bond revenue. Once established, the trust fund could be expanded over time to include investments from other jurisdictions (including the State) plus participation from private and philanthropic donors as well. This tool also provides local governments a mechanism to receive payment-in-lieu fees to support affordability – for instance, when a developer comes to a jurisdiction requesting an easement or Master Plan amendment, the local government can request they include affordable units in the development or provide payment into the housing trust fund to support future

affordable housing development.¹¹² While establishing the housing trust fund, Washoe County and the other local governments, supported by the lead regional housing entity, will gather feedback from the development community and other partners.

IMPLEMENTATION CONSIDERATIONS:

- **Eligibility for funding.** What criteria will be used to award housing trust fund dollars? Criteria should cover: geographic priorities, affordability thresholds, priorities for special populations, and priorities for types of developments. Additional detail is provided in the call-out box below.
- **Leveraging.** While typically one to three 9% deals are awarded to the County, gap financing for 4% transactions remains a challenge. How can the fund leverage LIHTCs (4% and 9%) and State tax credits through threshold requirements? Can the tax exemption associated with HOME funds be applied to the housing trust fund as well? Ensuring application timelines for the trust fund align with applications for other development financing will be important to maximize opportunities for leverage.
- **Impact on use of HOME funds.** Once the fund has an identified funding source, the region may want to reconsider priorities for HOME funds. Should HOME funds be allocated to support other actions like the regional down payment assistance program, the regional homeowner rehabilitation program, and a local tenant-based rental assistance program?

REGIONAL HOUSING TRUST FUND PROGRAM CRITERIA

Aligning the Regional Housing Trust Fund in support of *Housing Our Future* will ensure funding is directed to address core housing issues in the region. The following criteria is recommended:

ELIGIBLE APPLICANTS

Funding should be made available to nonprofit developers, for-profit developers, Reno Housing Authority, and landlords.

ELIGIBLE ACTIVITIES

The regional housing trust fund should support new construction of multifamily, preservation/rehabilitation of existing multifamily, predevelopment of multifamily, and acquisition of land or existing buildings.

AFFORDABILITY REQUIREMENTS.

The regional housing trust fund should support households at or below 50 percent of area median income (very low-income). While the project may benefit households of higher incomes, funding should primarily serve this population.

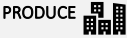
FUNDING PRIORITIES.

The regional housing trust fund should prioritize investments in affordable rental housing that provides greater access to opportunity for residents. The regional housing trust fund should support diverse housing types, innovative and lower cost housing projects, and require a minimum leverage ratio of public vs. private investment.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Washoe County:** Establish housing trust fund mechanism.
- 2. Local jurisdictions:** Identify resources to dedicate to this fund.
- 3. Regional housing entity:** Help market the availability of this fund to private sector partners, including developers and partners in the philanthropic and financial sectors who can identify private sector resources to leverage with the housing trust fund.

AMEND CRITERIA FOR AWARDING HOME DOLLARS TO REQUIRE A MINIMUM NUMBER OF AFFORDABLE RENTAL UNITS, BASED ON PROPERTY SIZE

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
1.2  AMEND CRITERIA FOR AWARDING HOME DOLLARS TO REQUIRE A MINIMUM NUMBER OF AFFORDABLE RENTAL UNITS, BASED ON PROPERTY SIZE.	WCHC TMRPA	7 months Timeline: Short	Feb-20	Sep-20	**

WHY?

HOME funding is a valuable source of financing for affordable housing development. Not only does it provide critical financing for affordable units, but it also triggers a property tax exemption for any units that are funded with HOME dollars (which, in many cases, can be more valuable than the direct subsidy itself in the long-run). Recognizing the value of this tool, the region can expand its impact by updating the criteria that are used to award HOME dollars. Currently, there is no threshold for the share of units in a property that must be affordable to be eligible for HOME dollars (although the amount of funding that a project can receive is tied to the amount of affordability in the project).¹¹³ Creating a threshold for that share of units that must be affordable to be eligible, tied to the overall property size, will ensure HOME dollars are used to support a greater amount of affordability without precluding small projects from applying for funds.

HOW?

The Washoe County HOME Consortium (WCHC) will identify a threshold, depending on the size of the project, for the share of units in a proposed development that must be affordable to be eligible for HOME funding, including any exceptions to that threshold. The WCHC, with support from TMRPA, will evaluate historic data on HOME projects to identify an appropriate threshold. The WCHC staff will then propose the threshold to the Technical Review Committee (TRC) and, upon comment and approval, update the WCHC application to reflect the new threshold. During this process, the WCHC will also identify any opportunities to reflect additional community priorities in the criteria for awarding HOME dollars (e.g. access to transit, alignment with regional form identified by the regional plan).

IMPLEMENTATION CONSIDERATIONS:

- **Alignment with eligibility criteria for other resources.** How does the updated threshold align with stated guidelines for the regional housing trust fund created in Action 1.1? Would a development be eligible for both HOME funds and trust fund dollars under the updated criteria?
- **Exceptions from these criteria.** Are there instances where the WCHC would not except a proposal from this eligibility threshold? For instance, if a proposed building meets a certain amount of other priority criteria but provides a smaller share of units that are affordable.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. WCHC (with support from TMRPA):** Evaluate historic data on HOME projects to identify an appropriate threshold.
- 2. WCHC:** Develop proposal for updated threshold, including any exceptions that would be applied and any additional community priorities that can be incorporated into the application criteria (consulting the lead regional housing entity as needed).
- 3. TRC:** Review, provide feedback, and approve updated criteria.

EXPAND THE DEVELOPMENT CAPACITY OF RHA TO BETTER SERVE THE REGION

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
1.3  EXPAND THE DEVELOPMENT CAPACITY OF RHA TO BETTER SERVE THE REGION.	RHA Development community, regional HUD office, Nevada Housing Division, City of Reno, City of Sparks, and Washoe County	24 months Timeline: Short	Dec-20	Dec-22	**

WHY?

As mentioned previously, there are a limited number of mission-oriented developers in the region. RHA already has experience developing homes and providing housing services to low-income households throughout the region, but their development arm is currently constrained by limited financial and staffing resources. Expanding RHA's development operations will better fulfill RHA's mission and increase the supply of housing affordable to low-income households across the region. RHA is particularly suited for an expanded development role because it has already proven its dedication, effectiveness, and accountability in its role as a housing developer, funding administrator, and service provider for low-income households throughout the region. Expanding their development capacity would allow RHA to extend and build that capacity through strategic investments and partnerships to meet the full scope of development needs throughout the region.

HOW?

RHA will identify current staffing gaps that would need to be filled to expand development capacity (either through additional hiring, training, or partnerships). RHA will also assess current development opportunities and funding sources that could be aligned to achieve those opportunities. RHA has already taken steps to make this action reality by engaging in a review of their existing portfolio to assess its suitability for HUD's Rental Assistance Demonstration (RAD) program, which would enable RHA to improve and modernize their existing subsidized properties, leveraging private capital.

IMPLEMENTATION CONSIDERATIONS:

- **Leveraging RHA's existing portfolio.** How can RHA participate in the redevelopment of its existing portfolio under the RAD program, either directly or through partnerships?

- **Leveraging other resources.** As a developer, RHA would be eligible to apply for other funding resources like the regional housing trust fund, HOME or Section 108 financing. How will RHA participate in these resources and how can these resources be leveraged to increase the development capacity of RHA?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. RHA:** Building off the agency's most recent Strategic Plan, RHA will identify capacity gaps related to their development goals and work with their Board and partners to identify opportunities to fill those gaps.
- 2. RHA:** RHA will review their existing portfolio to assess opportunities for redevelopment and will scan existing funding and other resources for new development.
- 3. RHA:** Pursue technical assistance, training and additional hiring to achieve those opportunities.

UPDATE EXISTING IMPACT AND DEVELOPMENT FEE STRUCTURES TO SUPPORT DEVELOPMENT OF AFFORDABLE HOUSING

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
1.4  UPDATE EXISTING IMPACT AND DEVELOPMENT FEE STRUCTURES TO SUPPORT DEVELOPMENT OF AFFORDABLE HOUSING.	Lead regional housing entity City of Reno, City of Sparks, Washoe County, TMRPA, RTC, other regional authorities, Nevada Housing Division, Legislative Counsel Bureau	30 months Timeline: Short	Jun-20	Dec-22	**

WHY?

While land and direct subsidy have been noted as the primary barriers to development of more affordable rental units, there are other, less costly opportunities to provide incentives that can support affordable housing development. Impact fees help local governments recoup costs incurred by new developments, recognizing that they have a variety of impacts on the surrounding community – demand for more infrastructure, more emergency services, more public schools, etc. However, research shows that the cost of impact fees is generally passed on to the eventual residents, leading to more expensive housing.¹¹⁴ Differentiating these fees when a development includes affordable units will act as a cost-offset, making it easier for developers to offer these lower rents without losing money.

HOW?

Local governments are authorized to subsidize development impact fees to support affordable housing development and this authority was strengthened during the 2019 legislative session.¹¹⁵ Local governments and regional entities will evaluate existing development impact fees that could be differentiated when proposed developments include affordable units (e.g. RTC’s Regional Road Impact Fee or building permit review fees). After obtaining MapCraft software, TMRPA will support those entities by modeling the financial impacts of proposed changes to the fee structures. The lead regional housing entity will gather information across the three jurisdictions and regional authorities and support them in gathering feedback from the development community on which fees would offer the strongest incentive for inclusion of affordable units. The local

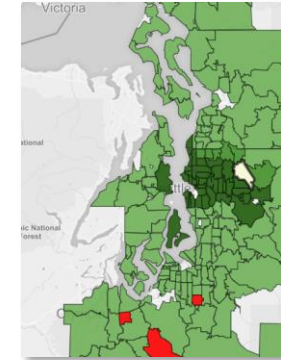
governments and regional authorities, with support from the Nevada Housing Division (and the State Legislature, depending on the fee), will amend legislation to update fee structures based on the results of the stakeholder engagement and financial modeling.

MAPCRAFT

MapCraft Labs is a modern multi-user web app which allows you to view and edit scenario inputs and quickly compute results. Processes that were traditionally focused on creating a few representative spreadsheets - like pro forma real estate analyses - may now be run city-wide and aggregated to view disparate spatial impacts. Scenarios can be tested in real time, results can be shared with stakeholders, and feedback can be gathered, all in the same tool.

TMRPA used MapCraft during the Truckee Meadows Housing Study in 2016 to understand what types of housing development could be profitable for developers given current market conditions. The tool enabled analysis of the economic feasibility of building different housing types on vacant land in the Truckee Meadows. Understanding areas that are viable for development can help guide housing policy decisions.

Source: <http://www.mapcraftlabs.com/>





IMPLEMENTATION CONSIDERATIONS:

- **State versus local authority regarding fees.** What fees do the local governments or regional entities have authority to change and what fee reductions will require changes to state law? Local governments have authority to reduce or subsidize building fees, impact fees, and/or enterprise fees that they levy, but changes to other programs (like the Regional Road Impact Fee) may require State-level authorization.
- **Amount of affordability.** What share of units must be affordable (and at what income levels) for developments to be eligible for fee reductions? How long must these units remain affordable? These requirements should be designed proportionately with the existing affordable housing shortage (most significant gap at 30 percent AMI and below, followed by 50 percent AMI and below) and scaled to different neighborhood and property conditions. Alignment with affordability requirements for other resources should also be considered.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. TMRPA:** Develop comprehensive inventory of development fees levied across the region (with support from the lead regional housing entity and local governments) and assess most significant cost-drivers among them
- 2. Local governments and regional authorities:** Review inventory of fees and identify opportunities to provide reductions for developments that include a sufficient amount of affordability.
- 3. Regional housing entity:** Work with local governments and other regional authorities to summarize potential fee reductions and convene representatives from the development community to gather feedback on what would be most impactful (backed by research from TMRPA on cost impacts).

IDENTIFY ZONES THROUGHOUT THE REGION THAT CAN SUPPORT INCLUSIONARY HOUSING REQUIREMENTS AND ESTABLISH MARKET-SENSITIVE INCENTIVE PACKAGES TO OFFER AS COST-OFFSETS IN THOSE ZONES

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>1.5 PRODUCE </p> <p>IDENTIFY ZONES THROUGHOUT THE REGION THAT CAN SUPPORT INCLUSIONARY HOUSING REQUIREMENTS AND ESTABLISH MARKET-SENSITIVE INCENTIVE PACKAGES TO OFFER AS COST-OFFSETS IN THOSE ZONES.</p>	<p>TMRPA</p> <p>City of Reno, City of Sparks, Washoe County, lead regional housing entity, development community</p>	<p>24 months</p> <p>Timeline: Medium</p>	<p>Jul-23</p>	<p>Jul-25</p>	<p>** </p>

WHY?

As illustrated in the Community Profile, the housing market in the Truckee Meadows has been tightening but wages have not kept up, making it increasingly difficult to find affordable homes. The public sector has limited financial resources and cannot subsidize enough development to close this gap between wages and housing prices – it will take additional tools and significant private sector participation to close this gap. One such tool is inclusionary housing requirements paired with cost-offsetting incentive packages.¹¹⁶ This is a nationally-proven tool that increases affordability by leveraging market-rate construction to stretch scarce public dollars while fostering mixed-income communities. To be successful, this tool must be deployed strategically in areas throughout the region where it is economically feasible – this means seriously evaluating the cost impacts of both requirements and offsetting incentives across the region’s different market contexts before creating a new policy. Creating a clear set of standards for how these requirements and incentives are applied helps create a consistent environment for development, rather than handling negotiations of these terms on a case-by-case basis.

HOW?

Local governments will identify existing approval processes where there is an opportunity to negotiate for affordability (e.g. when a project requests an easement or Master Plan amendment) and set market-based standards for affordability that will be negotiated as part of those processes. TMRPA and the lead regional housing entity will work with the development community and local governments to analyze data on the financial feasibility of affordability requirements and the offsetting impact that different incentives may have in different areas throughout the region both to inform those negotiation standards and to inform a broader policy in the medium- to long-term. Local governments will use this information to identify geographic target areas where inclusion of affordable units will be required for future development and the standard incentive packages that will be offered in exchange for that affordability. The differentiated fee structures created through Action 1.4 may be included as part of these incentive packages, along with other incentives like tax waivers, streamlined processes, and reduced parking requirements. TMRPA will coordinate with the local governments throughout this process to ensure alignment with the Regional Plan. The lead regional housing entity will convene the development community and other stakeholders to support the local governments in gathering feedback on these requirements and incentives.

IMPLEMENTATION CONSIDERATIONS:

- **Amount of affordability to be required.** What number of units must be set aside as affordable? What income must these units be affordable to? And how long must they remain affordable? Strong policies will scale these affordability requirements to the amount of cost-offsetting incentives that are being provided, the type and size of the development, and the neighborhood market conditions.
- **Valuable cost-offsets.** What incentives will be most valuable, in terms of off-setting costs of providing the affordable units? Feedback gathered from the development community suggests provision of land, reduced parking requirements and expediting permitting and review processes would be impactful. Other options include: density bonuses, fee waivers/reductions/deferrals, property tax abatements, design flexibility, and direct financial subsidy.
- **Payment in-lieu option.**¹¹⁷ Will there be an option to pay a fee into the Regional Housing Trust Fund instead of complying with affordability requirements that are created through this action? There are a variety of ways to calculate the appropriate amount for this fee – two national best practices include calculating the fee based on the typical price difference between an affordable unit and a market-rate unit of the same type (“the affordability gap method”) or calculating the fee based on the amount the public has historically invested to produce an affordable unit (“production costs method”).¹¹⁸

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local governments:** Identify existing approval processes (e.g. development agreements, easement requests, Master Plan amendments) through which affordability can be negotiated as part of a new development.
- 2. TMRPA:** After obtaining MapCraft software, analyze data on financial feasibility of different affordability requirements across the region, including what kind of incentives can reasonably offset the cost of those requirements.
- 3. Regional housing entity:** Work with the regional housing education and outreach organization(s) to convene impacted stakeholders and gather feedback on the findings of TMRPA's analysis.

SUMMARY OF ROLES IN IMPLEMENTATION OF ACTIONS IN STRATEGY FOCUS AREA #1

STATE GOVERNMENT

- Identify supportive resources to dedicate to our leverage the Regional Housing Trust Fund
- Provide technical support to local governments and regional entities as they update development fee structures to support affordability

LOCAL GOVERNMENTS

- Identify resources to dedicate to the Regional Housing Trust Fund
 - Washoe County: Establish trust fund mechanism
- Identify processes where there is an opportunity to negotiate for affordability (e.g. requiring an affordable unit set-aside in new development or charging payment-in-lieu fees to support the trust fund)
- Update development fee structures (i.e. building permit review fees) to support affordable housing development
- Create standard incentive packages for different levels of affordability in new developments
- Identify areas where affordability will be required, in addition to offering cost-offsetting incentives

REGIONAL AUTHORITIES

LEAD REGIONAL HOUSING ENTITY

- Help the local governments gather feedback from the development and homebuilding community as they establish and dedicate funding to the Regional Housing Trust Fund
- Support coordination across the three jurisdictions and other regional entities and help them gather feedback on updates to development fee structures, affordability requirements, and cost-offsetting incentives

RHA

- Identify current staffing gaps limiting development capacity
- Assess development opportunities and alignment with potential funding sources (including review of suitability for RAD)

RTC

NON- GOVERNMENTAL ORGANIZATIONS

- Update development fee structures (i.e. Regional Road Impact Fee) to support affordable housing development

REGIONAL HUD OFFICE

- Help RHA access technical assistance (e.g. related to RAD) to support them as they build their development capacity

TMRPA

- Support WCHC in assessing amendments to criteria for awarding HOME dollars
- Help local governments and other regional entities assess the financial impact of changing various development fee structures, establishing requirements for affordability, and providing incentives as cost offsets
- Coordinate with the local jurisdictions to ensure changes to zoning (or other processes designed to drive new development to certain areas) align with the Regional Plan

WCHC

- Amend criteria for awarding HOME dollars

DEVELOPMENT AND HOMEBUILDING COMMUNITY

- Provide feedback to the local governments as they establish and dedicate funding to the Regional Housing Trust Fund, update development fee structures, and offer cost-offsets for affordability requirements to ensure these are effective mechanisms for supporting affordability
- Partner with RHA to both build their development capacity and support the production of more affordable homes in the region

FINANCIAL INSTITUTIONS

- Provide financing to leverage Regional Housing Trust Fund

NONPROFITS & CIVIC ORGANIZATIONS

- Support the local governments in dedicating funding to the Regional Housing Trust Fund (by organizing supporters, advocating on its behalf, conducting outreach, etc.)

PHILANTHROPIC ORGANIZATIONS

- Donate funding to or provide additional financing to leverage the Regional Housing Trust Fund

9.



DIVERSIFY

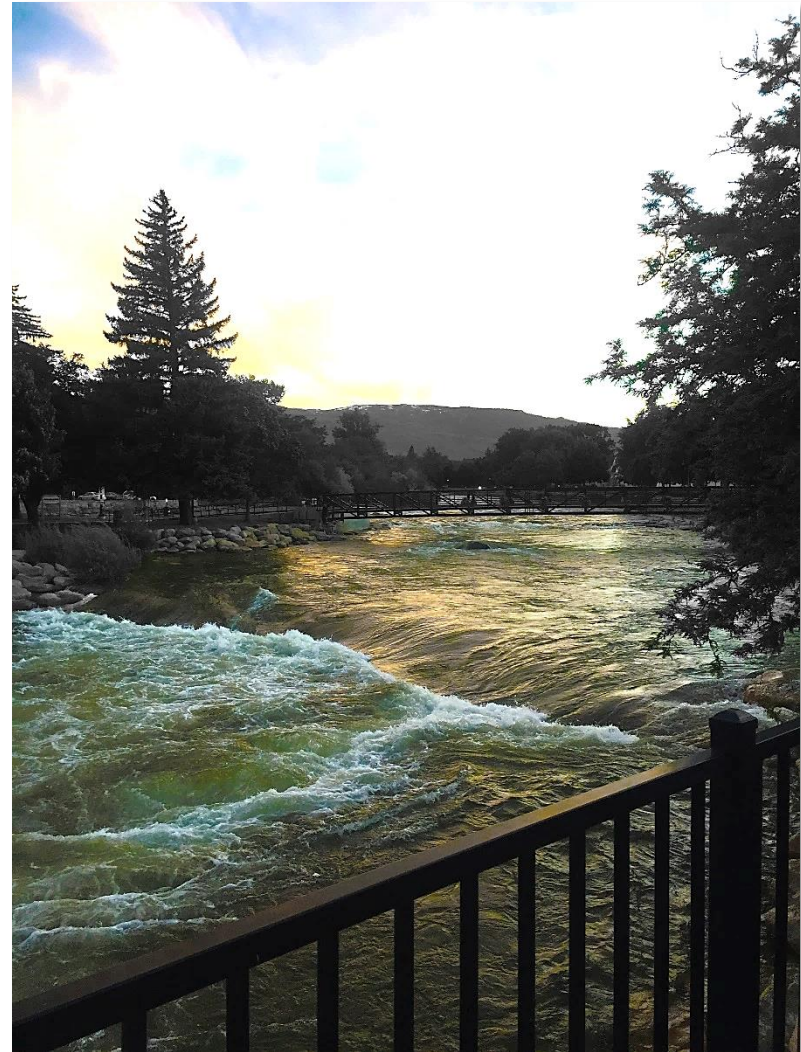
STRATEGY FOCUS AREA #2

STRATEGY FOCUS AREA #2, DIVERSIFY.

Support development of more diverse housing options for renters and homeowners throughout the region. This focus area is designed to address the lack of diversity in the current housing stock, as well as the mismatch between size of households and size of housing units offered in the region today. This includes supporting development of new housing of different types (e.g. “missing middle” housing)¹¹⁹, different sizes, different services and accessibility features, and different price points to meet the region’s evolving needs.

This focus area will help ensure the region’s housing is designed to meet changing needs among the region’s residents. In general, actions within this focus area will:

- Update regulations and processes to support different types of development, including infill.
- Create public-private partnerships to support innovative housing products.
- Invest in more mixed-income & mixed-use development.



Geographic Targeting Parameters for Strategy Focus Area #2

ALIGNMENT WITH INFRASTRUCTURE INVESTMENTS

Where does/will the region have the infrastructure to support this new development? Targeting criteria were only evaluated for neighborhoods within the Truckee Meadows Service Area (TMSA). As noted earlier, the Regional Plan Update provides more detail on the region's infrastructure capacity, which can inform decision-making around this focus area. This information will be bolstered through the creation of the regional Public Infrastructure Investment Plan.

EXISTING HOUSING DIVERSITY

Where are housing options most limited today? Throughout the Housing our Future process, residents expressed desire for more housing options outside of the typical three-bedroom or more, single-family detached home. Targeting criteria: higher-than-average share of single-family homes.

ALIGNMENT WITH NEIGHBORHOOD CHARACTER

Where would increasing housing diversity align with the current neighborhood character? Urban areas and areas surrounding urban areas are generally most aligned with alternative housing types. Targeting: areas within and adjacent to regional downtown centers, as defined in the Regional Plan.

ACCESS TO OPPORTUNITY

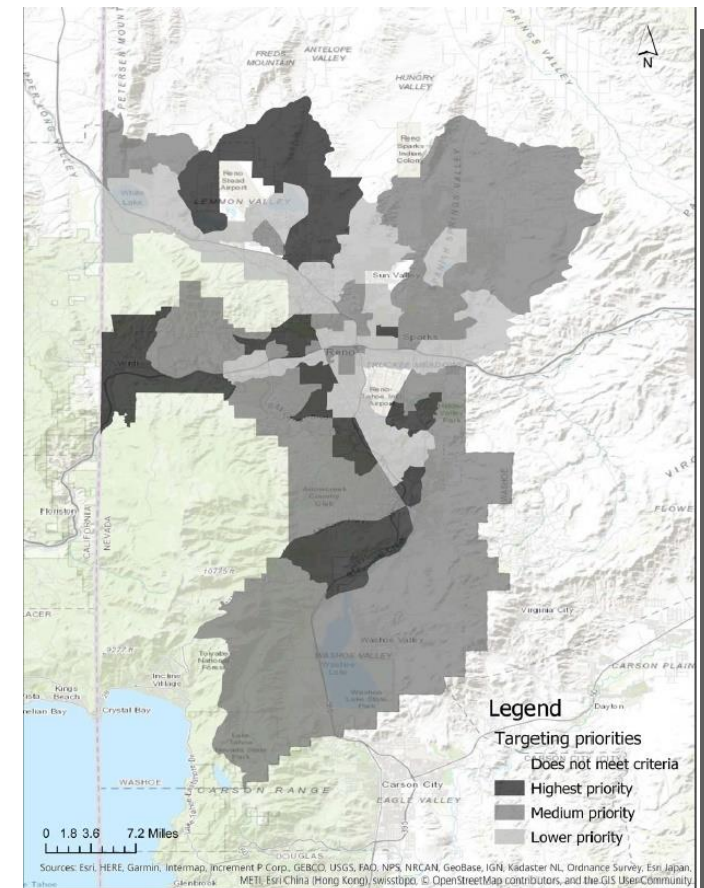
Community members who participated in the Housing our Future process ranked opportunity outcomes in order of priority for each strategy focus area. For Strategy Focus Area #2, the ranking was:

1. Expanding access to areas with high economic stability
2. Connecting residents to jobs and transit
3. Increasing access to quality schools
4. Improving resident health and well-being

Neighborhood performance on each of these indicators was weighted in priority order before they were incorporated into the targeting criteria.

Map 2.

TARGETING PRIORITIES FOR STRATEGY FOCUS AREA #2



UPDATE DEVELOPMENT CODES ACROSS THE REGION TO SUPPORT A GREATER DIVERSITY OF HOUSING TYPES THROUGHOUT TRUCKEE MEADOWS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>2.1  DIVERSIFY</p> <p>UPDATE DEVELOPMENT CODES ACROSS THE REGION TO SUPPORT A GREATER DIVERSITY OF HOUSING TYPES THROUGHOUT TRUCKEE MEADOWS.</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>TMRPA, regional housing entity</p>	<p>15 months</p> <p>Timeline: Short</p>	<p>Mar-20</p>	<p>Jun-21</p>	<p>***</p>

WHY?

The region’s demographics are changing, creating new housing needs – this is driven by a growing senior population, a growing Hispanic/Latino population, and increasing numbers of non-family households and smaller households. Meanwhile, the Truckee Meadows’ current housing stock is predominantly single-family homes. Different housing products will help meet these needs and strengthen communities. In fact, research has shown that places with more diversity housing types (as well as housing price points) are more stable and better able to withstand significant market changes, like a housing crisis, because it is easier for residents to find housing that fits their needs without stretching budgets too thin and is easier for landlords to find potential renters.¹²⁰ Moreover, community members who were engaged through the *Housing our Future* expressed strong desire for more housing options across the region. To support more housing type diversity, it is imperative that local development codes – which shape what types of housing get built throughout the region and where they get built – are designed to support a mix of housing types that will better meet the community’s needs.

HOW?

Washoe County, Reno, and Sparks will evaluate opportunities within their current development, building, and health codes to support a greater mix of housing types, particularly in areas identified by TMRPA. The local governments will also leverage existing green programming (e.g. Washoe County Health District’s Ozone Advance Program and Reenergize Reno) to support more diverse housing products – recognizing that different housing products, particularly smaller homes require less energy to heat and cool. Throughout this process, the development community will

provide feedback to the local jurisdictions about key barriers to building different housing products and opportunities to amend existing policies, processes, or incentives to address those barriers. The lead regional housing entity can support this effort by playing a convening role among the jurisdictions and the development community.

IMPLEMENTATION CONSIDERATIONS:

- **By-right zoning.** In what zones could more housing types and sizes be allowed by-right? For instance, areas around transit, in major town centers, or in close proximity to job centers. Allowing more varied types of development by-right in priority areas reduces regulatory barriers to those housing types and reduces time (and therefore cost) associated with the development process.
- **Green building standards.** Are there opportunities within the existing zoning code to require or reduce barriers to green building? For example, Will County, IL conducted a comprehensive greening and updating of its zoning code that resulted in more opportunities for voluntary utilization of alternative energy and energy efficient practices, along with requirements that building meet green building standards as part of the Planned Unit Development process.¹²¹

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local jurisdictions:** Align zoning with these priority areas to support different housing types.
- 2. Local jurisdictions:** Direct staff across agencies to evaluate opportunities within existing codes to support a greater mix of housing types.
- 3. Local jurisdictions, with support from the lead regional housing entity:** Gather feedback from the development community on these proposed changes.

EVALUATE BARRIERS TO DIFFERENT BUILDING TYPES IN THE PERMITTING AND REVIEW PROCESSES AT EACH JURISDICTION AND UPDATE ACCORDINGLY

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
2.2  DIVERSIFY EVALUATE BARRIERS TO DIFFERENT BUILDING TYPES IN THE PERMITTING AND REVIEW PROCESSES AT EACH JURISDICTION AND UPDATE ACCORDINGLY.	City of Reno, City of Sparks, Washoe County Lead regional housing entity, Nevada Housing Division, development community, trade associations	10 months for evaluation / 8 months for launching changes Timeline: Short	Apr-22	Feb-23 / Oct-23	*

WHY?

Developers engaged through the *Housing our Future* planning process noted three key barriers to providing different housing products (particularly those that include more affordability):

1. The cost of materials, labor, and land (including infrastructure);
2. The length of the development process; and
3. Community opposition to new types of development – often termed “NIMBYism” (an acronym for the phrase, “Not In My Back Yard”).

To address barrier #1, *Housing our Future* outlines several actions that will help reduce these market costs—by providing more subsidy or financing to purchase these goods (e.g. Action 0.4 and Action 1.1), by reducing other costs of development (e.g. Action 1.4 and Action 1.5), and by increasing supply of these goods where possible (e.g. Action 0.6 and Action 5.5). The 2019 Regional Plan will help to address the infrastructure component by identifying capacity issues and solutions through the Public Infrastructure Investment Plan, which will be developed in conjunction with the with the local service providers. To address barrier #3, implementation of *Housing our Future* will be supported a regional housing education and outreach campaign to build more support for new types of development in general and affordable housing more specifically (see Action 0.7). Moreover, the *Housing our Future* process has yielded resources to support more effective messaging around housing issues, (see Appendix J for

more information). That leaves barrier #2 – which this action is designed to address, building off existing process improvements the local jurisdictions have already undertaken.

HOW?

The local governments will convene representatives across key agencies (code enforcement, fire, planning, etc.) to identify possible additional updates to current policies or procedures that could support more varied housing products—townhomes, smaller-scale multifamily homes, mixed-income and mixed-use projects, etc. The regional housing entity will coordinate across the three governments and the Nevada Housing Division to identify opportunities for peer learning and coordination on potential process changes.

The regional housing entity will also work with the local governments to create a consistent feedback loop with the development community, building off the feedback gathered to support Action 2.1. To create this feedback loop, the regional housing entity will convene the development community and staff from each jurisdiction on a quarterly basis, leveraging partnership with trade associations like the Builders Association of Northern Nevada, Nevada Builders Alliance, and AGC. These meetings will be used both for the local governments and regional housing entity to provide updates about housing initiatives and other changes that may impact development throughout the community (including availability of new resources, changes to application processes, etc.) and to gather feedback on opportunities to support more development that aligns with regional goals. Other regional entities (like RTC) or state entities (like the Nevada Housing Division) may attend to provide updates and/or gather feedback as needed, as well.


IMPLEMENTATION CONSIDERATIONS:

- **Staffing & expertise.** What staffing and expertise is necessary support more efficient review and approval processes? Important expertise to consider: engineering, building, and design.
- **Affordability.** What process improvements should be made available only to development proposals that include a certain share of units? Is it possible to offer a fast-track at certain parts of the development process that could be included as an incentive in Action 1.5?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local governments:** Task agencies involved in the development review and approval process with summarizing lessons learned from past development approvals – particularly those projects that included more varied housing products – and providing recommendations on opportunities for process improvements (including any additional staff, expertise, or resources necessary to implement those improvements).
- 2. Local governments:** Convene representatives from those key agencies to discuss the potential process improvements and to identify opportunities for improved inter-agency coordination (including reviewing best practices from other jurisdictions to see if they are applicable in the Truckee Meadows).¹²²
- 3. Regional housing entity:** Summarize the potential process improvements identified by each of the jurisdictions and share the compiled list with all three jurisdictions to support peer learning and coordination. With their review and approval, this list may also be shared with the development community for feedback at the quarterly development convenings the regional housing entity will host.

DEVELOP A PILOT PROGRAM THAT SUPPORTS DEVELOPMENT OF DIVERSE, LOWER COST HOUSING PRODUCTS ACROSS THE REGION, LEVERAGING INNOVATIVE DESIGN

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
2.3  DIVERSIFY DEVELOP A PILOT PROGRAM THAT SUPPORTS DEVELOPMENT OF DIVERSE, LOWER COST HOUSING PRODUCTS ACROSS THE REGION, LEVERAGING INNOVATIVE DESIGN.	Lead regional housing entity (until program administrator is identified) Development community, private and philanthropic organizations, financial institutions, trade associations, TMRPA, City of Reno, City of Sparks, Washoe County	12 months to start-up program / 18 months for initial round of projects (depending on the program's success, may be repeated on a shorter timeline annually) Timeline: Short	Mar-21	Mar-22	**

WHY?

There a variety of factors that shape what housing gets built in the region beyond development codes and regulatory processes. Once those codes are in place and those processes have been approved, building different types of housing to meet the region's needs will require involvement from many entities. Developers will need to design and propose these types of developments. Lending institutions will have to assess the financial viability of these projects and tailor their financial products to these new models. Contractors and laborers will need to adjust their processes to execute a different type of building. Since this represents a departure from the typical housing development process in the region, additional coordination and effort may be required to build a steady pipeline of these new, lower cost housing products. Creating a pilot program to support that upfront effort and coordination will help demonstrate that these new housing models *are* viable options for the region in the short-term and build the region's capacity in the long-term.

HOW?

The lead regional housing entity will consult developers of recently built innovative products in the region (e.g. tiny homes, modular homes, dorm-style developments) to gather feedback on their key barriers and lessons learned – to inform the framework for the pilot program. This feedback

may be gathered concurrently with feedback from the development community in support of Action 2.1. The lead entity will then approach key private and philanthropic entities to identify supportive partners and resources for a program that would address those barriers and lessons learned. For instance, lending institutions could provide different financial products and/or financial consultation to support innovative development proposals. Trade associations could leverage their existing training programs to provide free or discounted labor to support projects funded through the pilot program. A philanthropic partner may be interested in serving as the administrator of this pilot program, leveraging private funding and/or technical expertise. The lead regional housing entity and TMRPA will provide feedback to the program administrator on criteria for selecting participants. Once they are selected, the local governments will help pilot projects work through relevant regulations and processes.

IMPLEMENTATION CONSIDERATIONS:

- **Programmatic priorities.** Will the pilot program prioritize any specific housing products (e.g. modular homes, temporary workforce housing, accessory dwelling units)?
- **Existing resources that could be leveraged.** What existing community resources could be leveraged? For example, New York City recently created the “Big Ideas for Small Lots” design competition for small-scale, urban infill housing. It is designed to leverage public land that may be difficult to develop upon because of their size and shape, as well as local architectural expertise through partnership with the American Institute of Architects New York (AIANY).¹²³
- **Scalability.** Assuming the pilot program is successful in demonstrating the feasibility of lower cost housing options, how can this type of development be sustained long-term?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** Consult developers of recently built innovative housing products in the region and compile their feedback on barriers and lessons learned.
- 2. Regional housing entity:** Develop a concept paper for the program, building off the feedback gathered.
- 3. Regional housing entity:** Use concept paper to identify supportive partners and resources to operate the program.

LEVERAGE SECTION 108 LOAN GUARANTEE PROGRAM FUNDS TO SUPPORT PRESERVATION AND DEVELOPMENT OF MIXED-USE AND MIXED-INCOME DEVELOPMENTS IN PRIORITY AREAS THROUGHOUT THE REGION

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>2.4  DIVERSIFY</p> <p>LEVERAGE SECTION 108 LOAN GUARANTEE PROGRAM FUNDS TO SUPPORT PRESERVATION AND DEVELOPMENT OF MIXED-USE AND MIXED-INCOME DEVELOPMENTS IN PRIORITY AREAS THROUGHOUT THE REGION.</p>	<p>Lead regional housing entity</p> <p>Regional HUD office, Nevada Housing Division, TMPA, City of Reno, City of Sparks, EDAWN, Reno-Sparks Chamber of Commerce, development community, RHA</p>	<p>12 months + ongoing monitoring</p> <p>Timeline: Short</p>	<p>Mar-21</p>	<p>Mar-22</p>	<p>** </p>

WHY?

Mixed-income and mixed-use developments offer residents a variety of social, economic and educational benefits. Providing a mix of market-rate and affordable housing in developments can help lower-income households access quality housing, education and amenities, or help revitalize the deteriorating neighborhoods and support more live-work-play communities. Additionally, approximately 41 LIHTC properties in the region are at-risk of losing their affordability over the next ten years. While it may be infeasible to preserve all of region’s existing subsidized at-risk housing, tools like Section 108 financing can help preserve a portion of the affordable housing in an at-risk property while creating more mixed-income and mixed-use developments in the process.

HOW?

After receiving authorization to use this funding from HUD (via Action 0.4), the lead regional housing entity (as the Section 108 administrator) will develop strong underwriting criteria, which will ensure effective use of Section 108 financing. They will then work with the development

community to identify shovel-ready projects that require additional financing and are eligible for Section 108. TMRPA will provide data and insights about areas throughout the region that are priorities for future development to help the lead regional housing entity select projects. The region's economic development agencies (EDAWN and the Reno-Sparks Chamber of Commerce) will also work with the development community to identify strong mixed-use project proposals and help property owners identify tenants for the commercial component of these mixed-use projects.

Recognizing that Section 108 requires a firm understanding of the program and how it works, it will be critical to pursue training in Section 108 – not only for the administrator of these funds but also for other partners throughout the region who may end up using the funds or providing support to those using the funds (the development community, financial institutions, the local governments, economic development agencies, etc.) The Nevada Housing Division and the Regional HUD Office can help the region access this training and can support education efforts throughout the region. They can also identify other resources from the State and HUD that could further support the viability of any Section 108 projects that move forward in the region.

IMPLEMENTATION CONSIDERATIONS:

- **Geographic targeting.** What geographic areas should be prioritized for this type of development? Parameters for identifying these areas should include: existing and projected infrastructure capacity, access to opportunity, properties at-risk of expiring affordability, industrial areas that could be suitable for mixed-used development, and financial feasibility.
- **Leveraging.** What is an appropriate leverage ratio to ensure Section 108 financing is properly leveraged and securitized?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** In coordination with TMRPA, identify target geographic areas for these types of development.
- 2. Regional housing entity:** Develop financial term sheets to market this funding to potential development partners.
- 3. Regional housing entity:** Prioritize mixed-use and mixed-income projects in development solicitations.

SUPPORT INFILL DEVELOPMENT BY AMENDING EXISTING PROCESSES AND RESOURCES

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT	
2.5 SUPPORT INFILL DEVELOPMENT BY AMENDING EXISTING PROCESSES AND RESOURCES.	DIVERSIFY 	City of Reno, City of Sparks, Washoe County Lead regional housing entity, development community, financial institutions, TMRPA	8 months to identify changes + 12 months to launch those changes Timeline: Short	Mar-23	Nov-23 / Nov-24	*

WHY?

Developable land, particularly in areas with strong access to jobs and transit, is very limited in the Truckee Meadows. As such, it is critical to leverage the region’s existing land assets to their maximum potential – including small, vacant or underutilized sites that may not be suitable for traditional development but could support other types of residential development (e.g. rowhouses, courtyard housing, low-rise multifamily). Since current development processes are designed with more traditional building types in mind, jurisdictions often have to adjust procedural thresholds and criteria to support infill development during review processes and local financial institutions may also have to consider additional lending products that are more appropriate for infill building.

HOW?

Leveraging the work completed on Action 1.4 to differentiate development fees and requirements, local governments—with feedback from the lead regional housing entity and the development community—will update fee structures and review processes to support viability of infill projects. This may require additional capacity building among government staff, regarding engineering and design, to support more efficient development review processes. Local financial institutions will work with the development community to identify alternative financing products that are more appropriate for infill development. Local governments will also identify where it is appropriate to leverage blight remediation funds to support redevelopment on infill parcels. The entity (or entities) in charge of the regional outreach and education campaign (see Action 0.7) will support these efforts by educating the public on successful, well-designed infill projects and how they can contribute to the community. TMRPA will provide data to help local governments and developers identify parcels with sufficient infrastructure to support infill development and to ensure zoning allows for infill development.

IMPLEMENTATION CONSIDERATIONS:

- **Process adjustments.** What process adjustments are necessary to make infill development viable? For instance, allowing different parking arrangements to fulfill requirements or lowering fees for buildings under a certain square-footage.
- **Public land.** Are there parcels owned by the local governments or regional authorities (like RTC) that could be offered for affordable infill development?
- **Transfer of development rights.** Is it viable for the region to establish a Transfer of Development Rights (TDR) bank with authority to buy and sell development rights¹²⁴? TDR can be leveraged both to preserve rural areas and make infill development more affordable simultaneously.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local governments:** Identify process improvements from the work in Action 2.2 that can be applied specifically to infill development and solicit feedback from staff and development community representatives on any additional resources that would be impactful.
- 2. Local financial institutions:** Work with the development community, building off lessons learned from the pilot program in Action 2.3, to create or identify alternative financing products that are more appropriate for infill development.
- 3. TMRPA:** Provide data to help local governments and developers identify parcels with sufficient infrastructure to support infill development and to ensure zoning allows for infill development.

SUMMARY OF ROLES IN IMPLEMENTATION OF ACTIONS IN STRATEGY FOCUS AREA #2

STATE GOVERNMENT

- Participate in and support feedback gathering across the regional housing entity, the local governments, the development community, and other impacted stakeholders
- Build the region's capacity to administer Section 108 (e.g. connect the regional housing entity to technical assistance, lend expertise in underwriting)

LOCAL GOVERNMENTS

- Align zoning with Regional Plan Update, particularly as it relates to allowing a greater diversity of housing types
- Direct staff across agencies to evaluate opportunities within existing codes and development review processes to support a greater mix of housing types (including infill development) and implement identified opportunities
- Leverage green programming and blight remediation funds to support more diverse housing products

REGIONAL AUTHORITIES

LEAD REGIONAL HOUSING ENTITY

- Support coordination across the local governments, Nevada Housing Division, development community, and other impacted stakeholders
- Establish a consistent feedback loop between the local governments, regional entities, Nevada Housing Division, and the development community
- Compile feedback on barriers and lessons learned from developers of recently built innovative housing products in the region, develop a concept paper for an innovative housing pilot program, and help identify the program administrator
- Administer Section 108 resources for the region

CHAB

- Participate in feedback loop as relevant

EDAWN & RENO-SPARKS CHAMBER OF COMMERCE

NON- GOVERNMENTAL ORGANIZATIONS

- Participate in feedback loop as relevant
- RHA**
 - Participate in feedback loop as relevant
- RTC**
 - Participate in feedback loop as relevant
- REGIONAL HUD OFFICE**
 - Participate in feedback loop as relevant
 - Help the regional housing entity access Section 108 technical assistance
- TMRPA**
 - Identify priority areas throughout the region where varied housing types and sizes (including infill products) can be accommodated and share this information
- WCHC**
 - Participate in feedback loop as relevant
- DEVELOPMENT AND HOMEBUILDING COMMUNITY**
 - Provide feedback to the local jurisdictions about key barriers to building different housing products and opportunities to amend existing policies, processes, or incentives
 - Propose and build diverse projects
 - Participate in the innovative housing pilot program
- FINANCIAL INSTITUTIONS**
 - Participate in and provide supportive resources to the innovative housing pilot program
- NONPROFITS & CIVIC ORGANIZATIONS**
 - Participate in and provide supportive resources to the innovative housing pilot program
 - Help educate the community about infill development
- PHILANTHROPIC ORGANIZATIONS**
 - Administer the innovative housing pilot program and provide supportive resources
- TRADE ASSOCIATIONS**
 - Leverage existing coordination and meeting structures to support increased communication with the local governments, regional housing entity, and Nevada Housing Division
 - Participate in and provide supportive resources (e.g. discounted labor from training program participants) to the innovative housing pilot program



10.

STRATEGY FOCUS AREA #3

STRATEGY FOCUS AREA #3, EXPAND

Expand access to homeownership opportunities. This focus area is designed to address some of the barriers that are preventing residents from entering the homeownership market, particularly as incomes have lost pace with increases in home sale prices.

This focus area will both lower the costs of homeownership and create new homeownership opportunities for residents across the region.

In general, actions within this focus area will:

- Offer supportive resources to residents (e.g. down payment assistance, credit counseling, financial literacy training)
- Partner with employers and nonprofits to create more affordable homeownership opportunities.
- Leverage existing tools (including the community land trust and accessory dwelling units) to expand housing options for homeowners.



Geographic Targeting Parameters for Strategy Focus Area #3

CURRENT MARKET COSTS

Where will financial assistance go the farthest? Targeting criteria: areas with a higher-than-average number of homeownership units affordable for households earning 80 percent of area median income.

PROJECTED VALUE

Where are homeowners likely to see the greatest return on their investment? Targeting criteria: areas projected to experience higher-than-average change in home sale price over the next five years.

ACCESS TO OPPORTUNITY

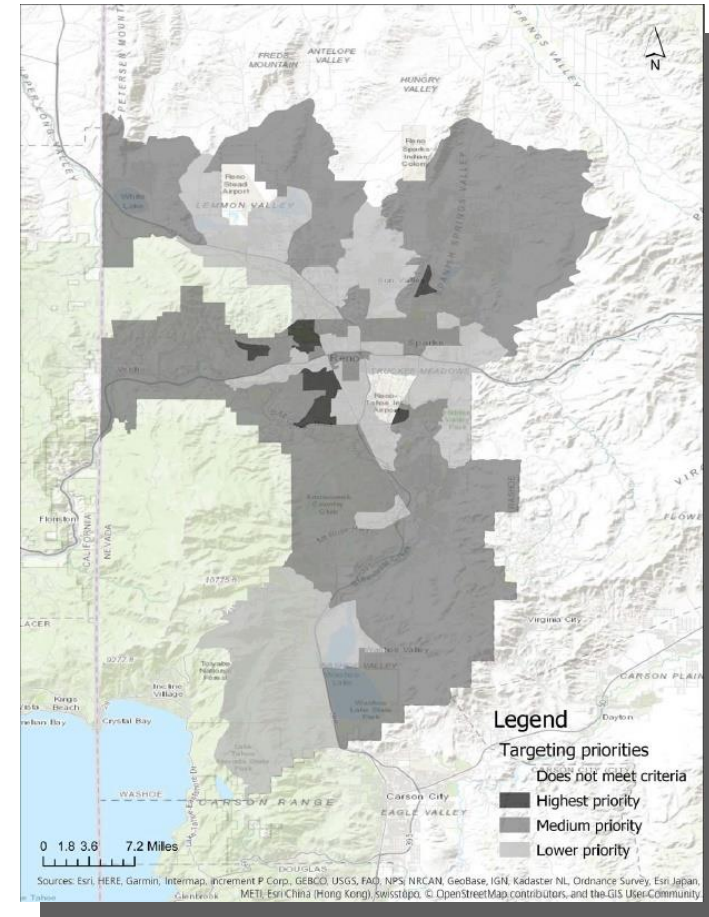
Community members who participated in the *Housing our Future* process ranked opportunity outcomes in order of priority for each strategy focus area. For Strategy Focus Area #2, the ranking was:

1. Expanding access to areas with high economic stability
2. Connecting residents to jobs and transit
3. Increasing access to quality schools
4. Improving resident health and well-being


Neighborhood performance on each of these indicators was weighted in priority order before they were incorporated into the targeting criteria.

Map 3.

TARGETING PRIORITIES FOR STRATEGY FOCUS AREA #3



RE-ESTABLISH A REGIONAL DOWN PAYMENT ASSISTANCE PROGRAM TO COMPLEMENT STATE PROGRAM AND SCALE ASSISTANCE LEVELS TO SUBMARKET CONDITIONS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
3.1  RE-ESTABLISH A REGIONAL DOWN PAYMENT ASSISTANCE PROGRAM TO COMPLEMENT STATE PROGRAM AND SCALE ASSISTANCE LEVELS TO SUBMARKET CONDITIONS.	WCHC TMRPA, Nevada Housing Division, Nevada Rural Housing, Realtors Association, Opportunity Alliance Nevada, RHA, Community Foundation of Western Nevada	6 months Timeline: Medium	Sep-24	Mar-25	*

WHY?

Even when a household has enough money for monthly mortgage payments, it can be a significant challenge to assemble the lump sum required to make a down payment. Recognizing this challenge, the region previously operated a down payment assistance program for low-income households through the Washoe County Home Consortium, but that program no longer receives funding. The Nevada Housing Division's "Home is Possible" (HIP) program provides down payment and closing cost assistance, up to five percent of the loan value, forgivable after three years. HIP currently provides funding for households with an annual income up to \$79,482 for all households. For many households, five percent of the loan value can substantially close the financial gap toward accessing homeownership. However, a financial gap still exists for many low-income households struggling to save toward homeownership. The Truckee Meadows could establish a regional down payment assistance program to bridge the remaining financial gap for low-income households. The regional program should complement applications for state funding but should serve low-income households only and be flexible to support submarket conditions throughout the region.

HOW?

The WCHC will administer a centralized down payment assistance program for the region. TMRPA, with technical assistance, will provide data to WCHC on submarket conditions throughout the region to inform program guidelines that account for varied market conditions (e.g. offering more assistance in high opportunity areas where housing prices are higher or using resale or recapture methods as appropriate). The Nevada Housing

Division and Nevada Rural Housing will work with the WCHC to build their capacity and to ensure program guidelines are aligned with existing State-level down payment assistance programs. The WCHC will partner with the Realtors Association and other local entities that are already providing credit counseling and financial literacy education to develop a pipeline of potential program participants who are prepared for homeownership, leveraging the one-stop-shop for these resources created in Action 3.4. WCHC will monitor program outcomes and regularly evaluate program guidelines and assistance levels to ensure effectiveness. This information may also be used to support any program fundraising efforts that will be necessary to ensure continued program operations. Local governments have access to several funding sources (including HOME and CDBG that could be used to support this type of program. They can also support the program by advertising its availability and referring eligible program participants.


IMPLEMENTATION CONSIDERATIONS:

- **Lessons learned.** What programmatic infrastructure or lessons learned remain from the region’s previously operational local down payment assistance program?
- **Type of assistance.** What kind of assistance will be provided (e.g. loans, grants, tax credits)?
- **Population priorities.** What households will be prioritized for assistance (e.g. targeted professions like school teachers (see Action 3.2), homebuyers earning 80 percent AMI or less)?
- **Pre-requisites.** Will there be any pre-requisites for program participation (e.g. first-time homebuyers, homebuyer education counseling)?
- **Monitoring.** What performance metrics will be used to assess the program’s effectiveness? Potential options include: location of homes purchased relative to access to opportunity, longevity of homeowner tenure, foreclosure rate among program participants.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. WCHC:** Identify and confirm potential funding sources (HOME, CDBG, etc.).
- 2. WCHC:** Review previous regional down payment assistance program guidelines and draft updated guidelines, including geographic targeting priorities and policies, (see page 155 for suggested priorities).
- 3. WCHC:** Meet with Nevada Housing Division & Nevada Rural Housing to discuss draft program guidelines to ensure they are complementary to HIP.

ENGAGE INTERESTED EMPLOYERS AND FINANCIAL INSTITUTIONS IN SUPPORTING AN EMPLOYER-ASSISTED HOMEOWNERSHIP PROGRAM

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
3.2  ENGAGE INTERESTED EMPLOYERS AND FINANCIAL INSTITUTIONS IN SUPPORTING AN EMPLOYER-ASSISTED HOMEOWNERSHIP PROGRAM.	EDAWN, Reno-Sparks Chamber of Commerce Employers throughout the region, philanthropic organizations, housing nonprofits, City of Reno, City of Sparks, Washoe County	9 months + 12 months for standing up new initiatives Timeline: Medium	Jul-22	May-24	*

WHY?

Public finances are too limited to single-handedly fund the many actions the region needs to take to address its housing affordability challenges. Private, philanthropic, and nonprofit sector partners will also need to contribute to the solutions through both direct and in-kind investments. Across the country, many private sector organizations have taken up this mantle by operating homeownership assistance programs to support their employees. These types of programs not only support employees but also ultimately benefit the employer and their surrounding community too – by improving employee retention and investing in neighborhoods. With the influx of new industry to the region, there is a significant opportunity to engage new employers in the future of the region where they operate.

HOW?

The region’s economic development agencies will host a business leaders housing roundtable to discuss options for employers to become more engaged on housing issues – including funding or operating a homeownership program for their employees. Employer-assisted homeownership programs might include homeownership classes, help finding a home to purchase, down payment assistance, ongoing mortgage assistance, or even investing in the development of affordable homes for their employees. The business leaders’ roundtable could also be used to assess interest in the innovative housing development pilot program from Action 2.3. Following this roundtable, the economic development agencies, with support from the local governments and housing nonprofits, will work with interested employers to develop and launch the program.


IMPLEMENTATION CONSIDERATIONS:

- **Scaling.** What type of homeownership program makes sense for employers of different sizes? For instance, a small employer may be best suited for smaller down payment assistance grants, while a very large employer may be interested in investing in properties that will be affordable to their workforce).
- **Leveraging the Community Land Trust.** What opportunities are there for partnership with the local Community Land Trust (see Action 3.3)? This may provide a mechanism for employers to invest in long-term affordable homeownership options for their employees.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. EDAWN & Reno-Sparks Chamber:** Work with regional housing experts to prepare materials about opportunities for employers to support housing affordability.
- 2. EDAWN & Reno-Sparks Chamber:** Conduct one-on-one outreach to business leaders to discuss their interests to ensure the meeting content is tailored appropriately to their goals, in addition to housing best practice from around the country.
- 3. EDAWN & Reno-Sparks Chamber:** Host roundtable (Identify date, time, and location; invite business leaders; facilitate session or identify facilitator).

LEVERAGE COMMUNITY LAND TRUST MODEL TO PRESERVE AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES THROUGHOUT THE REGION

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
3.3  LEVERAGE COMMUNITY LAND TRUST MODEL TO PRESERVE AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES THROUGHOUT THE REGION.	Community Foundation of Western Nevada TMRPA, RHA, City of Reno, City of Sparks, Washoe County, Nevada Housing Division, development community, other philanthropic organizations, lead regional housing entity	15 months Timeline: Medium	Dec-20	Mar-22	**

WHY?

The community land trust (CLT) model provides a powerful approach to creating and maintaining affordability in expensive markets by separating ownership of the land from ownership of the building. This makes the building much more affordable to purchase. The Community Foundation of Western Nevada (“the Community Foundation”) has already brought this important tool to the Truckee Meadows, piloting the community land trust approach through a non-traditional CLT that combines community leadership with funding and early action. The Community Foundation has taken on this additional initiative due to community need for a CLT, filling both a resource- and capacity-related gap in the region’s current housing delivery system. The CLT’s first project is the Sage Street development, a dorm-style, large-scale housing development, serving singles earning 30 to 60 percent of AMI. The Community Foundation will retain ownership of the land, but another entity will own and operate the building. This approach allows the property manager to offer affordable rents to tenants, without financial subsidy, which would not be possible if the cost of land were part of the equation. Other than the initial land contribution and some significant gifts of cash and services by community donors and builders, this project will require no ongoing subsidies to operate.

The Community Foundation is now poised to expand this model to provide affordable ownership and wealth-building opportunities for low-income families. This will both help the Community Foundation balance its land trust portfolio and maximize the potential impact of this tool for the

region. This expansion will allow the CLT model to leverage a regional down payment assistance program (see Action 3.1) to further reduce barriers to homeownership for low-income households. The CLT model could also support more diverse homeownership products, prioritizing innovative designs that lower costs (e.g. by incorporating ADUs) and leveraging infill parcels. As the CLT grows its inventory of land and stabilizes its operating income, the Community Foundation anticipates that the CLT entity will one day separate from the Community Foundation and operate independently.

HOW?

The Community Foundation will evaluate the successes and lessons learned not only from its direct action in Northern Nevada, but through regional and national CLTs and other community foundations engaged in affordable housing initiatives. Through ongoing action, evaluation, and review, the Community Foundation will focus on specific opportunities to develop permanently affordable housing, as funding and property becomes available. Donors' interest in a particular project, whether contributing money or land, can be the tipping point in making a particular project attractive and feasible.

In partnership with TMRPA, the Community Foundation will use the regional public land inventory (created through Action 0.3) to identify parcels and submarket conditions that align with their funding sources and defined priorities around long-term affordable homeownership. The CLT will also be approaching local builders directly to see if they will participate/support a traditional CLT approach by donating land and selling houses to low-income buyers identified through RHA. Leveraging three residential parcels donated by the City of Reno, the CLT is moving forward with plans to construct 14 affordable homes on those properties, which will be made available to current RHA residents, thereby freeing up existing RHA rental units to additional families.

The Community Foundation has formed a housing advisory group that will advise their staff and Board on projects. The Nevada Housing Division, the regional housing entity, and the development community more broadly are strong resources with technical experience in development, homeownership, and long-term affordability that can support the Community Foundation as they solidify and expand the community land trust's role.

IMPLEMENTATION CONSIDERATIONS:

- **Re-sale formula.** The CLT will research and adopt a formula that sets the price for which a CLT home may be resold. When determining this formula, the CLT will adopt proven formulas used by CLTs in other communities. The formula, which sets the price of the home upon re-sale, will ensure that an owner will be able to build equity by paying down their loan and preserve the property's long-term affordability.¹²⁵
- **Property acquisition strategy.** Where will the CLT focus its land acquisition efforts? Will there be a focus on purchasing publicly- or privately-owned properties, on land-leasing, or a combination of all of these? Are there opportunities to preserve existing affordable housing as part of this acquisition strategy? How can the CLT leverage the public land disposition process and related inventories to support


its efforts? How can the CLT work with builders to add homes to the CLT inventory? How can property be acquired either with or without the incentive of an inclusionary zoning policy?

- **Staffing.** What use of Foundation staffing support is necessary for the CLT’s start-up efforts, and then to sustain CLT operations in the long-term? At what point does the Foundation need a dedicated part- or full-time staff person to coordinate the CLT functions such as land acquisition, homebuyer education, sale coordination, and land lease management? At what point would it be feasible for the CLT to become a separate entity and/or to transfer to an organization that operates affordable housing?
- **Performance evaluation.** What metrics will be used to evaluate the performance of the CLT? Although metrics have been designed into the 220-unit Village on Sage Street, metrics that can be measured locally, as well as regionally and nationally, are needed to determine if the housing is helping the targeted population, and in what ways. The specific metrics should be designed to consider both community benefits (e.g. preservation of affordability) and individual benefits (e.g. resident mobility).¹²⁶
- **Regional considerations.** As a regional foundation, the Community Foundation serves all of Northern Nevada and parts of northeast California. What projects in neighboring communities will be feasible?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Community Foundation:** Finish the Sage Street development and proceed with development of affordable homeownership units on the three parcels donated by the City of Reno.
- 2. Community Foundation:** Continue to develop the advisory group structure and implement evaluative mechanisms.
- 3. Community Foundation:** Work with donors and contributing stakeholders to explore and engage in partnerships on large-scale building or preservation of affordable housing.

CREATE A ONE-STOP-SHOP TO CONNECT RESIDENTS THROUGHOUT THE REGION WITH CREDIT COUNSELING AND FINANCIAL LITERACY RESOURCES

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
3.4  CREATE A ONE-STOP-SHOP TO CONNECT RESIDENTS THROUGHOUT THE REGION WITH CREDIT COUNSELING AND FINANCIAL LITERACY RESOURCES.	Opportunity Alliance Nevada Existing credit counseling and financial literacy program administrators, regional education and outreach campaign, philanthropic organizations, Washoe County Public Schools, TMCC	10 months Timeline: Short	Jul-21	May-22	*

WHY?

Credit counseling and financial literacy training are important resources to teach residents about the homebuying process and ensure all residents have the tools they need to succeed as a homeowner, if they choose to purchase a home. Before purchase, these resources can help residents determine if homeownership is right for them and, post-purchase, these resources can help residents preempt, withstand and recover from housing challenges, including foreclosure. A variety of organizations across the region provide these resources today – Truckee Meadows Community College, University of Nevada Reno, the Nevada Society of CPAs, the Boys and Girls Club of Truckee Meadows, just to name a few. However, community members do not always know these resources exist and even if they do, may have a hard time finding the right program to fit their specific needs. Creating a one-stop-shop that can serve as a centralized point of intake across all these programs will help increase awareness, accessibility, and impact of these programs.

HOW?

Recognizing this gap, Opportunity Alliance Nevada has been working to convene and train financial coaches throughout the state. In implementing this action, Opportunity Alliance will expand its role to serve as the central intake point for residents seeking credit counseling or financial literacy.

In this capacity, they will help residents access the variety of programs and resources that exist across the region and identify additional partners that could expand current resources and programs down the line (e.g. work with Washoe County Public Schools to incorporate financial literacy into their curriculum). The other organizations providing these services, and the regional housing entity, will work together to publicize that the central intake point exists & how to access it. Then, when their respective programs are over-subscribed, or they receive a request that falls outside of their program parameters, they will refer those additional applicants or requests to Opportunity Alliance, who will be able to help those applicants find another option to meet their needs.

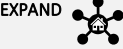

IMPLEMENTATION CONSIDERATIONS:

- **Criteria to identify a central intake point.** To determine the central intake organization, what group has sufficient expertise, mission-alignment, and visibility in the community?
- **Technological opportunities to expand programmatic reach.** What technology platforms could be leveraged to expand access to existing resources (both to publicize availability of these resources and to create new resources or programs that could be accessed virtually)?
- **Opportunities to build programmatic capacity.** Are there other resources that should be shared/discussed when all of the region's credit counseling and financial literacy program operators are convened (e.g. bring someone from the Nevada Housing Division to discuss best practices and other state-level support that could magnify the impact of their work)?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Opportunity Alliance Nevada:** Create a centralized inventory of existing credit counseling and financial literacy resources and make it accessible to the public.
- 2. Opportunity Alliance Nevada:** Identify a point of contact at each of those programs and host a workshop for all of them to learn about each other's programming and establish a referral process.
- 3. Opportunity Alliance Nevada:** Outline the centralized intake & referral process and circulate to the other program operators for their review.

ESTABLISH A REGIONAL PROGRAM TO SUPPORT HOMEOWNERS INTERESTED IN RENTING OUT ADUs AS A SUPPLEMENTAL SOURCE OF INCOME

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
3.5  ESTABLISH A REGIONAL PROGRAM TO SUPPORT HOMEOWNERS INTERESTED IN RENTING OUT ADUs AS A SUPPLEMENTAL SOURCE OF INCOME.	Lead regional housing entity Regional trade associations, City of Reno, City of Sparks, Washoe County, TMRPA	18 months + ongoing review Timeline: Medium	Jul-22	Jan-24	*** 

WHY?

Accessory dwelling units (ADUs) are additional independent living quarters on a single-family property (sometimes referred to as accessory apartments, second units, or granny flats). ADUs can yield a variety of benefits, but most importantly provide additional options for the region's households – whether it be living space for family members, caretakers, or tenants that can provide a supplemental source of income to the property owner. This helps homeowners reduce their cost-burden while also contributing to the overall housing stock and maximizing the use of existing developable land.

HOW?

The lead regional housing entity will develop a database of available financing for ADUs and building experts that can advise homeowners on the construction process, with help from the Nevada Bankers' Association and the Nevada Chapters of the Associated General Contractors (AGC) and Home Builders Association. The local governments will help publicize this information, targeting homeowners in areas where ADUs are currently allowed,¹²⁷ and will identify funds (internally or externally, e.g. through philanthropic partners) to provide technical assistance grants to homeowners to engage experts in design, engineering, and construction when building an ADU. The local governments will leverage the resources for landlords that will be expanded under Action 5.4 to connect ADU owners with landlord training and resources, if they decide to rent the space out.

To ensure maximum effectiveness, the jurisdictions should regularly review where it makes sense to allow ADUs by-right. After acquiring MapCraft software, TMRPA can assist in this effort by providing data to help local governments identify where there is sufficient infrastructure, land, and consistency with existing zoning. While the locations where ADUs are allowed will vary significantly across the region (based on each jurisdiction's individual determination), the local governments will coordinate on what standards get applied when ADUs are allowed (e.g. applying the same basic design guidelines for any ADU in the region). This will make it easier for property owners to navigate the ADU process. To support this, the regional housing education and outreach efforts (launched in Action 0.7) will be instrumental in communicating clear information about ADUs to prospective ADU owners, neighbors, and tenants.

IMPLEMENTATION CONSIDERATIONS:

- **Constraints from regulatory processes.** Are current regulatory processes creating unnecessary cost or barriers to ADU development? Is there an opportunity to ease processes or provide fee waivers to support ADU development? Results from Actions 1.4 and 2.2 may support implementation of this action as well.
- **Monitoring.** What reporting requirements will be applied to monitor program outcomes? Options could include: number of ADUs successfully built through the program, income of ADU owners who participate, and ultimate use of the ADU.

FIRST FOUR STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** Build database of financing tools and construction experts to support ADU development (in partnership with the Nevada Bankers' Association, AGC, and the Home Builders Association).
- 2. Local governments:** Create standard design guidelines across the region, possibly in partnership with UNR.¹²⁸
- 3. Local governments:** Publicize this information to homeowners in areas where ADUs are allowed (with support from the regional housing education and outreach campaign).
- 4. Local governments:** Identify funding that can support technical assistance grants for ADU owners.

SUMMARY OF ROLES IN IMPLEMENTATION OF ACTIONS IN STRATEGY FOCUS AREA #3

STATE GOVERNMENT

- Build WCHC's capacity to implement down payment assistance program (e.g. connecting them with technical assistance, training or other resources)
- Help the community land trust build its capacity

LOCAL GOVERNMENTS

- Support formation of employer-assisted housing programs
- Help publicize information about supportive resources available for homeowners wishing to build ADUs & expand ADU programming to include technical assistance grants
- Create consistent standards for ADU development, including requiring homeowners planning to rent their ADUs to complete landlord training

REGIONAL AUTHORITIES

LEAD REGIONAL HOUSING ENTITY

- Partner with the community land trust on development opportunities
- Develop database of supportive resources that can be used to build ADUs
- Support coordination across the local governments as they standardize ADU guidelines and requirements

EDAWN & RENO-SPARKS CHAMBER OF COMMERCE

- Host business leaders-roundtable to discuss engagement on housing issues
- Work with interested employers to develop employer-assisted housing programs

RHA

- Partner with the community land trust to provide a connection to affordable homeownership opportunities to current RHA residents

TMRPA

- Provide data to WCHC to inform down payment assistance program
- Help community land trust identify suitable parcels for their projects, leveraging land inventory
- Provide data to help local governments identify areas suitable for ADU development

NON- GOVERNMENTAL ORGANIZATIONS

WCHC

- Administer regional down payment assistance program

DEVELOPMENT AND HOMEBUILDING COMMUNITY

- Partner with and provide development support to the community land trust

EMPLOYERS

- Offer employer-assisted housing programs

FINANCIAL INSTITUTIONS

- Support employer-assisted housing programs
- Provide supportive financing for ADU building and/or technical assistance grants

NONPROFITS & CIVIC ORGANIZATIONS

- Create a central intake and referral process for credit counseling and financial literacy programs and expand programming over time
- Partner with WCHC to create a clear pipeline from existing credit counseling and financial literacy programs to the regional down payment assistance program
- Lead community outreach and education about ADUs

PHILANTHROPIC ORGANIZATIONS

- Support employer-assisted housing programs
- Community Foundation: expand community land trust activities, including increased development of affordable homeownership options
- Provide supportive financing for ADU building and/or technical assistance grants

TRADE ASSOCIATIONS

- Provide advising to homeowners building ADUs

11.



PRESERVE

STRATEGY FOCUS AREA #4

STRATEGY FOCUS AREA #4, PRESERVE.

Preserve the affordability, while improving the quality, of existing affordable rental and homeownership options. This focus area is designed to maintain the livability of the region's existing housing stock by investing in quality improvements in the aging housing stock and mitigating the risks of expiring affordability in the existing subsidized and market-rate affordable housing stock.¹²⁹

In general, actions within this focus area will:

- Offer additional financing to support housing preservation and rehabilitation.
- Improve processes for acquiring and preserving properties at risk of losing their affordability.
- Pair targeted code enforcement efforts with remediation assistance.



Geographic Targeting Parameters for Strategy Focus Area #4

CURRENT MARKET COSTS

How hard would it be for residents to afford living in the neighborhood without below-market rents? Targeting criteria: high average rents compared to the average for the region at-large.

AGE OF HOUSING

Where does the housing stock need the most investment to ensure continued livability of the property? Older housing, particularly housing that is more than 30 years old, is most likely to require significant maintenance and upgrades to protect and improve livability. Targeting criteria: higher-than-average share of housing built before 1980.

LOCATION OF AT-RISK UNITS

Where are subsidized units that could lose their affordability? Targeting criteria: presence of subsidized units whose affordability restrictions could expire in the next ten years.

ACCESS TO OPPORTUNITY

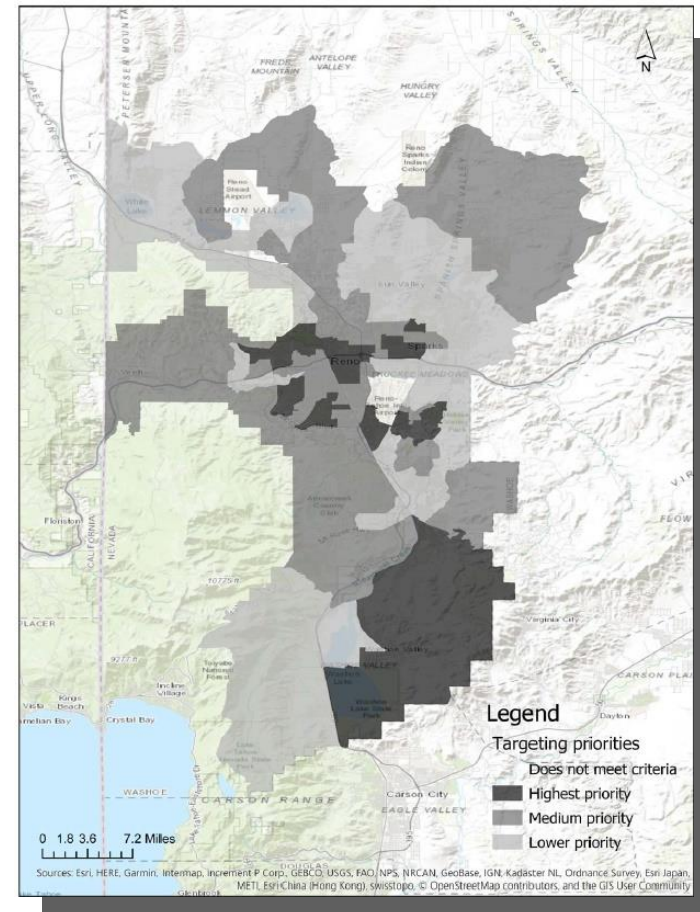
Community members who participated in the Housing our Future process ranked opportunity outcomes in order of priority for each strategy focus area. For Strategy Focus Area #2, the ranking was:

1. Connecting residents to jobs and transit
2. Increasing access to quality schools
3. Expanding access to areas with high economic stability
4. Improving resident health and well-being

Neighborhood performance on each of these indicators was weighted in priority order before they were incorporated into the targeting criteria.

Map 4.

TARGETING PRIORITIES FOR STRATEGY FOCUS AREA #4



ESTABLISH A REGIONAL PROPERTY ASSESSED CLEAN ENERGY (PACE) PROGRAM TO SUPPORT FINANCING OF HOUSING PRESERVATION EFFORTS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>4.1  ESTABLISH A REGIONAL PROPERTY ASSESSED CLEAN ENERGY (PACE) PROGRAM TO SUPPORT FINANCING OF HOUSING PRESERVATION EFFORTS.</p>	<p>City of Reno Regional housing entity, City of Sparks, Washoe County, Nevada Housing Division, local financial institutions</p>	<p>12 months Timeline: Medium</p>	<p>Sep-19</p>	<p>Sep-20</p>	<p>***</p>

WHY?

PACE is a financing program that enables owners of commercial, industrial, and residential properties to obtain low-cost, long-term financing for 100 percent of the cost of eligible energy upgrades and improvements. Improvements to these major systems can be a large portion of the rehabilitation costs for preservation projects. Such improvements typically result in lower operating costs and in turn the owner can offer more affordable rents to tenants. PACE assessments are paid through a property assessment voluntarily imposed on the property by its owner with the written consent of existing mortgage holders and secured by a senior lien. By creating a local PACE program, the region would be able to offer this financing as an incentive for preserving both the quality and affordability of existing multifamily properties. And, in addition to supporting the region’s housing preservation needs, this program would also help further the impact of the region’s existing green energy programming (e.g. ReEnergize Reno and Washoe County Health District’s Ozone Advance Program), creating healthier communities for all Truckee Meadows residents.

HOW?

The State of Nevada has passed legislation that authorizes local governments to create PACE programs to support commercial properties (including multifamily residential properties).¹³⁰ The City of Reno has kicked-off this process locally by participating in the U.S. Department of Energy’s Commercial PACE Working Group – whose goal is to educate, launch, and refine PACE financing programs and stimulate PACE investments across the country.¹³¹ Reno can bring lessons learned from this working group to bear in the region by establishing a local PACE program and supporting the City of Sparks and Washoe County in implementing similar programs. Part of this work will include identifying a local financial institution,

usually a Community Development Financial Institution (CDFI), to serve as the program administrator. The City will work with that institution (or consortium of institutions) to establish program criteria, underwriting guidelines, and loan terms – engaging other stakeholders as necessary in the program’s development (e.g. NV Energy and the development community). The lead regional housing entity and Nevada Housing Division will help educate property owners about the availability of this program and its benefits.



IMPLEMENTATION CONSIDERATIONS:

- **Process to enabling legislation.** What are the steps to getting each jurisdiction to pass legislation enabling a local PACE program? What key similarities should be included in each jurisdiction’s program to ensure ease of use for developers and property managers?
- **Administration.** What entity(/ies) could support administration of the program? Leveraging the same administrating entity(/ies) across the three jurisdictions will ensure strong coordination and program efficiency.
- **Relationship with banks.** PACE assessments or charges should be senior to mortgages and, preferably, have the same lien status as other taxes and assessments. How can the region engage with banks to gain support for this financing tool?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local jurisdictions:** pass enabling legislation for a local/regional PACE program, bringing in lessons learned from the PACE Working Group.
- 2. Local jurisdictions:** identify financial institution partner to serve as program administrator.
- 3. Program administrator:** develop program guidelines and financing terms, building on best practices from the PACE Working Group and stakeholder feedback.

ESTABLISH A REGIONAL PRESERVATION EARLY WARNING SYSTEM

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
4.2  ESTABLISH A REGIONAL PRESERVATION EARLY WARNING SYSTEM.	Nevada Housing Division & regional housing entity City of Reno, City of Sparks, Nevada Housing Division, TMRPA, RHA, property owners, regional housing education and outreach campaign	6 months to launch process + an additional 18 months to build technical infrastructure for database Timeline: Short	Jul-20	Dec-20 / Jul-22	*** 

WHY?

There are 8,705 units in Washoe County that have received subsidies in exchange for maintaining affordable rents for low-income households.¹³² The affordability restrictions associated with those subsidies, however, have time limits. When those time limits are up, the properties may stop offering affordable rents, resulting in the displacement of low-income tenants who previously lived there. Without preserving these units, it will be impossible for the region to make a dent in its affordable housing shortage. Plus, preservation is much more cost-effective for providing affordability than relying on new construction alone.

This is especially a risk with properties funded through the Low-Income Housing Tax Credit (LIHTC) program when they meet the end of their 15-year compliance period and they are eligible to opt-out of their affordability contract with the State. The region is likely to lose nearly 500 affordable units in two properties that have already begun this opt-out process.¹³³ With limited information about what affordable units are at highest risk for loss and the resources and processes that could be leveraged to preserve those properties, the region is not well positioned to prevent these occurrences. Creating a regional preservation early warning system will allow the region to be more proactive in targeting its preservation efforts to prevent this from happening in the future.

HOW?

Nevada Housing Division maintains information on subsidized housing across the state, along with the affordability periods for each of those properties. Implementation of SB 104, which was passed in the 2019 legislative session, will further strengthen this database and the quality of

the data within it. Nevada Housing Division will build on this data and establish a process for leveraging it to support more proactive property preservation efforts – including evaluating what data they are monitoring about those properties, expanding data collection as needed, and providing regular reports on these properties to the jurisdictions in which they are located (flagging information that suggest increased risk of losing the property’s affordability). The regional housing entity will work with the local governments in the region to establish a complementary process for when notifications are issued that indicate potential for loss of affordability. This process should include proactive outreach to the property owner to identify their interests and constraints, an offer of cost-cutting resources to the existing property owner, and identification of potential buyers with a commitment to keep the rents affordable if the current owner will not. If actors and resources cannot be assembled to preserve the property, this process should be used to help mobilize resources to support tenant relocation.

Regional and statewide housing advocacy and education efforts will play an important role in ensuring community members know about the need for preservation of housing affordability and that property owners know about the resources available to support preservation efforts.

IMPLEMENTATION CONSIDERATIONS:

- **Monitoring.** What data should be monitored to assess a property’s risk of losing its affordability restrictions? Research shows that certain property characteristics are associated with increased risk that property owners will opt out of their affordability contracts at the end of their compliance period: low project rent-to-FMR ratio, for-profit or limited dividend corporation ownership; 100 percent of units receiving rental assistance; less than 50 units total; composed of units with three bedrooms or less; and located in low-poverty Census tracts. Monitoring the financial standing (tax liability, debt to value ratio, projected cost of capital improvements) as well as signaling actions (like a change in property ownership or issuance of no cause eviction notices) at properties that meet these characteristics will create a robust affordability-risk assessment.¹³⁴
- **Opportunities to improve financial feasibility.** What resources and incentives can the region and State provide to property owners to prevent expiry of affordability contracts and in what instances are they most appropriate? Potential options include: PACE financing, tax credits or abatements, rehabilitation financing from the Regional Housing Trust Fund, and philanthropic funding.
- **Prioritization.** Recognizing that there are limited resources to support preservation, what properties will be prioritized to preserve as affordable? These priorities should be communicated widely to support decision-making. For instance, both Massachusetts and Colorado have created a preservation priorities matrix that identifies which project characteristics will receive priority for funding consideration from public financing sources.¹³⁵

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Nevada Housing Division:** Evaluate current data & identify additional data to collect to support the preservation early warning system.
- 2. Regional housing entity & local jurisdictions:** Provide feedback to the Nevada Housing Division on what information is needed in their preservation reports.
- 3. Regional housing entity:** Draft a preservation process map for the local governments to review before finalizing.

LEVERAGE FUTURE REDEVELOPMENT AREA DESIGNATIONS TO SUPPORT AFFORDABLE HOUSING PRESERVATION EFFORTS THROUGHOUT THE REGION

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
4.3  LEVERAGE FUTURE REDEVELOPMENT AREA DESIGNATIONS TO SUPPORT AFFORDABLE HOUSING PRESERVATION EFFORTS THROUGHOUT THE REGION.	Reno and Sparks Redevelopment Agencies TMRPA, Nevada Legislature	10 months Timeline: Short	Jul-25	May-26	**

WHY?

As mentioned previously (and is true in communities across the country), there is limited financing for affordable housing development and redevelopment, which restricts growth in this critical market segment and places many residents at risk of displacement either due to deterioration of their home or due to loss of affordability during redevelopment. It is generally more cost-effective to invest in affordability by preserving it where it already exists in anticipation of growing market pressures. This kind of investment supports more mixed-income communities and prevents displacement of long-time residents from those neighborhoods. The region's redevelopment agencies, if leveraged in a different way, could help align targeted neighborhood revitalization efforts with investments in maintaining affordability. Both Reno and Sparks have redevelopment agencies with the authority to buy private property for resale, reallocate property and sales tax increment in designated areas in order to finance redevelopment, and use other incentives to foster redevelopment of blighted properties.¹³⁶ In fact, Reno has already supported the development of a mixed-use building with affordable units for artists (Riverside Artist Lofts) through their Redevelopment Agency.¹³⁷

HOW?

As Reno and Sparks establish new Redevelopment Areas in the future, they will ensure redevelopment plans include a district-wide set-aside for housing affordability. In fact, this is already common practice in Las Vegas where State law requires that they (as a city whose population is 500,000 or more) set aside at least 18 percent of tax increments in redevelopment areas to support the production, preservation, or rehabilitation of

housing affordable to low-income households and to improve existing public educational facilities in the area.¹³⁸ Washoe County may also consider this tool, particularly if they have staff capacity to create their own Redevelopment Agency, which would allow the County to create its own Redevelopment Areas.

With support from TMRPA, Reno and Sparks will evaluate potential new Redevelopment Areas for consideration by their respective planning commissions. In order to formally designate these areas, the redevelopment agency must then prepare a Redevelopment Plan. In all future Redevelopment Plans, the redevelopment agencies will include details about how they will assist in and contribute to the preservation and creation of affordable housing options. This may include prioritizing use of tax increment revenues to support projects that include an affordable housing component (i.e., commit to using affordability as a criterion to determine which projects to fund and how much to fund them) or requiring projects that receive tax increment funding to either include an affordable housing component or pay into the Regional Housing Trust Fund (see Action 1.1). While the goal of the redevelopment area is to pursue development that generates tax increment, Reno and Sparks (and Washoe County if they create a Redevelopment Agency) will also establish criteria and standards to determine the appropriate timing for using increment revenue to support of affordable housing (site assembly, acquisition, etc.) in the redevelopment area. As needed, TMRPA will assist the redevelopment agencies in assessing the appropriate affordability threshold to include in their Redevelopment Plans, based on the financial feasibility of different types of development in the area.


IMPLEMENTATION CONSIDERATIONS:

- **Identifying new Redevelopment Areas.** What should be evaluated to identify the areas that are best suited for a redevelopment area designation? Current conditions of blight, conformance with existing master plans, and opportunities to layer additional resources and tools (like Opportunity Zones or publicly-owned land) will be considered. Other considerations may include: existing infrastructure, amount of tax delinquent properties, access to opportunity.
- **Development feasibility.** What types of development are economically feasible to support in the proposed Redevelopment Area and how would additional affordability requirements (or payment-in-lieu requirements) affect that feasibility? What financing could be leveraged (e.g. Low-Income Housing Tax Credits and the new Nevada State Tax Credit) and what steps can be taken to offset that cost (e.g. expediting permitting, reducing parking requirements, zoning amendments)? Detailed financial analysis on a project-by-project basis will be necessary for the redevelopment agencies to set the appropriate affordability standards as part of their plans.
- **Property tax impacts.** How much property tax revenue is expected to be received within the designated area? The statewide approach to assessing property, particularly the use of a devaluation factor in the assessment formula, directly impacts this projected revenue and hence the impact the redevelopment agencies can have. This reinforces the importance of continued conversation with the State to advance implementation of *Housing our Future* (see Action 0.8).

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Reno & Sparks Redevelopment Agencies (and Washoe County if a redevelopment agency is created):** Identify priority criteria for selecting future Redevelopment Areas.
- 2. Reno & Sparks Redevelopment Agencies (and Washoe County if a redevelopment agency is created):** Evaluate potential Redevelopment Areas based on that criteria and identify top candidate(s).
- 3. TMRPA:** Leveraging insights from MapCraft software, help the redevelopment agencies evaluate financial feasibility of different affordability requirements in proposed areas.

DEVELOP A COMPREHENSIVE REGIONAL HOMEOWNER REHABILITATION PROGRAM (WITH A CENTRALIZED INTAKE AND REFERRAL PROCESS)

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
4.4  DEVELOP A COMPREHENSIVE REGIONAL HOMEOWNER REHABILITATION PROGRAM (WITH A CENTRALIZED INTAKE AND REFERRAL PROCESS).	Lead regional housing entity (until central intake organization is identified) Nonprofit and philanthropic organizations, City of Reno, City of Sparks, Washoe County, Nevada Housing Division, WCHC, RHA	3 months Timeline: Medium	Mar-22	Jul-22	**

WHY?

The region's housing stock is getting older – in 2016, the average home in the region was more than 30 years old; in 2000, the average home was a little over 20 years old. As the region's housing ages, there is increasing need for maintenance and rehabilitation, particularly to ensure residents have the option to stay in their existing home as long as they choose. There are currently only two homeowner rehabilitation programs offered in the region – the City of Sparks' Single-Family Homeowner-Occupied Housing Rehabilitation Deferred Loan program for essential repairs and the City of Sparks' Emergency Repair Grants program. While these meet important needs in the community, they can only serve a limited number of households and do not meet the full spectrum of rehabilitation needs (e.g. weatherization, accessibility improvements, façade improvements, moderate to substantial rehabilitation). Plus, these are only available in one jurisdiction in the region, and many households in other areas could also benefit from these resources.

HOW?

The lead regional housing entity will work with its partners to establish a comprehensive homeowner rehabilitation program to serve the continuum of rehabilitation needs that exist throughout the region. The regional housing entity will identify appropriate staff and partner organizations to coordinate homeowner rehabilitation resources throughout the region. The coordinator will not be charged with administering

all the resources but will serve as the central intake point for all interested homeowners (similar to the one-stop shop for credit counseling and financial literacy in Action 3.4). They will maintain a database of rehabilitation programs offered in the region, refer applicants to the appropriate programs and resources, and work with partners to ensure the available rehabilitation programming is serving the full continuum of rehabilitation needs – everything from emergency repair to substantial rehabilitation. The lead regional housing entity (and/or the homeowner rehabilitation coordinator for the region) will convene the network of partners or agencies administering rehabilitation programming, including the Nevada Housing Division, on a regular basis to discuss common challenges, bring in training or technical expertise, and identify opportunities for expanded collaboration. Partners or agencies will coordinate to ensure programs support the full spectrum of rehabilitation needs (emergency repairs to substantial rehabilitation) in the region. This effort can be supported by repurposing CDBG, HOME and other public resources.

IMPLEMENTATION CONSIDERATIONS:

- **Database information.** What information should be included in the database of homeowner rehabilitation resources to ensure homeowners can identify the right programs to meet their needs? At a minimum, this database should include: eligibility criteria, geographic service boundaries, amount of funding available, type of funding (grant, loan, forgivable loan, etc.), and eligible activities (i.e. type of rehabilitation that can be funded through the program).
- **Financial resources.** What funding is or could be available to fund new rehabilitation programming (i.e., HOME, CDBG)?
- **Opportunities to improve programmatic capacity.** How can the program coordinate with local trades programs to offer contracting opportunities?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** Identify regional coordinator for homeowner rehabilitation resources and convene partner agencies to discuss programming gaps.
- 2. Regional housing entity and/or regional homeowner rehab coordinator:** Create database of existing homeowner rehabilitation resources and make it publicly available.
- 3. Regional housing education & outreach campaign:** Publicize homeowner rehabilitation resources database once programming is updated.

TARGET PROBLEM PROPERTIES FOR CODE ENFORCEMENT AND OFFER THEM REMEDIATION ASSISTANCE IN EXCHANGE FOR CONTINUED AFFORDABILITY

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>4.5  TARGET PROBLEM PROPERTIES FOR CODE ENFORCEMENT AND OFFER THEM REMEDIATION ASSISTANCE IN EXCHANGE FOR CONTINUED AFFORDABILITY.</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>TMRPA, lead regional housing entity, property owners</p>	<p>8 months + ongoing evaluation</p> <p>Timeline: Medium</p>	<p>Jan-24</p>	<p>Sep-24</p>	<p>**</p>

WHY?

Market-rate affordable properties, or properties that do not receive direct subsidy but are affordably priced due to property and surrounding market conditions, are an important asset for the region to preserve. But it is important to ensure those properties are not affordable only because they are not up-to-code. And, it is equally important to ensure these properties don't lose their affordability when they are brought up-to-code. To balance these two concerns, the region can pair code enforcement with remediation assistance that is tied to continued affordability – thereby leveraging incentives, resources, and requirements to achieve goals for both livability and affordability of the region's housing stock.

HOW?

The local governments will review their code enforcement data, in partnership with TMRPA as needed, to identify properties that have been repeatedly cited for code violations and/or neighborhoods where there have been significant numbers of code violations. This data will be used to prioritize administration of remediation assistance funds for renter-occupied properties. These funds will be provided as a deferred payment loan in exchange for the property owner agreeing to continue to provide rents affordable to low-income households consistent with HUD guidelines. To support these efforts, the regional housing entity will work with landlords to provide training on best practices in property management and connect them with potential tenants if they have vacant units (see Action 5.4).

IMPLEMENTATION CONSIDERATIONS:

- **Opportunities to leverage resources.** Are any of the neighborhoods that have significant numbers of code violations good candidates for a Neighborhood Revitalization Strategy Area (NRSA) designation? An NRSA is a HUD designation that aims to promote economic opportunity, mixed-income development, and neighborhood revitalization in a targeted area. Neighborhoods with a high percentage of low- and moderate-income residents are eligible. This designation provides flexibility in using CDBG funds for innovative economic development, housing, and public service activities in economically disadvantaged areas.¹³⁹
- **Financial resources.** Are there additional financial products that local financial institutions could offer to property owners who participate in this program (i.e., PACE, HOME)?
- **Innovative approaches.** How can the region combine code enforcement with innovative approaches like LA's REAP program to support affected tenants?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local governments:** assemble code enforcement data.
- 2. Local governments:** Work with planning staff to map that data to identify repeat code violations and concentrations of those violations in neighborhoods.
- 3. Local governments:** Update criteria for awarding remediation assistance funds to prioritize those neighborhoods and require continued affordability.

SUMMARY OF ROLES IN IMPLEMENTATION OF ACTIONS IN STRATEGY FOCUS AREA #4

STATE GOVERNMENT

- Educate property owners about the availability of PACE and its benefits
- Maintain and expand current data collection efforts on subsidized housing across the state to more proactively identify properties at risk of losing their affordability
- Provide supportive resources to help the regional housing entity, local governments, and their partners preserve properties at risk of losing their affordability

LOCAL GOVERNMENTS

- Establish local PACE programs
- Work with the regional housing entity to establish a regional preservation process for properties flagged through the Nevada Housing Division's expanded monitoring efforts
- Reno & Sparks: set affordability requirements as part of future Redevelopment Area designations
- Identify resources that can support new or expanded homeowner rehabilitation programming
- Prioritize use of blight remediation assistance funds to areas or properties that have been repeatedly cited for code violations, in exchange for continued affordability

REGIONAL AUTHORITIES

LEAD REGIONAL HOUSING ENTITY

- Educate property owners about the availability of PACE and its benefits
- Work with local governments to establish preservation process for properties flagged through the Nevada Housing Division's expanded monitoring efforts
- Identify regional coordinator for homeowner rehabilitation resources
- Work with landlords to provide training on best practices in property management and connect them with potential tenants if they have vacant units

RHA

- Partner with the regional housing entity and local governments to preserve properties at risk of losing their affordability

NON- GOVERNMENTAL ORGANIZATIONS

- Work with the lead regional housing entity on building out homeowner rehabilitation resources

TMRPA

- Support local governments in identifying future redevelopment areas & evaluating feasibility of different affordability requirements within those areas
- Support local governments in identifying code enforcement “hot spots” (where blight remediation assistance funds will be prioritized in exchange for continued affordability)

DEVELOPMENT AND HOMEBUILDING COMMUNITY

- Use PACE financing to improve buildings while maintaining affordability
- Partner with the regional housing entity and local governments to preserve properties at risk of losing their affordability

FINANCIAL INSTITUTIONS

- Lead administration of PACE financing, in partnership with the local governments
- Provide supportive resources to help the regional housing entity, local governments, and their partners preserve properties at risk of losing their affordability

NONPROFITS & CIVIC ORGANIZATIONS

- Partner with the regional housing entity and local governments to preserve properties at risk of losing their affordability
- Educate community members about the need for preservation of housing affordability
- Work with the regional housing entity to ensure homeowner rehabilitation programs meet the full spectrum of needs across the region

PHILANTHROPIC ORGANIZATIONS

- Provide supportive resources to help the regional housing entity, local governments, and their partners preserve properties at risk of losing their affordability



12.

STRATEGY FOCUS AREA #5

STRATEGY FOCUS AREA #5, PROTECT.

Protect residents from housing displacement. This focus area is designed to address housing insecurity throughout the region by supporting existing tenants and homeowners' ability to stay in their current homes and neighborhoods, even as housing costs continue to grow.

In general, actions within this focus area will help reduce displacement pressures by:

- Offering incentives to maintain affordability after property redevelopment.
- Offering financial assistance to residents.
- Strengthening the rights of housing consumers.
- Conducting tenant and landlord outreach.



Geographic Targeting Parameters for Strategy Focus Area #5

HOUSING INSECURITY

Where would residents have the most difficulty withstanding price increases? Research shows that residents who are housing insecure (both low-income and paying more than half their income on housing costs) face high risk of displacement because their budgets are stretched so thin. Targeting criteria: higher-than-average shares of housing insecure households.

NEIGHBORHOOD CHANGE

Where are neighborhoods most likely to experience significant rent increases? Targeting criteria: higher-than-average projected increase in sales prices in the next five years and/or higher-than-average increase in average rent over the past 5 years.

ACCESS TO OPPORTUNITY

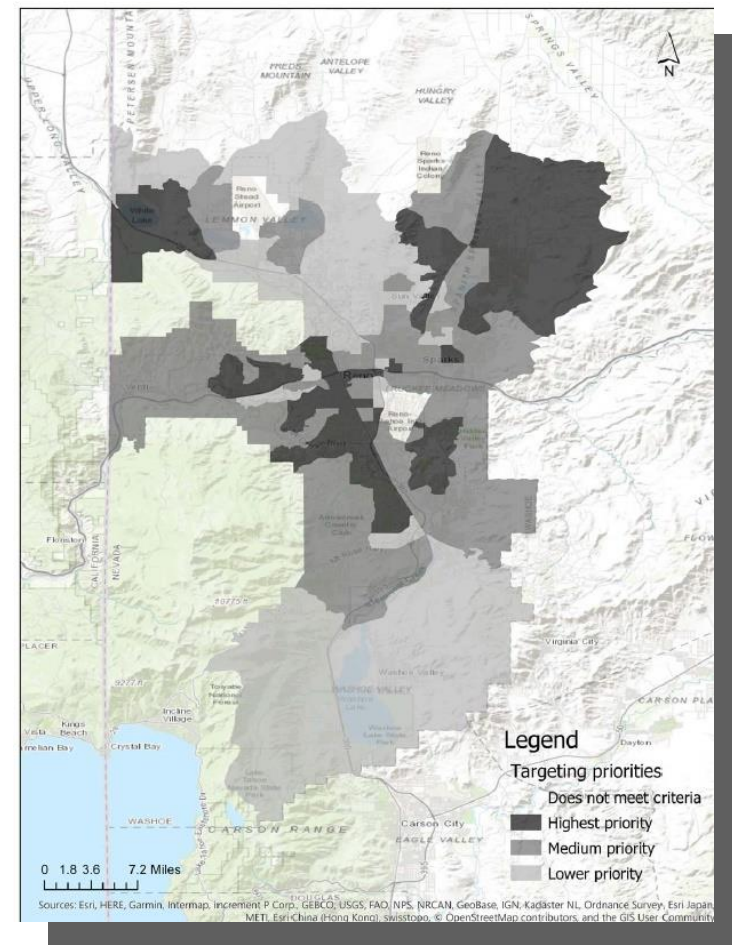
Community members who participated in the Housing our Future process ranked opportunity outcomes in order of priority for each strategy focus area. For Strategy Focus Area #2, the ranking was:

1. Connecting residents to jobs and transit
2. Increasing access to quality schools
3. Expanding access to areas with high economic stability
4. Improving resident health and well-being


Neighborhood performance on each of these indicators was weighted in priority order before they were incorporated into the targeting criteria.

Map 5.

TARGETING PRIORITIES FOR STRATEGY FOCUS AREA #5



ESTABLISH PRESERVATION INCENTIVE AREAS THROUGHOUT THE REGION

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
5.1  ESTABLISH PRESERVATION INCENTIVE AREAS THROUGHOUT THE REGION.	City of Reno, City of Sparks, Washoe County Lead regional housing entity, TMPA, development community	9 months + ongoing evaluation Timeline: Medium	Jul-22	Apr-23	**

WHY?

As the region's housing market tightens, more and more previously affordable properties are likely to be redeveloped and re-introduced to the market at much higher prices. Preservation incentive overlay zones allow the region to leverage that private market activity and help ensure affordable housing is not removed permanently from the housing stock. This creates opportunities for community members to stay in their neighborhoods, rather than getting displaced as the result of new development, and promotes a diverse housing supply – which, as discussed in Action 2.1, is proven to strengthen the entire neighborhood.

HOW?

Each local government will identify their priority areas for preservation of affordability, supported by data from the preservation early warning system (see Action 4.2). The lead regional housing entity will support the local governments in engaging developers to understand the most impactful incentives that would support preservation of affordability or inclusion of affordability in redevelopment efforts (building off engagement with the development community in Action 1.5). The local governments will then designate zones or districts where additional incentives for preservation will be offered that would not be offered otherwise in the redevelopment process.


IMPLEMENTATION CONSIDERATIONS:

- **Geographic targeting.** What areas are the biggest priorities for targeting preservation efforts? Opportunity Zones, areas with strong access to opportunity (especially areas near transit), and areas experiencing growing market pressures should be included.
- **Effective incentives.** What incentives would be available for preservation that would not be available elsewhere? Options include: reduced parking requirements, streamlined approval processes, priority for other resources (e.g. HOME dollars or supportive infrastructure investments). This should be coordinated with the incentive packages identified in Action 1.5.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Local governments:** Identify priority criteria for preservation incentives.
- 2. Local/regional planning:** Map areas where priority criteria overlap.
- 3. Regional housing entity:** Convene developers and planning staff to discuss impactful incentives.

DEVELOP AND APPLY A CONSISTENT RIGHT OF FIRST REFUSAL POLICY TO PUBLICLY FUNDED PROJECTS ACROSS THE REGION, PRIORITIZING HOUSING IN AREAS WITH STRONG ACCESS TO OPPORTUNITY

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>5.2  DEVELOP AND APPLY A CONSISTENT RIGHT OF FIRST REFUSAL POLICY TO PUBLICLY FUNDED PROJECTS ACROSS THE REGION, PRIORITIZING HOUSING IN AREAS WITH STRONG ACCESS TO OPPORTUNITY.</p>	<p>Lead regional housing entity</p> <p>City of Reno, City of Sparks, Washoe County, TMRPA, regional education and outreach campaign</p>	<p>14 months + ongoing evaluation</p> <p>Timeline: Medium</p>	<p>Dec-20</p>	<p>Feb-22</p>	<p>*</p>

WHY?

As noted previously, the region risks losing existing affordable units due to subsidized property conversions and does not currently have the necessary processes and tools to proactively address this issue. Right of first refusal policies are an important tool, used nationally, to safeguard the longevity of public investments in affordability. When the owner of a publicly subsidized affordable property plans to sell, right of first refusal provisions would ensure the entities that funded it can preserve the property as affordable before it is converted to market-rate. Right of first refusal policies make preservation more feasible by requiring sufficient notice from property owners before they opt out of a federal, state, or local rent subsidy program before the property is converted or sold and authorizing local governments to purchase the property before it is sold at market. This kind of policy will allow the region to make more proactive decisions about preserving affordability and preventing resident displacement.

HOW?

With input from local and regional planning staff, as well as other impacted stakeholders, the lead regional housing entity will draft criteria for when to exercise right of first refusal (including geographic priorities and the type of properties it would apply to and what funding resources are available to support acquisition). After workshopping the criteria with the jurisdictions, the regional housing entity will then develop draft policy parameters (including notification period that will be required, who has authority to exercise right of first refusal, and to whom can they designate that authority). After receiving initial sign-off from the three jurisdictions to take the drafts public, the regional housing entity will work with the organizations in charge of the regional education and outreach campaign to solicit public feedback about these eligibility criteria and policy parameters. The regional housing entity will inform each of the jurisdictions about key public feedback received and anticipated impacts on the draft policy parameters. After incorporating that public feedback, the regional housing entity will submit the draft criteria and policy parameters to the Regional Planning Governing Board for their review, feedback, and ultimate approval. The local governments will develop their jurisdiction-specific right-of-first refusal policy in conformance with the eligibility criteria and policy parameters approved by the RPGB. Coordinating the implementation of this tool across the three jurisdictions will ensure clarity and consistency for all who engage in this process, particularly affordable property owners.

These policies can leverage the processes established to support the preservation early warning system (Action 4.2) – the primary difference will be that the notification of expiring affordability will come from the property owner instead of the Nevada Housing Division (and the amount of notice provided may be shorter, depending on how the right of first refusal policy is structured). The local governments will maintain a list of approved organizations to whom they may designate their right of first refusal on a project-by-project basis.

IMPLEMENTATION CONSIDERATIONS:

- **Geographic priorities.** Recognizing the region will likely not be able to preserve every expiring property with its existing resources, what areas should be prioritized for preservation via right-of-first refusal? Any geographic targeting priorities applied to this policy should align with designated preservation districts created in Action 5.1 and may also include factors of access to opportunity and market conditions (e.g. areas that have experienced and/or are expected to experience significant increases in rents and home values).
- **Authorized designees.** Who else beyond the local governments will be authorized to exercise this right? Right of first refusal policies often name secondary designees to whom the governing body may transfer their right of first refusal, recognizing that other entities may be better positioned to respond in different instances. These designees are typically nonprofits or other public agencies (in this case, the regional housing entity could be a designee, for example). In the case of condominium conversions, right of first refusal may also be granted to the tenants of the building (or their designee). To expedite the process, some jurisdictions maintain a pool of pre-approved preservation partners to serve as their designee when exercising their right of first refusal.
- **Financing for property acquisition.** What funding can be leveraged to acquire properties that meet right-of-first refusal criteria and priorities (e.g. Section 108)? Some jurisdictions create a specific preservation fund or a set-aside within existing local resources (e.g. a housing trust fund) for this purpose.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** Draft eligibility criteria for exercising right of first refusal, in partnership with local and regional planning staff.
- 2. Regional housing entity:** Draft policy parameters for what right of first refusal will entail in those eligible circumstances.
- 3. Regional housing entity & education/outreach campaign:** Facilitate a public feedback process around the draft criteria and policy parameters (with support from local and regional planning staff).

DEVELOP A TENANTS' BILL OF RIGHTS

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
5.3 DEVELOP A TENANTS' BILL OF RIGHTS.	Nevada Legal Services Lead regional housing entity, City of Reno, City of Sparks, Washoe County, regional education and outreach campaign	10 months Timeline: Medium	Dec-21	Oct-22	*** 

WHY?

While State law determines tenants' and landlords' rights, particularly as they relate to evictions, local governments and their partners can leverage existing processes to ensure both tenants and landlords are better able to navigate those regulations, particularly as regulations change. In the 2019 legislative session, legislators expanded the time a tenant has to relocate after receiving an eviction notice from five days to seven judicial days. The pace of these proceedings can make it hard for tenants and landlords to fully know their rights and responsibilities in the process, once it is already underway.^{140 141} Moreover, the language used to describe tenant and landlord rights is often full of legal jargon, which can be difficult to access. Creating a more accessible summary of rights and expectations for the tenant-landlord relationship (a "tenants' bill of rights") and requiring the distribution of this document before lease-up will ensure a common understanding about both parties' rights and responsibilities before tenants and landlords enter into a lease agreement. This proactive approach will help both parties stay in compliance and ultimately reduce evictions, which are costly for renters, landlords, and the broader community.¹⁴²

HOW?

The regional housing entity with support from Nevada Legal Services will develop a concise summary of expectations for the tenant-landlord relationship, based on existing State law, also known as a "tenants' bill of rights". This document will explain what renters and landlords need to know about security deposits, rent increases, and eviction procedures, at a minimum. This will also include a summary of resources available to both tenants and landlords when those expectations are not met. The local governments will then pass legislation that requires all landlords to provide that document to any rental applicant when the lease is provided for signing. Nevada Legal Services will monitor any changes to State or local law that would require an update to the document and work with the regional housing entity and the three jurisdictions to make an updated version readily available, as needed. The work of the regional housing education and outreach campaign can leverage this document as part of broader education efforts, outside of the rental application process.

IMPLEMENTATION CONSIDERATIONS:

- **Other uses for this document.** Where else could this document be used to support stronger tenant and landlord education? For example, it could be posted in community spaces and leasing offices and be added to leasing agreements signed by tenants.
- **Monitoring.** How will the requirement to provide this document be enforced? This can be handled similarly to other required landlord disclosures (e.g. relying on public reporting from any lease applicants who were not asked to sign the bill of rights upon lease application) or could be supported by more proactive checking (e.g. through randomized checks by local government staff or nonprofit partners). Compliance monitoring could also be tied to code enforcement (e.g. when a property has been received a code complaint, the local government staff will check the complaint and ask for documentation of the signed bill of rights).
- **Penalties.** What will be the penalty for failure to comply? After verification of complaints/findings of failure to disclose, the local governments can levy a fine on violators. This could also result in legal challenges, if the finding occurred during or after eviction proceedings.
- **Additional supportive resources.** What resources can be made available to support enforcement of these rights and responsibilities? For instance, some jurisdictions reserve a pool of funding to support legal expenses associated with eviction proceedings (something like this could be paid out of fines from failure to disclose).¹⁴³

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Nevada Legal Services:** Draft tenant bill of rights (summarizing legal framework and supportive resources as outlined above).
- 2. Regional housing entity:** Partner with Nevada Legal Services to workshop this draft with the local governments, Nevada Housing Division, and other stakeholders as needed.
- 3. Nevada Legal Services:** Update draft with stakeholder feedback and return to the local governments, along with supportive policy parameters, for development into ordinances.

EXPAND RESOURCES AND INCENTIVES FOR LANDLORDS OF BOTH MARKET-RATE AND SUBSIDIZED AFFORDABLE PROPERTIES

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
5.4  EXPAND RESOURCES AND INCENTIVES FOR LANDLORDS OF BOTH MARKET-RATE AND SUBSIDIZED AFFORDABLE PROPERTIES.	Lead regional housing entity Landlords, regional education and outreach campaign, RHA, regional HUD office, City of Reno, City of Sparks, Washoe County	7 months Timeline: Medium	Jun-21	Jan-22	***

WHY?

Landlords play a vital role in the housing delivery system and are on the front-lines of many issues that can lead to housing displacement. While many jurisdictions around the country rely on punitive measures to ensure responsible property management practices, layering those measures with appropriate resources and incentives can help expand the supply of affordable housing, reduce vacancy, and improve housing quality.¹⁴⁴ For example, the Reno Housing Authority has already piloted a good landlord program that expands the pool of landlords that will accept Housing Choice Vouchers.¹⁴⁵ Meanwhile, the City of Reno is developing its own good landlord program that will provide incentives for landlords to keep their properties free of crime and code violations.¹⁴⁶ Expanding on these efforts and offering streamlined resources at a regional-scale will allow landlords and other housing partners to preempt issues that can lead to eviction or housing displacement—from housing quality concerns to lease violations and beyond.

HOW?

The regional housing entity will create a designated landlord liaison to help connect landlords with training, resources, and incentives, who will also serving as point of contact for complaints and other issues. Through this liaison, the regional housing entity will identify process amendments, training, or other resources that could be helpful for tenants and landlords in the region and raise them with the appropriate entities or governing bodies. This liaison will also allow the region to be more proactive in intervening in landlord-tenant disputes to help resolve issues without eviction.

The Reno Housing Authority and local governments will expand existing incentives for good landlords (e.g. lowering business license fees or offering tax relief when landlords complete trainings, accept Housing Choice Vouchers, have no code violations, etc.).¹⁴⁷ To complement these efforts, the Reno Housing Authority will also conduct a study of rents across the region and submit the results to the Regional HUD Office to ensure the current voucher payment standards are sufficiently competitive with rents landlords can charge on the private market.


IMPLEMENTATION CONSIDERATIONS:

- **Objectives.** What types of objectives is the region looking to achieve through these resources and incentives and how do those translate into measurable activities? Potential options include: expanding mobility of voucher-holders (measured by the number of landlords accepting Housing Choice Vouchers), improving property conditions (measured by reductions in number of code violations), reducing housing insecurity (measured by year-over-year rent increases).
- **Incentives.** What types of financial and procedural incentives can be offered to landlords that achieve those objectives or complete related milestones (e.g. taking a landlord training course)? Potential options include: providing help in obtaining tenants, discounts from local stores and businesses that participate in the program, reduced licensing fees or tax relief.

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** identify staff person that will serve as the designated landlord liaison and clearly define the scope of their role.
- 2. Regional housing entity:** Compile database of resources, requirements, and incentives for landlords in partnership with the State and local governments (as well as nonprofits with expertise in landlord/tenant laws) to ensure landlord liaison has appropriate information when contacted by a landlord.
- 3. Regional housing entity:** Work with local governments to advertise availability of this liaison (e.g. ensure this liaison is advertised as part of the existing landlord licensing processes).

DEVELOP SUITE OF REGIONAL TENANT-BASED RENTAL ASSISTANCE PROGRAMS TARGETING LOW-INCOME HOUSEHOLDS AT OR BELOW 50% AMI AND ALIGN WITH WORKFORCE TRAINING OPPORTUNITIES

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>5.5 PROTECT </p> <p>DEVELOP SUITE OF REGIONAL TENANT-BASED RENTAL ASSISTANCE PROGRAMS TARGETING LOW-INCOME HOUSEHOLDS AT OR BELOW 50 PERCENT AMI AND ALIGN WITH WORKFORCE TRAINING OPPORTUNITIES.</p>	<p>Lead regional housing entity</p> <p>RHA, WCHC, City of Reno, City of Sparks, Washoe County, Nevada Housing Division, GOED, regional trade associations, local and regional nonprofit and philanthropic organizations</p>	<p>10 months</p> <p>Timeline: Medium</p>	<p>Dec-21</p>	<p>Oct-22</p>	<p>*</p>

WHY?

In Washoe County, there is a shortage of more than 11,800 units affordable and available to households earning 50% AMI and below.¹⁴⁸ As a result of this shortage, many households cannot find housing that aligns with their earnings, resulting in significant rates of housing insecurity in the region – approximately one in six renters in the region is both low-income and paying more than 50 percent of their income on housing, making them particularly vulnerable to housing displacement.¹⁴⁹ Given the significant cost of new development (and significant subsidy required to offer rents affordable to households earning 50 percent AMI and below), rental assistance can be a less costly tool to help low-income households access and stay in existing market-rate housing. Moreover, providing that rental assistance with local funding offers flexibility for the region to tailor the programming to meet specific community priorities – like providing emergency rental assistance to prevent households from experiencing homelessness or offering assistance that is tied with workforce training in the construction industry (which would not only increase participating households’ ability to afford housing but would also increase the supply of workers to support development of more homes in the

long-term). As these streams are developed and expanded, the philanthropic and nonprofit community will provide capacity and financial support to increase the longevity and scale of these programs.

HOW?

The regional housing entity will work with the Reno Housing Authority, the Washoe County HOME Consortium, the three jurisdictions, the Nevada Housing Division, GOED, regional trade associations, and other cross-sector partners to create and expand programming across the following streams:

- **Upfront deposit assistance:** Expanding RHA's existing security deposit loan program so that it is available to fund other upfront barriers to relocation for renters (e.g. utility deposits).
- **Short-term emergency rental assistance:** Leveraging CDBG funds to support short-term rent or mortgage assistance to prevent displacement.
- **Joint workforce development & tenant-based rental assistance:** Leveraging HOME funds and other local funding as available to support an additional local tenant-based rental assistance program outside of the Housing Choice Voucher program for households earning 50 percent of area median income or less. This will be tied to participation in a workforce training program, prioritizing programs offered by regional trade associations in the construction industry.

IMPLEMENTATION CONSIDERATIONS:

- **Cross-sector partnerships.** How can partners outside of the housing industry provide support for these programs? For example: healthcare institutions may wish to support rental assistance so that households can afford preventative care rather than emergency care; the local schools, community college, and university may have interest in funding emergency rental assistance that would, in turn, help reduce classroom turnover; and RTC may be able to provide transit vouchers to support participants in the joint workforce and rental assistance program to lessen their commuting costs as they receive training.
- **Creating effective linkage with workforce development.** What's the best way to support workforce training as part of the tenant-based rental assistance program? Potential options include: making the rental assistance contingent upon participation in an approved workforce training program (or recent participation in a program), offering priority admission for training programs to rental assistance recipients, providing workforce counselors to rental assistance recipients.
- **Best use of HOME funds.** What is the best use of HOME funds for the region? As development gap financing, or can a portion of the funds be used for a local rental assistance program to prevent homelessness or displacement?

FIRST THREE STEPS TO MAKE THIS ACTION REALITY:

- 1. Regional housing entity:** Develop program guidelines to outline the details of new programming that will be created through this action and workshop with potential funders and program partners.
- 2. Philanthropic community & cross-sector partners:** Provide feedback to the lead regional housing entity on the program guidelines, including areas where funding or other support can be committed.
- 3. Regional housing entity/program administrator(s):** Develop formal program documents and align funding resources.

SUMMARY OF ROLES IN IMPLEMENTATION OF ACTIONS IN STRATEGY FOCUS AREA #5

STATE GOVERNMENT

- Provide up-to-date information on existing State tenant/landlord laws (including updates as these change over time)
- Support efforts to expand tenant-based rental assistance programming (by expanding or creating new programs in line with the direction from the lead regional housing entity or providing supportive resources)

LOCAL GOVERNMENTS

- Designate zones where additional incentives for preservation will be offered that would not otherwise be available during the redevelopment process
- Provide input on the draft right of first refusal policy criteria and parameters and, after their approval, develop jurisdiction-specific policies in conformance with those criteria and parameters
- Pass legislation that requires all landlords to provide the “tenants’ bill of rights” document for signature to any rental applicant when the lease is provided
- Expand incentives for good landlords

REGIONAL AUTHORITIES

LEAD REGIONAL HOUSING ENTITY

- Support the local governments in engaging developers to understand the most impactful incentives that would support preservation of affordability or inclusion of affordability in redevelopment efforts
- Draft criteria and parameters for a right of first refusal policy, gather feedback from the jurisdictions and community members, and submit for the Regional Planning Governing Board’s review and approval
- Publicize the tenants’ bill of rights
- Create a designated landlord liaison to help connect landlords with training, resources, and incentives, who will also serving as point of contact for complaints and other issues
- Work with partners to create and expand tenant-based rental assistance programming (including upfront deposit assistance, short-term emergency rental assistance, and joint workforce development and tenant-based rental assistance)

NON- GOVERNMENTAL ORGANIZATIONS

RHA

- Provide input on the draft right of first refusal policy criteria and parameters
- Expand incentives for good landlords
- conduct a study of rents across the region and submit the results to the Regional HUD Office to ensure the current voucher payment standards are sufficiently competitive with rents landlords can charge on the private market
- Support efforts to expand tenant-based rental assistance programming (by expanding or creating new programs in line with the direction from the lead regional housing entity)

REGIONAL HUD OFFICE

- Support RHA's efforts to maintain adequate voucher payment standards

TMRPA

- Help the local governments identify priority preservation efforts, leveraging regional data and the State's preservation data

WCHC

- Use HOME funds to support efforts to expand tenant-based rental assistance programming

DEVELOPMENT AND HOMEBUILDING COMMUNITY

- Provide feedback to the local governments and regional housing entity on the most impactful incentives that would support preservation of affordability or inclusion of affordability in redevelopment efforts
- Provide input on the draft right-of-first-refusal policy criteria and parameters

FINANCIAL INSTITUTIONS

- Provide supportive resources to allow the expansion of tenant-based rental assistance programming

NONPROFITS & CIVIC ORGANIZATIONS

- Provide input on the draft right-of-first-refusal policy criteria and parameters
- Nevada Legal Services: Develop concise summary of expectations for the tenant-landlord relationship, based on existing State law ("tenants' bill of rights") & monitor any changes that need to be made over time
- Support efforts to expand tenant-based rental assistance programming (by expanding or creating new programs in line with the direction from the lead regional housing entity)

PHILANTHROPIC ORGANIZATIONS

- Provide supportive resources to allow the expansion of tenant-based rental assistance programming

13.



IMPLEMENTATION TIMELINE




Detailed Timeline for *Housing Our Future*

This section provides a more detailed timeline for launching each of the 35 actions within *Housing our Future*. Pursuing the actions on this timeline will set the region up for success in addressing its housing issues over the next ten years. For more information on the assumptions that informed this timeline, please refer to Appendix I.











TIMELINE OF IMPLEMENTATION





ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
0.1 <small>CROSS-CUTTING ACTIONS</small>  IDENTIFY A LEAD ENTITY RESPONSIBLE FOR IMPLEMENTING <i>HOUSING OUR FUTURE</i> .	<i>Housing our Future</i> Executive Leadership Team	2.5 months Timeline: Short	Jun-19	Nov-19	**
0.2 <small>CROSS-CUTTING ACTIONS</small>  ALIGN THE ORGANIZATIONAL STRUCTURE OF THE LEAD ENTITY AROUND STRATEGY IMPLEMENTATION & BUILD STAFF CAPACITY TO EXECUTE.	Regional housing entity	18 months Timeline: Medium	Oct-19	Apr-21	**
0.3 <small>CROSS-CUTTING ACTIONS</small>  MAINTAIN A CENTRALIZED REGIONAL INVENTORY OF RESIDENTIAL LAND AND ASSETS.	TMRPA Nevada Housing Division, City of Reno, City of Sparks, Washoe County, other regional entities (regional housing entity, RTC, WCHC, EDawn, etc.)	12 months Timeline: Short	Dec-19	Dec-20	*





ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>0.4 <small>CROSS-CUTTING ACTIONS </small></p> <p>SUBMIT APPLICATIONS FOR SECTION 108 LOAN GUARANTEE FUNDS FOR RENO AND SPARKS (AND AMEND HUD PLANS ACCORDINGLY).</p>	<p>Regional housing entity</p> <p>City of Reno, City of Sparks, regional HUD office</p>	<p>6 months</p> <p>Timeline: Short</p>	Apr-20	Nov-20	***
<p>0.5 <small>CROSS-CUTTING ACTIONS </small></p> <p>ADOPT A CENTRALIZED PUBLIC LAND DISPOSITION PROCESS THAT PRIORITIZES AFFORDABLE HOUSING AND OFFERS LAND FOR FREE OR AT A DEEP DISCOUNT.</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>TMRPA, private and philanthropic organizations with surplus land, lead regional housing entity</p>	<p>11 months (implemented annually after)</p> <p>Timeline: Short</p>	Dec-20	Nov-21	***
<p>0.6 <small>CROSS-CUTTING ACTIONS </small></p> <p>STRATEGICALLY ACQUIRE PRIVATELY OWNED, VACANT TAX DELINQUENT PROPERTIES FOR REDEVELOPMENT AS HOUSING.</p>	<p>Washoe County</p> <p>TMPA, lead regional housing entity, City of Reno, City of Sparks, RHA, RTC, development community, philanthropic organizations</p>	<p>6 months in first year (2 to 3 months after property list is released each subsequent year)</p> <p>Timeline: Short</p>	Mar-21	Sep-21	***

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>0.7 LAUNCH AN ONGOING REGIONAL HOUSING EDUCATION AND OUTREACH CAMPAIGN.</p>	<p>CROSS-CUTTING ACTIONS </p> <p>Regional housing entity (until other community partner(s)) is/are identified</p> <p>City of Reno, City of Sparks, Washoe County, Nevada Housing Division, local chapters of trade associations, local nonprofits and philanthropic organizations</p>	<p>10 months Timeline: Long</p>	<p>Nov-19</p>	<p>Sep-20</p>	<p>*** </p>
<p>0.8 ADVOCATE FOR CHANGES TO STATE LAW THAT WILL SUPPORT REGIONAL HOUSING EFFORTS.</p>	<p>CROSS-CUTTING ACTIONS </p> <p>Regional housing entity (until other community partner(s)) is/are identified</p> <p>State of Nevada (in particular, the Advisory Committee of Housing), City of Reno, City of Sparks, Washoe County, local nonprofit and civic organizations, RTC, EDAWN, Reno-Sparks Chamber of Commerce, Guinn Center, statewide advocacy coalition</p>	<p>6 months Timeline: Long</p>	<p>Nov-19</p>	<p>May-20</p>	<p>*** </p>

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>0.9 <small>CROSS-CUTTING ACTIONS</small> </p> <p>CREATE A NETWORK OF FAITH-BASED PARTNERS AND PROVIDE CAPACITY BUILDING SUPPORT TO PROVIDE VARIOUS HOUSING SERVICES THROUGHOUT THE REGION.</p>	<p>ACTIONNN</p> <p>Regional faith-based institutions, lead regional housing entity, development community, philanthropic and nonprofit organizations</p>	<p>20 months Timeline: Long</p>	<p>Jul-26</p>	<p>Mar-28</p>	<p>***</p>
<p>1.0 <small>CROSS-CUTTING ACTIONS</small> </p> <p>AMEND THE EXISTING TAX INCENTIVE NEGOTIATION PROCESS AND CRITERIA TO ACHIEVE MORE IMPACTFUL COMMUNITY BENEFITS IN SUPPORT OF HOUSING GOALS.</p>	<p>Guinn Center</p> <p>GOED, EDAWN, Reno-Sparks Chamber of Commerce, lead regional housing entity, Legislative Counsel Bureau</p>	<p>12 months* Timeline: Medium</p>	<p>Nov-23</p>	<p>Oct-24</p>	<p>*** </p>
<p>1.1 <small>PRODUCE</small> </p> <p>CREATE A REGIONAL HOUSING TRUST FUND TO SUPPORT DEVELOPMENT OF RENTAL HOUSING THAT IS AFFORDABLE TO LOW-INCOME HOUSEHOLDS.</p>	<p>Washoe County</p> <p>Regional housing entity, City of Reno, City of Sparks, Nevada Housing Division, philanthropic sector, ACTIONN</p>	<p>15 - 18 months Timeline: Short</p>	<p>Jul-19</p>	<p>Dec-20 (September 2020 at the earliest)</p>	<p>*** </p>





ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>1.2 <small>PRODUCE </small></p> <p>AMEND CRITERIA FOR AWARDING HOME DOLLARS TO REQUIRE A MINIMUM NUMBER OF AFFORDABLE RENTAL UNITS, BASED ON PROPERTY SIZE.</p>	<p>WCHC</p> <p>TMRPA</p>	<p>7 months</p> <p>Timeline: Short</p>	<p>Feb-20</p>	<p>Sep-20</p>	<p>**</p>
<p>1.3 <small>PRODUCE </small></p> <p>EXPAND THE DEVELOPMENT CAPACITY OF RHA TO BETTER SERVE THE REGION.</p>	<p>RHA</p> <p>Development community, regional HUD office, Nevada Housing Division, City of Reno, City of Sparks, and Washoe County</p>	<p>24 months</p> <p>Timeline: Short</p>	<p>Dec-20</p>	<p>Dec-22</p>	<p>**</p>
<p>1.4 <small>PRODUCE </small></p> <p>UPDATE EXISTING IMPACT AND DEVELOPMENT FEE STRUCTURES TO SUPPORT DEVELOPMENT OF AFFORDABLE HOUSING.</p>	<p>Lead regional housing entity</p> <p>City of Reno, City of Sparks, Washoe County, TMRPA, RTC, other regional authorities, Nevada Housing Division, Legislative Counsel Bureau</p>	<p>30 months</p> <p>Timeline: Short</p>	<p>Dec-20</p>	<p>June-23</p>	<p>**</p>



ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>1.5 <small>PRODUCE </small></p> <p>IDENTIFY ZONES THROUGHOUT THE REGION THAT CAN SUPPORT INCLUSIONARY HOUSING REQUIREMENTS AND ESTABLISH MARKET-SENSITIVE INCENTIVE PACKAGES TO OFFER AS COST-OFFSETS IN THOSE ZONES.</p>	<p>TMRPA</p> <p>City of Reno, City of Sparks, Washoe County, lead regional housing entity, development community</p>	<p>24 months</p> <p>Timeline: Medium</p>	Jul-23	Jul-25	** 
<p>2.1 <small>DIVERSIFY </small></p> <p>UPDATE DEVELOPMENT CODES ACROSS THE REGION TO SUPPORT A GREATER DIVERSITY OF HOUSING TYPES THROUGHOUT TRUCKEE MEADOWS.</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>TMRPA, regional housing entity</p>	<p>15 months</p> <p>Timeline: Short</p>	Mar-20	Jun-21	***
<p>2.2 <small>DIVERSIFY </small></p> <p>EVALUATE BARRIERS TO DIFFERENT BUILDING TYPES IN THE PERMITTING AND REVIEW PROCESSES AT EACH JURISDICTION AND UPDATE ACCORDINGLY.</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>Lead regional housing entity, Nevada Housing Division, development community, trade associations</p>	<p>10 months for evaluation / 8 months for launching changes</p> <p>Timeline: Short</p>	Apr-22	Feb-23 / Oct-23	*

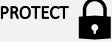



ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>2.3  DEVELOP A PILOT PROGRAM THAT SUPPORTS DEVELOPMENT OF DIVERSE, LOWER COST HOUSING PRODUCTS ACROSS THE REGION, LEVERAGING INNOVATIVE DESIGN.</p>	<p>Lead regional housing entity (until program administrator is identified)</p> <p>Development community, private and philanthropic organizations, financial institutions, trade associations, TMRPA, City of Reno, City of Sparks, Washoe County</p>	<p>12 months to start-up program / 18 months for initial round of projects (depending on the program’s success, may be repeated on a shorter timeline annually)</p> <p>Timeline: Short</p>	Mar-21	Mar-22	**
<p>2.4  LEVERAGE SECTION 108 LOAN GUARANTEE PROGRAM FUNDS TO SUPPORT PRESERVATION AND DEVELOPMENT OF MIXED-USE AND MIXED-INCOME DEVELOPMENTS IN PRIORITY AREAS THROUGHOUT THE REGION.</p>	<p>Lead regional housing entity</p> <p>Regional HUD office, Nevada Housing Division, TMPA, City of Reno, City of Sparks, EDAWN, Reno-Sparks Chamber of Commerce, development community, RHA</p>	<p>12 months + ongoing monitoring</p> <p>Timeline: Short</p>	Mar-21	Mar-22	** 
<p>2.5  SUPPORT INFILL DEVELOPMENT BY AMENDING EXISTING</p>	<p>City of Reno, City of Sparks, Washoe County</p> <p>Lead regional housing entity, development</p>	<p>8 months to identify changes + 12 months to launch those changes</p> <p>Timeline: Short</p>	Mar-23	Nov-23 / Nov-24	*

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
PROCESSES AND RESOURCES.	community, financial institutions, TMRPA				
3.1  RE-ESTABLISH A REGIONAL DOWN PAYMENT ASSISTANCE PROGRAM TO COMPLEMENT STATE PROGRAM AND SCALE ASSISTANCE LEVELS TO SUBMARKET CONDITIONS.	WCHC TMRPA, Nevada Housing Division, Nevada Rural Housing, Realtors Association, Opportunity Alliance Nevada, RHA, Community Foundation of Western Nevada	6 months Timeline: Medium	Sep-24	Mar-25	*
3.2  ENGAGE INTERESTED EMPLOYERS AND FINANCIAL INSTITUTIONS IN SUPPORTING AN EMPLOYER-ASSISTED HOMEOWNERSHIP PROGRAM.	EDAWN, Reno-Sparks Chamber of Commerce Employers throughout the region, philanthropic organizations, housing nonprofits, City of Reno, City of Sparks, Washoe County	9 months + 12 months for standing up new initiatives Timeline: Medium	Jul-22	May-24	*

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
<p>3.3  LEVERAGE COMMUNITY LAND TRUST MODEL TO PRESERVE AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES THROUGHOUT THE REGION.</p>	<p>Community Foundation of Western Nevada</p> <p>TMRPA, RHA, City of Reno, City of Sparks, Washoe County, Nevada Housing Division, development community, other philanthropic organizations, lead regional housing entity</p>	<p>15 months Timeline: Medium</p>	<p>Dec-20</p>	<p>Mar-22</p>	<p>**</p>
<p>3.4  CREATE A ONE-STOP-SHOP TO CONNECT RESIDENTS THROUGHOUT THE REGION WITH CREDIT COUNSELING AND FINANCIAL LITERACY RESOURCES.</p>	<p>Opportunity Alliance Nevada</p> <p>Existing credit counseling and financial literacy program administrators, regional education and outreach campaign, philanthropic organizations, Washoe County Public Schools, TMCC</p>	<p>10 months Timeline: Short</p>	<p>Jul-21</p>	<p>May-22</p>	<p>*</p>
<p>3.5  ESTABLISH A REGIONAL PROGRAM TO SUPPORT HOMEOWNERS INTERESTED IN RENTING OUT ADUS AS A</p>	<p>Lead regional housing entity</p> <p>Regional trade associations, City of Reno, City of Sparks, Washoe County, TMRPA</p>	<p>18 months + ongoing review Timeline: Medium</p>	<p>Jul-22</p>	<p>Jan-24</p>	<p>*** </p>

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
SUPPLEMENTAL SOURCE OF INCOME.					
4.1  ESTABLISH A REGIONAL PROPERTY ASSESSED CLEAN ENERGY (PACE) PROGRAM TO SUPPORT FINANCING OF HOUSING PRESERVATION EFFORTS.	City of Reno Regional housing entity, City of Sparks, Washoe County, Nevada Housing Division, local financial institutions	12 months Timeline: Medium	Sep-19	Sep-20	***
4.2  ESTABLISH A REGIONAL PRESERVATION EARLY WARNING SYSTEM.	Nevada Housing Division & regional housing entity City of Reno, City of Sparks, Nevada Housing Division, TMRPA, RHA, property owners, regional housing education and outreach campaign	6 months to launch process + an additional 18 months to build technical infrastructure for database Timeline: Short	Jul-20	Dec-20 / Jul-22	*** 
4.3  LEVERAGE FUTURE REDEVELOPMENT AREA DESIGNATIONS TO SUPPORT AFFORDABLE	Reno and Sparks Redevelopment Agencies TMRPA, Nevada Legislature	10 months Timeline: Short	Jul-25	May-26	**

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
HOUSING PRESERVATION EFFORTS THROUGHOUT THE REGION.					
4.4  DEVELOP A COMPREHENSIVE REGIONAL HOMEOWNER REHABILITATION PROGRAM (WITH A CENTRALIZED INTAKE AND REFERRAL PROCESS).	Lead regional housing entity (until central intake organization is identified) Nonprofit and philanthropic organizations, City of Reno, City of Sparks, Washoe County, Nevada Housing Division, WCHC, RHA	3 months Timeline: Medium	Mar-22	Jul-22	**
4.5  TARGET PROBLEM PROPERTIES FOR CODE ENFORCEMENT AND OFFER THEM REMEDIATION ASSISTANCE IN EXCHANGE FOR CONTINUED AFFORDABILITY.	City of Reno, City of Sparks, Washoe County TMRPA, lead regional housing entity, property owners	8 months + ongoing evaluation Timeline: Medium	Jan-24	Sep-24	**

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
5.1  ESTABLISH PRESERVATION INCENTIVE AREAS THROUGHOUT THE REGION.	City of Reno, City of Sparks, Washoe County Lead regional housing entity, TMPA, development community	9 months + ongoing evaluation Timeline: Medium	Jul-22	Apr-23	**
5.2  DEVELOP AND APPLY A CONSISTENT RIGHT OF FIRST REFUSAL POLICY TO PUBLICLY FUNDED PROJECTS ACROSS THE REGION, PRIORITIZING HOUSING IN AREAS WITH STRONG ACCESS TO OPPORTUNITY.	Lead regional housing entity City of Reno, City of Sparks, Washoe County, TMRPA, regional education and outreach campaign	14 months + ongoing evaluation Timeline: Medium	Dec-20	Feb-22	*
5.3  DEVELOP A TENANTS' BILL OF RIGHTS.	Nevada Legal Services Lead regional housing entity, City of Reno, City of Sparks, Washoe County, regional education and outreach campaign	10 months Timeline: Medium	Dec-21	Oct-22	*** 

ACTION	LEAD & SUPPORTIVE IMPLEMENTERS	ESTIMATED TIME TO OPERATIONALIZE	START	END	IMPACT
5.4  EXPAND RESOURCES AND INCENTIVES FOR LANDLORDS OF BOTH MARKET-RATE AND SUBSIDIZED AFFORDABLE PROPERTIES.	Lead regional housing entity Landlords, regional education and outreach campaign, RHA, regional HUD office, City of Reno, City of Sparks, Washoe County	7 months Timeline: Medium	Jun-21	Jan-22	***
5.5  DEVELOP SUITE OF REGIONAL TENANT-BASED RENTAL ASSISTANCE PROGRAMS TARGETING LOW-INCOME HOUSEHOLDS AT OR BELOW 50 PERCENT AMI AND ALIGN WITH WORKFORCE TRAINING OPPORTUNITIES.	Lead regional housing entity RHA, WCHC, City of Reno, City of Sparks, Washoe County, Nevada Housing Division, GOED, regional trade associations, local and regional nonprofit and philanthropic organizations	10 months Timeline: Medium	Dec-21	Oct-22	*

Note: Timing may extend depending on any legislative changes needed and the timing of the next legislative session after this action has been initiated.

YEAR 1 CHECKLIST

There is much work to be done over the next ten years to address the region's housing affordability challenges; it will be critical to build a strong start to implementation during Year 1. Below is a checklist against which the region will monitor progress in Year 1. This checklist can be replicated for future years to support ongoing monitoring and reporting.

First 3 Months

- Identify a lead entity responsible for implementing *Housing our Future*
 - Solidify scope for that entity's responsibilities
 - Define reporting and oversight for that entity
 - Identify supportive funding and resources to build this entity's capacity

First 6 Months

- Build capacity of the lead entity
 - Align organizational structure around strategy implementation
 - Connect lead entity with technical assistance
- Expand regional advocacy efforts
 - Identify lead organization(s), if different than the lead entity on overall implementation, and key partners
 - Develop advocacy agenda
- Establish Regional Housing Trust Fund
 - Identify administering entity
 - Define basic parameters for fund administration
 - Pass legislation
- Develop proactive preservation process
 - Determine key actions that can address barriers to preservation, including those identified through *Housing our Future*
 - Convene stakeholders implicated in those actions and build buy-in on respective roles needed to implement
 - Develop process map
- Create local PACE program
 - Pass local legislation
 - Identify program administrator(s) and program parameters
 - Market availability of this program



First 12 Months

- Launch an ongoing regional housing education and outreach campaign
 - Identify organization(s) that will lead this campaign
 - Develop community organizing and marketing plan
 - Identify additional resources needed to implement plan, and begin fundraising
- Develop centralized regional inventory of residential land and assets
 - Solidify parameters for this inventory (i.e. what types of land will be inventoried, what overlays will be included)
 - Collect data
 - Begin building the technical infrastructure to support the database
- Amend criteria for awarding HOME dollars
 - Evaluate historic HOME project data to determine appropriate criteria
 - Gather feedback on proposed criteria amendment & finalize
- Apply for Section 108 Loan Guarantee Funds for Reno and Sparks
 - Identify regional administrator for Section 108 funds
 - Hire consultant to prepare applications
- Identify changes to development codes that can support greater housing diversity
 - Identify priority areas to increase housing diversity, building off analysis completed through the Regional Plan Update
 - Research changes necessary to support more housing diversity in those areas



APPENDICES

14.

APPENDICES

Glossary

Appendix A: Original Graphs and Data

Appendix B: Data Analysis Methods, Methods for Submarket Analysis and Opportunity Types

Appendix C - F: Summary Data Tables

C: Truckee Meadows

D: Washoe County

E: Reno

F: Sparks

Appendix G: Summary of Responses to The Community Survey

Appendix H: Methods for Submarket Analysis and Opportunity Analysis

Appendix I: Implementation Timeline Assumptions

Appendix J: Affordable Housing Messaging Tips

Endnotes

GLOSSARY

TERM	DEFINITION
Accessory Dwelling Units (ADUs)	Additional living quarters on single-family lots that satisfy all local building and occupancy codes.
Affordable Housing Municipal Loan Program (AHMLP)	The region's primary affordable rental housing program administered by the Washoe County HOME Consortium. A competitive application process for funds to develop long term affordable housing.
Area Median Income (AMI)	The midpoint of the region's income distribution.
Bond capacity	The limit of funds able to be loaned and leveraged by an entity to provide housing and assistance to low- to moderate- income residents
Code Enforcement	Through inspections, code officers determine, correct, and limit exposure to hazards and risks existing in the built environment.
Community Housing Land Trust (or Community Land Trust)	A nonprofit corporation tasked with preserving existing affordable housing, or leveraging land to assist in the development of additional housing at a range of incomes.
Cost burdened	When a household is spending more than 30 percent of their monthly income on housing costs (mortgage or rent payments, plus utilities).
Dormitory housing	A new form of temporary, transitional housing used to ease the affordable housing and homeless crisis.
Demographics	Data describing the population and breakdown of groups and subgroups.
Density bonus	An incentive-based tool leveraged by local entities, allowing developers to build at a higher density in exchange for financial commitments, or to accomplish policy goals.

Developer impact fees	Fees imposed by local entities to offset the costs associated with providing additional public services to specific developments.
Development codes	Development standards and enforced codes assigned to new developments to ensure quality and set guidelines for design, safety, and suitability.
Down Payment Assistance (DPA)	A program used to help qualified individuals or families attain homeownership.
Employer Assisted Housing (EAH)	Housing designed to suit the workforce at multiple income ranges, supported by public – private partnerships.
Expedited permitting	Streamlining the permitting and review processes to reduce development costs.
General Fund	The primary funding pool used by a government or local entity to support its core administrative and operational tasks. This does not include any special-purpose funds.
Government Services Tax (GST)	A property tax on vehicles. The basic GST is 4 cents per dollar of valuation and the supplemental GST (established by the Board of County Commissioners with the approval of a majority of registered voters) is 1 cent per dollar of valuation.
Green building standards	Advanced building requirements established to limit the impact that buildings have on the environment and human health.
HOME Investment Partnerships Program (HOME)	This federal program provides formula grants to States and localities to help finance the production, rehabilitation, or acquisition of housing that is affordable to low-income households.
Home is Possible	A program available in the State of Nevada to help individuals attain homeownership through down payment assistance and closing costs.
Housing affordability	Per the U.S. Department of Housing and Urban Development. Housing is considered affordable when a household pays no more than 30 percent of their income on housing costs, (mortgage or rent payments, plus utilities).

Housing insecure	When a household is both low-income and spending more than 50 percent of their income on housing costs (mortgage or rent payments, plus utilities).
Housing Choice Voucher	Funds available through HUD and distributed to localities, helping very low-income individuals and families afford rent by funding the gap between rental rates and their income.
Inclusionary Zoning	Policy tool that requires -or encourages developers to reserve a portion of housing units for low- to moderate- income residents.
Infill development	Developing vacant or underutilized parcels in areas with access to existing services and infrastructure.
Just cause eviction	Policy enacted to inform both landlords and tenants of their rights and protections.
Landlord incentive program	Programs developed to encourage landlords to rent to housing voucher recipients, guaranteeing first and last month's rent, grants for revitalization, and security deposits.
Low-Income Housing Tax Credit (LIHTC)	One of the federal government's primary tools to support the production and preservation of affordable housing. These nonrefundable tax credits reduce the amount of debt and equity required from developers of qualified rental projects. As a result, they are able to offer lower, more affordable rents. The tax credits are issued by the federal government, but administered state housing finance agencies.
Market rate affordable housing	Homes that are affordable to low- and moderate- income individuals and families without subsidies or income restrictions.
Missing middle housing	Missing middle housing is "a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living." These housing types fill the gap between detached single-family homes and larger mid-rise developments. For more information see: http://missingmiddlehousing.com/

Mortgage Credit Program	A tool allowing dollar-for-dollar tax credit claims based upon a part of the interest paid on the mortgage.
Multifamily Bond Financing	Tax exempt bonds for multifamily developments that meet economic, social, and public policy goals specific to each locality.
Municipal governments	The local jurisdictions that form and define the urban area.
Non-governmental organization (NGO)	Nonprofit organizations, separate from any governmental entity, that serve a public purpose.
Preservation of affordable housing	Actions that preserve or improve the quality of existing housing, while maintaining or extending current levels of affordability.
Preservation early warning system	Centralized database and advanced notification system to inform local entities of housing units that may be at-risk of losing their affordability, allowing local governments to negotiate a deal or take other action that would preserve the affordability of that unit.
Preservation incentive overlay zone	A land area defined by a local entity emphasizing the preservation of the existing housing stock through incentives and policies.
Property Assessed Clean Energy (PACE) financing	Financing tool offering low-cost, long-term funding for energy efficiency, renewable energy and water conservation upgrades to existing properties.
Public land disposition	The release of ownership or sale of public land from local, state, or federal agencies for specified uses.
Regional Road Impact Fee (RRIF)	Fees set by local entities to help offset costs associated with the additional infrastructure demands created by new developments.
Right of First Refusal	Policy that allows specific entities contractual rights to purchase property or other assets before other parties to secure assets at a price that will permit developments, particularly affordable housing, to be financed.

Section 108 Loan Guarantee Program	Federally guaranteed loan allowing entities to borrow up to five times their annual CDBG allocation in flexible financing for economic development, housing rehabilitation, public facilities, and other physical development projects.
Tax delinquent properties	Parcels with unpaid taxes that are subject to be sold at auction.
Tax Increment Financing (TIF)	A common form of subsidy used to assist financing redevelopment, infrastructure, and development that satisfy public policy goals
Truckee Meadows Service Area (TMSA)	A defined spatial area within the Truckee Meadows where local jurisdictions agree to supply services to existing and future developments.
Vacancy rate	Often shown as a percentage, this rate shows the share of units or buildings that are vacant. This indicator is often used to identify changes in the market associated with supply, demand, and unit cost.
Weatherization assistance	Funding issued to property owners to offset costs related to weatherproofing units to comfortably accommodate residents throughout seasonal changes in temperature and weather.
Work-force Housing	Housing that is affordable to the local workforce. While the exact definition varies, many characterize workforce housing as housing that is affordable to households earning between 60 and 120 percent of AMI.
Year 15	The earliest point at which LIHTC property owners are eligible to exit their affordability contracts, absent other requirements. This year marks the end of the LIHTC compliance period, which the Internal Revenue Service monitors. At this point, property owners may apply for another round of tax credits to continue financing the property, may continue to operate the housing at its current levels of affordability without additional subsidy, or may choose to exit the program by selling the property, which may end the associated rent and income restrictions on the property.
4 percent tax -credit	The LIHTC program offers tax credits intended to cover a portion of total development costs for low-income units on a project. The portion of costs the tax credits cover is determined by the “credit

rate.” The 4 percent credit yields an approximate subsidy of 30 percent of the eligible low-income unit costs and is awarded on a non-competitive basis to eligible projects, in conjunction with tax-exempt private-activity bonds, by the State Housing Finance Agency.

9 percent tax -credit

The 9 percent credit yields an approximate subsidy of 70 percent of the eligible low-income unit costs. This credit is awarded annually on a competitive basis by the State of Housing Finance Agency.

Appendix A: Original Graphs and Data

Section 3.1 – Population and Demographics

	Truckee Meadows	Washoe County	Reno	Sparks
Percent change in population from 2000 to 2016	+33.7%	+29.6%	+31.4%	+42.8%
Percent change in the number of housing units from 2000 to 2016	+36.0%	+30.4%	+29.7%	+47.5%

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Change in the share of households that are renters from 2000 to 2016¹⁵⁰	3.9	2.5	1.3	3.0
Share of households that are renters	43.9%	43.2%	53.6%	43.2%

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Percent change in the number of residents aged 60+ from 2000 to 2016	+93.3%	+87.8%	+66.0%	+110.4%
Share of the population aged 60+ in 2016	20.7%	20.9%	19.2%	20.3%

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of the population identifying as non-Hispanic White alone in 2016	80.5%	80.5%	78.5%	78.4%
Share of the population identifying as Hispanic or Latino in 2016	23.8%	23.5%	25.1%	27.6%
Percent change in the number of residents identifying as Hispanic or Latino from 2000 to 2016	+89.3%	+83.8%	+72.0%	+100.4%

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of households that were family households in 2016	61.8%	61.8%	55.3%	65.1%
Change in the share of nonfamily households from 2000 to 2016	+2.3	+1.6	+1.1	+2.5

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

Section 3.2 – Housing Supply

	Truckee Meadows	Washoe County	Reno	Sparks
Percent change in home values between 2012 and 2017	+100.0%	Not available	+102.8%	+114.5%
Three-year home price appreciation forecast	13.7%	Not available	13.8%	14.3%

Sources: Location Inc. housing market data for Q4 2017. Values for each jurisdiction reflect the average of every Census Tract that has their centroid within the jurisdiction's boundary.

	Truckee Meadows	Washoe County	Reno	Sparks
Average annual change in rent between 2012 and 2017	-0.5%	Not available	-0.6%	-0.5%
Lowest average annual change in rent between 2012 and 2017	-7.6%	Not available	-4.2%	-7.2%
Highest average annual change in rent between 2012 and 2017	+12.1%	Not available	+12.1%	+4.4%

Sources: Location Inc. housing market data for Q4 2017. Average annual rent change reflects the average change across every Census Tract that has their centroid within the jurisdiction's boundary. Lowest and highest annual rent change reflect values for the Census Tract within the jurisdiction that experienced the lowest and highest change in average rent, respectively.

	Reno-Sparks Metro Area	Washoe County	Reno	Sparks
Annual change in home values (as of April 2018)	+11.9%	+11.8%	+11.0%	+14.2%
Annual change in rents (as of April 2018)	+9.7%	+9.6%	+8.9%	+11.2%

Source: Zillow Real Estate and Rental Overviews for the Reno Metro Area (April 2018).

	Truckee Meadows	Washoe County	Reno	Sparks
Share of housing that is single-family detached homes	59.7%	59.7%	50.4%	64.7%
Share of housing that is large multifamily buildings (20+ units)	9.4%	9.2%	13.2%	6.9%

Source: 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of households that are one- and two-person	63.8%	64.2%	66.6%	61.2%
Share of housing that is less than three bedrooms (studios, one-bedrooms, or two-bedrooms)	40.7%	40.1%	50.3%	38.6%

Source: 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Median year built in 2016	1985	1987	1985	1989
Average age of homes in 2016	31 years	29 years	31 years	27 years
Average age of homes in 2000	21 years	21 years	23 years	22 years

Sources: 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

3.3 – Affordability Concerns

	Truckee Meadows	Washoe County	Reno	Sparks
Units affordable for every 100 renter households earning between 51 and 80 percent of AMI	96	95	94	103
Units affordable for every 100 renter households earning between 31 and 50 percent of AMI	41	40	48	34
Units affordable for every 100 renter households earning 30 percent of AMI or less	30	31	27	32

Sources: 2010-2014 CHAS data.

	Truckee Meadows	Washoe County	Reno	Sparks
Number of affordable units needed	40,135	41,500	25,385	8,765
Number of affordable units needed (renters alone)	26,062	24,920	17,810	5,320

Source: Nevada Housing Division 2017 Annual Housing Progress Report. Data for the region is calculated using the same method and data source (2010-2014 CHAS data).

	Truckee Meadows	Washoe County	Reno	Sparks
Total number of LIHTC properties	54	54	45	9
Number of LIHTC properties that will reach Year 15 before 2023	32	32	27	5
Number of LIHTC properties that will reach Year 15 before 2028	41	41	35	6

Source: Nevada Housing Division Low-Income Housing Database (March 2018).

	Truckee Meadows	Washoe County	Reno	Sparks
Median home value	\$360,336	\$349,200	\$352,400	\$325,500

Income needed to afford average home value¹⁵¹	\$75,640	\$69,320	\$69,920	\$64,760
Median household income	\$60,042	\$54,955	\$48,815	\$54,196

Sources: income data is from 2012-2016 American Community Survey 5-Year Estimates; home data for the Truckee Meadows region is from Location Inc; home value data for Washoe County, Reno, and Sparks is from Zillow Real Estate and Rental Overviews for the Reno Metro Area.

	Truckee Meadows	Washoe County	Reno	Sparks
Median rent	\$1,480	\$1,700	\$1,678	\$1,644
Income needed to afford average rent (without utilities)	\$59,200	\$68,000	\$67,120	\$65,760
Median household income	\$60,042	\$54,955	\$48,815	\$54,196

Sources: income data is from 2012-2016 American Community Survey 5-Year Estimates; rent for the Truckee Meadows region is from Location Inc; rent data for Washoe County, Reno, and Sparks is from Zillow Real Estate and Rental Overviews for the Reno Metro Area.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of households that are cost-burdened	37.7%	36.1%	39.5%	37.8%
Share of households that are housing insecure	16.1%	16.1%	18.1%	12.2%

Sources: 2010-2014 CHAS data.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of renters that are cost-burdened	47.8%	47.9%	49.0%	46.3%
Share of renters that are housing insecure	23.8%	23.8%	24.9%	21.4%

Sources: 2010-2014 CHAS data.

	Truckee Meadows	Washoe County	Reno	Sparks
Average share of income spent on combined housing and transportation costs	54%	54%	50%	52%
Average share of income spent on transportation costs alone	24%	24%	23%	24%

Source: 2017 H+T Affordability Index from Center for Neighborhood Technology.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of households without access to a vehicle	8.0%	7.9%	10.2%	7.5%

Source: 2012-2016 American Community Survey 5-Year Estimates.

	Truckee Meadows	Washoe County	Reno	Sparks
Share of households that are overcrowded	4.2%	4.2%	4.7%	4.2%
Share of households with incomplete plumbing and/or kitchen facilities	1.7%	1.7%	2.2%	1.2%

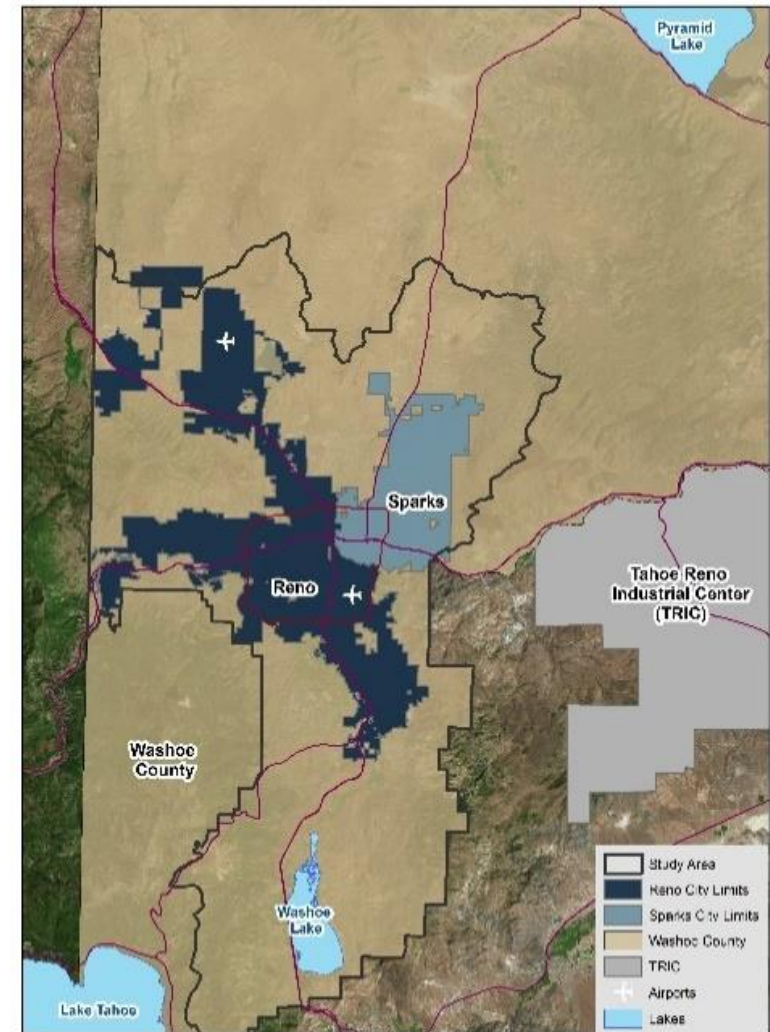
Source: 2010-2014 CHAS data.

Appendix B: Data Analysis Methods, Methods for Submarket Analysis and Opportunity Types

The analysis in the Community Profile explains the broad trends related to the region's housing needs and market conditions, including comparative data across each of the jurisdictions in the region: Washoe County, Reno, and Sparks. For the purposes of this analysis, the Truckee Meadows region was defined as the Census Tracts whose centroids fall within the Truckee Meadows Service Area (TMSA). This study area was then vetted with local stakeholders before finalizing. Below is a map of the regional study area used in this analysis.

Figure 1: Truckee Meadows Analysis Area

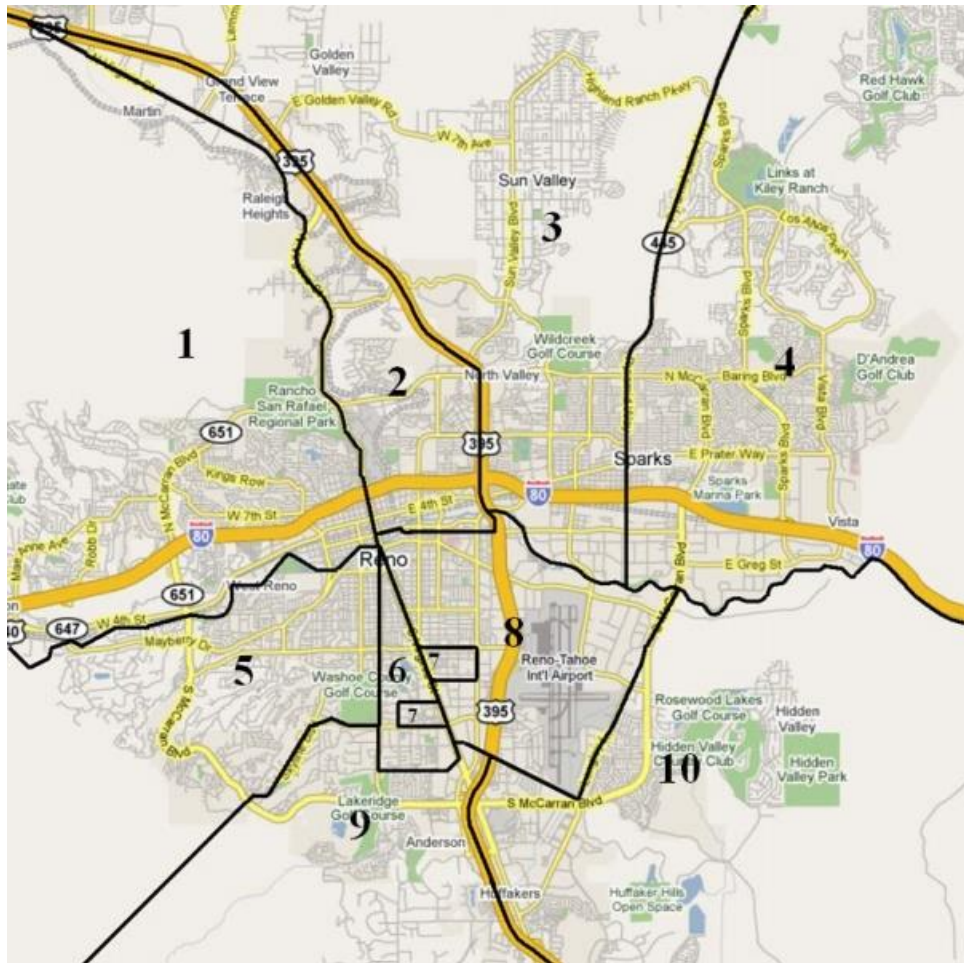
This analysis used secondary data from both local and federal datasets, primarily drawing from the American Community Survey, HUD's Comprehensive Housing Affordability Strategy dataset, Location Inc., and Zillow. The table below details each dataset used in this analysis. These datasets reflect the most recently available data for the relevant geographies at the time of analysis.



Dataset	Purpose
2012-2016 American Community Survey (ACS) 5-Year Estimates	Data on general demographics, household composition, and characteristics of the housing stock. Available for the region, Washoe County, Reno, and Sparks.
2006-2010 American Community Survey (ACS) 5-Year Estimates	Comparison point for 2016 ACS data. Short-term trends in general demographics, household composition, and characteristics of the housing stock. Available for the region, Washoe County, Reno, and Sparks.
2000 Census	Comparison point for 2010 and 2016 ACS data. Long-term trends in general demographics, household composition, and characteristics of the housing stock. Available for the region, Washoe County, Reno, and Sparks.
2010-2014 Comprehensive Housing Affordability Strategy (CHAS) dataset via U.S. Department of Housing and Urban Development (HUD)	Data on housing problems and housing needs by income level. Local governments are required to use CHAS data during the Consolidated Plan process, which determines spending and distribution of HUD dollars. Available for the region, Washoe County, Reno, and Sparks. CHAS data present custom tabulations of ACS data, which are provided to HUD by the U.S. Census Bureau. Due to the time lag in conducting those custom tabulations, the latest CHAS data available is from an earlier time period than the ACS estimates.
2000 Comprehensive Housing Affordability Strategy (CHAS) dataset via U.S. Department of Housing and Urban Development (HUD)	Comparison point for 2014 CHAS data. Long-term trends in housing problems and housing needs by income level. Available for the region, Washoe County, Reno, and Sparks.
2015 TMRPA Housing Study	Detailed population and housing projections for Washoe County through 2035 and regional context on housing conditions.
Draft 2018 Consensus Forecast for Washoe County via TMRPA	General population projection through 2038 for Washoe County.
Johnson Perkins Griffin's Reno-Sparks Apartment Survey for the 1 st Quarter of 2018	Quarterly rental market data collected from participating apartment managers, management companies, and owners of multifamily buildings with 80 units or more in the Reno/Sparks Survey Area (map included below).

Location Inc. housing market data for the 4 th Quarter of 2017	Housing market trends over the past 3 and 5 years, plus projections over the next 3 and 5 years, for both the rental and for-sale market. Available for the region, Reno, and Sparks.
Zillow Real Estate and Rental Overviews for the Reno Metro Area (April 2018)	Current housing market data and recent trends for both the rental and for-sale markets. Available for Washoe County, Reno, and Sparks.
Nevada Housing Division Low Income Housing Database (as of March 2018)	Inventory of the current subsidized housing stock throughout the region. Includes public housing and properties receiving subsidies from HUD (like HOME, NSP, and Section 811), properties receiving State Housing Trust Fund dollars, and 4 percent and 9 percent tax credit projects.
2017 H+T Affordability Index from Center for Neighborhood Technology	Data on housing and transportation costs as a share of household income. Available for the region, Washoe County, Reno, and Sparks.

Figure 2: Johnson Perkins Griffin's Reno-Sparks Apartment Survey Area



Source: Johnson Perkins Griffin's Reno-Sparks Apartment Survey for the 1st Quarter of 2018. Available at: <http://jgpnv.com/wp-content/uploads/2018/04/Q1-ApartmentSurvey2018.pdf>

Calculating values for the Truckee Meadows region

To calculate values for the Truckee Meadows region, data was gathered for each Census Tract within the study area (see Map 1) and then aggregated. Indicators presented as totals were aggregated by summation, while indicators presented as averages or medians were aggregated by calculating population- or housing unit- weighted averages (depending on the variable).

Comparing data over time

To compare data across years, 2000 Census data were converted to 2010 Census boundaries using the land area allocation factors provided in the 2000 Census Tract Relationship files from the U.S. Census Bureau.¹⁵² All historic dollar figures were converted to the 2016-dollar equivalent, using CPI-U-RS inflation adjustment factors.¹⁵³

Estimating future demand for new housing units

Demand for new housing units was estimated based off draft population projections for Washoe County, provided by TMRPA. The estimation method is consistent with the method used in the 2015 TMRPA Housing Study.¹⁵⁴ First, the total projected change in population between 2018 and 2028 was extrapolated from the Draft 2018 Consensus Forecast figures for Washoe County. Recognizing that persons in group quarters do not consume standard housing units, the total number of persons projected to be demanding new housing units in 2028 was adjusted down for the group quarters population. This new total for number of persons in households was then divided by the average household size to estimate the projected number of new occupied dwelling units. Assuming there will continue to be some level of housing vacancy throughout the region, the number of new occupied dwelling units was then combined with the projected number of vacant dwelling units to estimate total demand for new dwelling units by 2028. To make these estimates for the 2018-2028 period, it was assumed that the share of the population living in group quarters, average household size, and residential vacancy rate would be consistent with the most recently available ACS data for Washoe County.¹⁵⁵

Estimated demand for new housing units 2018-2028

Projected increase in households	54,039
Share of the population in group quarters	1.4%
Total persons in households	53,281
Average household size	2.6
New occupied dwelling units	20,493
Residential vacancy rate	10%
Estimated number of vacant dwelling units	2,049
Total new dwelling units	22,542

Calculating income needed to afford average housing costs

Average monthly mortgage payments were estimated for current average home values using the Zillow Mortgage Calculator.¹⁵⁶ These calculations assumed a 20 percent down payment, a 30-year fixed mortgage at a 4.448 percent interest rate, and an average property tax rate of 0.888% for Washoe County.¹⁵⁷ That monthly payment was then multiplied by 12 to estimate the total annual payment for a home at that average value. The annual payment was then multiplied by 100 and divided by 30 to calculate the annual income needed to afford a home at that value (in other words, the income needed so that a household would not pay more than 30 percent of their income on mortgage payments for that home). Similarly, average rent was multiplied by 12 to estimate the total annual rent payments for a home being offered at the average rent. The annual payment was then multiplied by 100 and divided by 30 to calculate the annual income needed to afford a home renting for that price (in other words, the income needed so that a household would not pay more than 30 percent of their income on rent for that home).

Income needed to afford average rent & home value in Truckee Meadows

Estimated monthly mortgage payment on average home	1,891
Estimated annual mortgage payment on average home	22,692
Annual income needed to afford a home at that value	75,640
Average rent	1,480
Average annual rent payment	17,760
Annual income needed to afford a home at that rent	59,200

Income needed to afford average rent & home value in Washoe County

Estimated monthly mortgage payment on average home	1,733
Estimated annual mortgage payment on average home	20,796
Annual income needed to afford a home at that value	69,320
Average rent	1,700
Average annual rent payment	20,400
Annual income needed to afford a home at that rent	68,000

**Income needed to afford average rent & home value in
Reno**

Estimated monthly mortgage payment on average home	1,748
Estimated annual mortgage payment on average home	20,976
Annual income needed to afford a home at that value	69,920
Average rent	1,678
Average annual rent payment	20,136
Annual income needed to afford a home at that rent	67,120

**Income needed to afford average rent & home value in
Sparks**

Estimated monthly mortgage payment on average home	1,619
Estimated annual mortgage payment on average home	19,428
Annual income needed to afford a home at that value	64,760
Average rent	1,644
Average annual rent payment	19,728
Annual income needed to afford a home at that rent	65,760

Appendix C: Summary Data Tables for Truckee Meadows

<i>Truckee Meadows ACS Data</i>	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
Total population	318,600	100%	398,578	100%	425,834	100%	25%	7%	34%
Non-Hispanic White alone	256,444	80%	318,873	80%	342,889	81%	24%	8%	34%
Black or African American alone	6,762	2%	9,862	2%	10,017	2%	46%	2%	48%
American Indian/Alaska Native alone	4,285	1%	5,195	1%	5,322	1%	21%	2%	24%
Asian alone	13,855	4%	20,577	5%	23,547	6%	49%	14%	70%
Native Pacific Islander alone	1,504	0%	2,223	1%	2,505	1%	48%	13%	67%
Other race alone	25,166	8%	29,320	7%	24,200	6%	17%	-17%	-4%
Two or more races	10,584	3%	12,528	3%	17,354	4%	18%	39%	64%
Hispanic or Latino	53,614	17%	86,063	22%	101,477	24%	61%	18%	89%
Median age	26.2	100%	37.9	100%	38.6	100%	7%	2%	9%
Total - under 18	77,955	25%	96,195	24%	96,268	23%	20%	0%	20%
Total - 18 to 34	74,183	24%	95,950	24%	102,424	24%	23%	7%	31%
Total - 35 to 59	110,381	36%	138,392	35%	139,165	33%	21%	1%	21%
Total - 60+	44,001	14%	68,041	17%	87,977	21%	49%	29%	93%
Total households	123,001		155,157		163,685		26%	5%	33%
Average household size	2.5		2.5		2.6		-1%	3%	2%
Family households	78,763	64%	97,781	63%	101,101	62%	24%	3%	28%
2-person family households	32,348	41%	41,578	43%	44,413	29%	7%	37%	37.3%
3-person family households	18,310	23%	22,031	23%	23,088	20%	5%	26%	26.1%
4-person family households	15,701	20%	20,041	20%	19,014	28%	-5%	21%	21.1%
5-person family households	7,201	9%	9,319	10%	8,282	29%	-11%	15%	15.0%
6-person family households	2,945	4%	2,898	3%	4,001	-2%	38%	36%	35.9%
7-person+ family households	2,259	3%	1,914	2%	2,303	-15%	20%	2%	2.0%
Nonfamily households	44,238	36%	57,376	37%	62,584	38%	30%	9%	41%
1-person nonfamily households	32,537	74%	43,989	77%	47,999	35%	35%	9%	48%
2-person nonfamily households	9,261	21%	10,687	19%	12,007	15%	15%	12%	30%
3-person nonfamily households	1,661	4%	1,765	3%	1,725	6%	6%	-2%	4%
4-person nonfamily households	520	1%	566	1%	603	30%	9%	7%	16%
5-person nonfamily households	170	0%	288	1%	214	0%	69%	-26%	26%

<i>Truckee Meadows ACS Data</i>	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
6-person nonfamily households	50	0%	63	0%	17	0%	26%	-73%	-66%
7-person+ nonfamily households	39	0%	18	0%	19	0%	-54%	6%	-51%
Total housing units	130,387	100%	171,617	100%	177,264	100%	32%	3%	36%
Vacant housing units	7,386	6%	16,460	10%	14,155	8%	123%	-14%	92%
Occupied housing units	123,001	94%	155,157	90%	163,109	92%	26%	5%	33%
Renter occupied units	49,189	40%	62,364	40%	71,560	44%	27%	15%	45%
Owner occupied units	73,812	60%	92,793	60%	91,549	56%	26%	-1%	24%
Renter occupied: no vehicle available	7,998	6%	9,450	6%	10,787	6%	18%	14%	35%
Owner occupied: no vehicle available	2,008	2%	1,855	1%	2,312	1%	-8%	25%	15%
Singlefamily detached units	70,712	54%	101,755	59%	105,848	60%	44%	4%	50%
Singlefamily attached units	6,559	5%	8,190	5%	8,481	5%	25%	4%	29%
Duplexes	3,059	2%	3,434	2%	3,017	2%	12%	-12%	-1%
Multifamily: 3 or 4 units	7,363	6%	8,082	5%	9,096	5%	10%	13%	24%
Multifamily: 5 to 9 units	10,031	8%	13,932	8%	14,911	8%	39%	7%	49%
Multifamily: 10 to 19 units	5,849	4%	10,158	6%	8,580	5%	74%	-16%	47%
Multifamily: 20+ units	14,674	11%	14,932	9%	16,666	9%	2%	12%	14%
Mobile homes	11,798	9%	10,864	6%	10,455	6%	-8%	-4%	-11%
Boat, RV, van, etc.	417	0%	270	0%	210	0%	-35%	-22%	-50%
Studios/efficiencies (no bedroom)	7,211	6%	5,076	3%	7,383	4%	-30%	45%	2%
One-bedroom units	21,386	16%	21,767	13%	22,595	13%	2%	4%	6%
Two-bedroom units	34,139	26%	43,765	26%	42,248	24%	28%	-3%	24%
Three-bedroom units	46,203	35%	64,521	38%	67,780	38%	40%	5%	47%
Four-bedroom units	17,837	14%	30,042	18%	30,267	17%	68%	1%	70%
Five-bedroom+ units	3,686	3%	6,446	4%	6,991	4%	75%	8%	90%
Median household income	\$68,393		\$67,174		\$60,042		-2%	-11%	-12%
Median year built	1979		1983		1985				

Truckee Meadows CHAS Data	2000		2014		2000-2014 % Change
	Total	Percent	Total	Percent	
Total occupied households	122,827	100%	158,540	100%	29%
Total renter households	49,110	40%	68,895	43%	40%
Total owner households	73,717	60%	89,645	57%	22%
Households earning <= 30% AMI	11,688	10%	17,786	11%	52%
Households earning 31-50% AMI	12,791	10%	18,579	12%	45%
Households earning 51-80% AMI	22,608	18%	24,771	16%	10%
Households earning >80% AMI	75,749	62%	97,425	61%	29%
Renter households earning <= 30% AMI	8,504	17%	12,818	19%	51%
Renter households earning 31-50% AMI	7,994	16%	12,342	18%	54%
Renter households earning 51-80%	11,821	24%	13,873	20%	17%
Renter households earning >80% AMI	20,801	42%	29,851	43%	44%
Owner households earning <= 30% AMI	3,184	4%	4,968	6%	56%
Owner households earning 31-50% AMI	4,797	7%	6,237	7%	30%
Owner households earning 51-80%	10,787	15%	10,898	12%	1%
Owner households earning >80% AMI	54,948	75%	67,574	75%	23%
Total low-income renter households	28,319	58%	39,033	57%	38%
Total low-income owner households	18,768	25%	22,103	25%	18%
Total cost-burdened households	33,984	28%	59,728	38%	76%
Cost-burdened renters	12,676	37%	32,946	55%	160%
Cost-burdened owners	21,308	63%	26,782	45%	26%
Cost-burdened households earning <= 30% AMI	7,303	21%	14,287	24%	96%
Cost-burdened households earning 31-50% AMI	7,638	22%	14,891	25%	95%
Cost-burdened households earning 51-80%	9,244	27%	14,073	24%	52%
Cost-burdened households earning >80% AMI	9,800	29%	16,477	28%	68%
Total housing insecure households	11,742	10%	25,531	16%	117%
Housing insecure renters	6,383	54%	16,386	64%	157%
Housing insecure owners	5,359	46%	9,145	36%	71%
Housing insecure households earning <= 30% AMI	6,124	52%	12,751	50%	108%
Housing insecure households earning 31-50% AMI	3,369	29%	8,240	32%	145%
Housing insecure households earning 51-80%	2,250	19%	4,540	18%	102%
Households with > 1 but <= 1.5 persons per room	4,950	4%	5,130	3%	4%
Households with > 1.5 persons per room	5,685	4%	1,785	1%	-69%
Households with incomplete plumbing and kitchen facilities	1,445	1%	2,683	2%	86%

Appendix D: Summary Data Tables for Washoe County

Washoe County ACS Data	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
Total population	339,486	100%	412,844	100%	439,914	100%	22%	7%	30%
Non-Hispanic White alone	272,985	80%	329,997	80%	354,121	80%	21%	7%	30%
Black or African American alone	7,093	2%	9,902	2%	10,117	2%	40%	2%	43%
American Indian/Alaska Native alone	6,162	2%	6,971	2%	6,906	2%	13%	-1%	12%
Asian alone	14,526	4%	20,951	5%	23,733	5%	44%	13%	63%
Native Pacific Islander alone	1,553	0%	2,311	1%	2,676	1%	49%	16%	72%
Other race alone	26,034	8%	29,867	7%	24,642	6%	15%	-17%	-5%
Two or more races	11,133	3%	12,845	3%	17,719	4%	15%	38%	59%
Hispanic or Latino	56,301	17%	88,667	21%	103,468	24%	57%	17%	84%
Median age	35.6		36.6		37.9		3%	4%	6%
Total - under 18	84,480	25%	98,892	24%	98,592	22%	17%	0%	17%
Total - 18 to 34	82,294	24%	98,616	24%	105,154	24%	20%	7%	28%
Total - 35 to 59	123,548	36%	143,997	35%	143,824	33%	17%	0%	16%
Total - 60+	49,164	14%	71,339	17%	92,344	21%	45%	29%	88%
Total households	132,084		160,797		169,015		22%	5%	28%
Average household size	2.5		2.5		2.6		0%	2%	2%
Total family households	83,752	63%	101,661	63%	104,501	62%	21%	3%	25%
2-person family households	34,958	42%	43,823	43%	46,614	45%	25%	6%	33%
3-person family households	19,302	23%	22,557	22%	23,574	23%	17%	5%	22%
4-person family households	16,457	20%	20,700	20%	19,398	19%	26%	-6%	18%
5-person family households	7,577	9%	9,521	9%	8,480	8%	26%	-11%	12%
6-person family households	3,099	4%	3,078	3%	4,113	4%	-1%	34%	33%
7-person+ family households	2,359	3%	1,982	2%	2,322	2%	-16%	17%	-2%
Total nonfamily households	48,332	37%	59,136	37%	64,514	38%	22%	9%	33%
1-person nonfamily households	35,655	74%	45,337	77%	49,498	77%	27%	9%	39%
2-person nonfamily households	10,030	21%	11,031	19%	12,322	19%	10%	12%	23%
3-person nonfamily households	1,798	4%	1,823	3%	1,809	3%	1%	-1%	1%
4-person nonfamily households	561	1%	566	1%	635	1%	1%	12%	13%
5-person nonfamily households	187	0%	298	1%	214	0%	59%	-28%	14%
6-person nonfamily households	54	0%	63	0%	17	0%	17%	-73%	-69%

Washoe County ACS Data	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
7-person+ nonfamily households	47	0%	18	0%	19	0%	-62%	6%	-60%
Total housing units	143,908	100%	181,716	100%	187,716	100%	26%	3%	30%
Vacant housing units	11,824	8%	20,919	12%	18,701	10%	77%	-11%	58%
Occupied housing units	132,084	92%	160,797	88%	169,015	90%	22%	5%	28%
Renter occupied units	53,766	41%	63,944	40%	72,960	43%	19%	14%	36%
Owner occupied units	78,318	59%	96,853	60%	96,055	57%	24%	-1%	23%
Renter occupied: no vehicle available	9604	18%	9495	15%	10879	15%	-1%	15%	13%
Owner occupied: no vehicle available	2096	3%	1911	2%	2427	3%	-9%	27%	16%
Singlefamily detached units	76,503	53%	107,994	59%	112,117	60%	41%	4%	47%
Singlefamily attached units	7,824	5%	9,645	5%	9,943	5%	23%	3%	27%
Duplexes	3,651	3%	3,866	2%	3,271	2%	6%	-15%	-10%
Multifamily: 3 or 4 units	8,407	6%	8,833	5%	9,961	5%	5%	13%	18%
Multifamily: 5 to 9 units	10,883	8%	14,333	8%	15,273	8%	32%	7%	40%
Multifamily: 10 to 19 units	6,719	5%	10,560	6%	8,848	5%	57%	-16%	32%
Multifamily: 20+ units	17,075	12%	15,106	8%	17,242	9%	184%	14%	224%
Mobile homes	12,386	9%	11,102	6%	10,848	6%	-10%	-2%	-12%
Boat, RV, van, etc.	460	0%	277	0%	213	0%	-40%	-23%	-54%
Studios/efficiencies (no bedroom)	9,153	6%	5,179	3%	7,477	4%	-43%	44%	-18%
One-bedroom units	23,318	16%	22,364	12%	23,210	12%	-4%	4%	0%
Two-bedroom units	36,672	25%	45,981	25%	44,512	24%	25%	-3%	21%
Three-bedroom units	51,035	35%	69,411	38%	72,745	39%	36%	5%	43%
Four-bedroom units	19,549	14%	31,928	18%	32,124	17%	63%	1%	64%
Five-bedroom+ units	4,181	3%	6,853	4%	7,648	4%	64%	12%	83%
Median household income	\$63,621		\$61,252		\$54,955		-4%	-10%	-14%
Median year built	1979		1986		1987				

<i>Washoe County CHAS Data</i>	2000		2014		2000-2014
	Total	Percent	Total	Percent	% Change
Total occupied households	132,065	100%	164,460	100%	25%
Total renter households	53,760	41%	70,510	43%	31%
Total owner households	78,305	59%	93,950	57%	20%
Households earning <= 30% AMI	13,070	10%	18,300	11%	40%
Households earning >30% but <= 50% AMI	14,035	11%	19,160	12%	37%
Households earning >50% but <= 80% AMI	24,270	18%	25,585	16%	5%
Households earning >80% AMI	80,690	61%	101,420	62%	26%
Renter households earning <= 30% AMI	9,620	18%	13,010	18%	35%
Renter households earning >30% but <= 50% AMI	8,855	16%	12,720	18%	44%
Renter households earning >50% but <= 80% AMI	13,035	24%	14,140	20%	8%
Renter households earning >80% AMI	22,250	41%	30,645	43%	38%
Owner households earning <= 30% AMI	3,450	4%	5,290	6%	53%
Owner households earning >30% but <= 50% AMI	5,180	7%	6,440	7%	24%
Owner households earning >50% but <= 80% AMI	11,235	14%	11,445	12%	2%
Owner households earning >80% AMI	58,440	75%	70,775	75%	21%
Total low-income renter households	31,510	59%	39,870	57%	27%
Total low-income owner households	19,865	25%	23,175	25%	17%
Total cost-burdened households	36,730	28%	62,400	38%	70%
Cost-burdened renters	16,260	44%	33,805	54%	108%
Cost-burdened owners	20,470	56%	28,595	46%	40%
Cost-burdened households earning <= 30% AMI	7,985	22%	27,755	30%	248%
Cost-burdened households earning >30% but <= 50% AMI	8,200	22%	23,885	26%	191%
Cost-burdened households earning >50% but <= 80% AMI	9,735	27%	19,515	21%	100%
Cost-burdened households earning >80% AMI	10,810	29%	20,690	23%	91%
Total housing insecure households	12,805	24%	26,495	16%	107%
Housing insecure renters	7,105	55%	16,795	63%	136%
Housing insecure owners	5,700	45%	9,690	37%	70%
Housing insecure households earning <= 30% AMI	6,670	52%	13,060	49%	96%
Housing insecure households earning 31-50% AMI	3,695	29%	8,565	32%	132%
Housing insecure households earning 51-80%	2,440	19%	4,870	18%	100%
Households with > 1 but <= 1.5 persons per room	4,950	4%	5,130	3.1%	4%
Households with > 1.5 persons per room	5,685	4%	1,785	1.1%	-69%
Households with incomplete plumbing and kitchen facilities	2,315	2%	2,770	1.7%	20%

Appendix E: Summary Data Tables for Reno

Reno ACS Data	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
Total population	180,480	100%	220,996	100%	237,121	100%	22%	7%	31%
Non-Hispanic White alone	139,793	77%	172,888	78%	186,029	78%	24%	8%	33%
Black or African American alone	4,651	3%	6,789	3%	6,151	3%	46%	-9%	32%
American Indian/Alaska Native alone	2,271	1%	2,196	1%	2,579	1%	-3%	17%	14%
Asian alone	9,555	5%	13,612	6%	15,491	7%	42%	14%	62%
Native Pacific Islander alone	1,004	1%	1,562	1%	1,815	1%	56%	16%	81%
Other race alone	16,712	9%	16,602	8%	14,681	6%	-1%	-12%	-12%
Two or more races	6,494	4%	7,347	3%	10,375	4%	13%	41%	60%
Hispanic or Latino	34,616	19%	50,539	23%	59,537	25%	46%	18%	72%
Median age	34.5		34.1		35.3		-1%	4%	2%
Total - under 18	41,829	23%	51,780	23%	52,380	22%	24%	1%	25%
Total - 18 to 34	49,884	28%	60,953	28%	64,976	27%	22%	7%	30%
Total - 35 to 59	61,383	34%	72,122	33%	74,302	31%	17%	3%	21%
Total - 60+	27,384	15%	36,141	16%	45,463	19%	32%	26%	66%
Total households	73,904		89,224		93,769		21%	5%	27%
Average household size	2.4		2.4		2.5		1%	3%	4%
Total family households	41,647	56%	50,375	56%	51,820	55%	21%	3%	24%
2-person family households	17,980	43%	21,246	42%	22,483	43%	18%	6%	25%
3-person family households	9,598	23%	11,461	23%	12,351	24%	19%	8%	29%
4-person family households	7,669	18%	10,631	21%	9,385	18%	39%	-12%	22%
5-person family households	3,576	9%	4,498	9%	4,186	8%	26%	-7%	17%
6-person family households	1,563	4%	1,655	3%	2,127	4%	6%	29%	36%
7-person+ family households	1,261	3%	884	2%	1,288	2%	-30%	46%	2%
Total nonfamily households	32,257	44%	38,849	44%	41,949	45%	20%	8%	30%
1-person nonfamily households	24,067	75%	30,158	78%	31,920	76%	25%	6%	33%
2-person nonfamily households	6,407	20%	6,750	17%	8,088	19%	5%	20%	26%
3-person nonfamily households	1,208	4%	1,241	3%	1,323	3%	3%	7%	10%
4-person nonfamily households	376	1%	414	1%	390	1%	10%	-6%	4%
5-person nonfamily households	129	0%	218	1%	214	1%	69%	-2%	66%
6-person nonfamily households	35	0%	63	0%	10	0%	80%	-84%	-71%
7-person+ nonfamily households	35	0%	5	0%	4	0%	-86%	-20%	-89%

Reno ACS Data	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
Total housing units	79,592	100%	99,329	100%	103,210	100%	25%	4%	30%
Vacant housing units	5,569	7%	10,105	10%	9,441	9%	81%	-7%	70%
Occupied housing units	74,023	93%	89,224	90%	93,769	91%	21%	5%	27%
Renter occupied units	38,741	52%	45,545	51%	50,286	54%	18%	10%	30%
Owner occupied units	35,282	48%	43,679	49%	43,483	46%	24%	0%	23%
Renter occupied: no vehicle available	7,909	20%	7,776	17%	8,352	17%	-2%	7%	6%
Owner occupied: no vehicle available	1,181	3%	1,113	3%	1,231	3%	-6%	11%	4%
Singlefamily detached units	34,798	44%	48,950	49%	52,015	50%	41%	6%	49%
Singlefamily attached units	5,132	6%	6,107	6%	6,136	6%	19%	0%	20%
Duplexes	2,407	3%	2,504	3%	2,421	2%	4%	-3%	1%
Multifamily: 3 or 4 units	5,506	7%	5,827	6%	6,962	7%	6%	19%	26%
Multifamily: 5 to 9 units	8,038	10%	10,062	10%	10,756	10%	25%	7%	34%
Multifamily: 10 to 19 units	5,085	6%	8,838	9%	6,920	7%	74%	-22%	36%
Multifamily: 20+ units	13,939	17%	12,831	13%	13,641	13%	186%	6%	204%
Mobile homes	4,426	6%	4,083	4%	4,210	4%	-8%	3%	-5%
Boat, RV, van, etc.	261	0%	127	0%	149	0%	-51%	17%	-43%
Studios/efficiencies (no bedroom)	7,339	9%	4,358	4%	5,793	6%	-41%	33%	-21%
One-bedroom units	16,885	21%	17,000	17%	17,110	17%	1%	1%	1%
Two-bedroom units	23,442	29%	29,738	30%	29,038	28%	27%	-2%	24%
Three-bedroom units	21,439	27%	31,462	32%	33,794	33%	47%	7%	58%
Four-bedroom units	8,681	11%	13,934	14%	14,483	14%	61%	4%	67%
Five-bedroom+ units	1,806	2%	2,837	3%	2,992	3%	57%	5%	66%
Median household income	\$56,392		\$53,809		\$48,815		-5%	-9%	-13%
Median year built	1977		1983		1985		0%	0%	0%

Reno CHAS Data	2000		2014		2000-2014 % Change
	Total	Percent	Total	Percent	
Total occupied households	74,004	100%	91,135	100%	23%
Total renter households	38,739	52%	48,700	53%	26%
Total owner households	35,265	48%	42,435	47%	20%
Households earning <= 30% AMI	9,000	12%	12,310	14%	37%
Households earning >30% but <= 50% AMI	9,105	12%	12,205	13%	34%
Households earning >50% but <= 80% AMI	14,550	20%	15,185	17%	4%
Households earning >80% AMI	41,349	56%	51,440	56%	24%
Renter households earning <= 30% AMI	7,515	19%	9,905	20%	32%
Renter households earning >30% but <= 50% AMI	6,660	17%	9,355	19%	40%
Renter households earning >50% but <= 80% AMI	9,240	24%	9,855	20%	7%
Renter households earning >80% AMI	15,324	40%	19,590	40%	28%
Owner households earning <= 30% AMI	1,485	4%	2,405	6%	62%
Owner households earning >30% but <= 50% AMI	2,445	7%	2,850	7%	17%
Owner households earning >50% but <= 80% AMI	5,310	15%	5,330	13%	0%
Owner households earning >80% AMI	26,025	74%	31,850	75%	22%
Total low-income renter households	23,415	60%	29,115	60%	24%
Total low-income owner households	9,240	26%	10,585	25%	15%
Total cost-burdened households	21,089	28%	36,010	40%	71%
Cost-burdened renters	11,894	56%	23,870	66%	101%
Cost-burdened owners	9,195	44%	12,140	34%	32%
Cost-burdened households earning <= 30% AMI	5,365	25%	9,895	27%	84%
Cost-burdened households earning >30% but <= 50% AMI	5,310	25%	9,735	27%	83%
Cost-burdened households earning >50% but <= 80% AMI	5,315	25%	8,285	23%	56%
Cost-burdened households earning >80% AMI	5,099	24%	8,095	22%	59%
Total housing insecure households	7,850	11%	16,455	18%	110%
Housing insecure renters	5,225	67%	12,150	25%	133%
Housing insecure owners	2,625	33%	4,305	10%	64%
Housing insecure households earning <= 30% AMI	4,410	56%	8,800	53%	100%
Housing insecure households earning 31-50% AMI	2,275	29%	5,175	31%	127%
Housing insecure households earning 51-80%	1,165	15%	2,480	15%	113%
Households with > 1 but <= 1.5 persons per room	2,965	4%	3,125	3%	5%
Households with > 1.5 persons per room	3,810	5%	1,225	1%	-68%
Households with incomplete plumbing and kitchen facilities	1,830	2%	1,970	2%	8%

Appendix F: Summary Data Tables for Sparks

Sparks ACS Data	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
Total population	66,346	100%	87,301	100%	94,718	100%	32%	8%	43%
Non-Hispanic White alone	52,001	78%	68,212	78%	74,212	78%	31%	9%	43%
Black or African American alone	1,591	2%	2,059	2%	2,669	3%	29%	30%	68%
American Indian/Alaska Native alone	780	1%	1,344	2%	1,442	2%	72%	7%	85%
Asian alone	3,308	5%	5,139	6%	5,456	6%	55%	6%	65%
Native Pacific Islander alone	330	0%	588	1%	333	0%	78%	-43%	1%
Other race alone	6,041	9%	7,045	8%	6,471	7%	17%	-8%	7%
Two or more races	2,295	3%	2,914	3%	4,135	4%	27%	42%	80%
Hispanic or Latino	13,068	20%	50,539	58%	26,187	28%	287%	-48%	100%
Median age	35		36		38		3%	5%	9%
Total - under 18	17,838	27%	22,746	26%	22,716	24%	28%	0%	27%
Total - 18 to 34	15,827	24%	20,121	23%	21,289	22%	27%	6%	35%
Total - 35 to 59	23,526	35%	30,379	35%	31,453	33%	29%	4%	34%
Total - 60+	9,155	14%	14,055	16%	19,260	20%	54%	37%	110%
Total households	24,601		32,942		35,905		34%	9%	46%
Average household size	2.7		2.6		2.6		-1%	0%	-1%
Total family households	16,637	68%	22,112	67%	23,367	65%	33%	6%	40%
2-person family households	6,217	37%	8,904	40%	9,826	42%	43%	10%	58%
3-person family households	4,006	24%	5,146	23%	5,254	22%	28%	2%	31%
4-person family households	3,530	21%	4,423	20%	4,938	21%	25%	12%	40%
5-person family households	1,715	10%	2,457	11%	2,258	10%	43%	-8%	32%
6-person family households	652	4%	642	3%	744	3%	-2%	16%	14%
7-person+ family households	517	3%	540	2%	347	1%	4%	-36%	-33%
Total nonfamily households	7,964	32%	10,830	33%	12,538	35%	36%	16%	57%
1-person nonfamily households	5,990	75%	8,320	77%	10,023	80%	39%	20%	67%
2-person nonfamily households	1,592	20%	2,216	20%	2,122	17%	39%	-4%	33%
3-person nonfamily households	268	3%	219	2%	253	2%	-18%	16%	-6%
4-person nonfamily households	71	1%	8	0%	131	1%	-89%	1538%	85%
5-person nonfamily households	30	0%	54	0%	0	0%	80%	-100%	-100%
6-person nonfamily households	11	0%	0	0%	0	0%	-100%	-	-100%
7-person+ nonfamily households	2	0%	13	0%	9	0%	550%	-31%	350%

Sparks ACS Data	2000		2010		2016		2000-2010	2010-2016	2000-2016
	Total	Percent	Total	Percent	Total	Percent	% Change	% Change	% Change
Total housing units	26,083	100%	36,833	100%	38,476	100%	41%	4%	48%
Vacant housing units	1,433	5%	3,891	11%	2,571	7%	172%	-34%	79%
Occupied housing units	24,650	95%	32,942	89%	35,905	93%	34%	9%	46%
Renter occupied units	9,900	40%	12,735	39%	15,509	43%	29%	22%	57%
Owner occupied units	14,750	60%	20,207	61%	20,396	57%	37%	1%	38%
Renter occupied: no vehicle available	1373	14%	1552	12%	2045	13%	13%	32%	49%
Owner occupied: no vehicle available	439	3%	424	2%	641	3%	-3%	51%	46%
Singlefamily detached units	15,727	60%	24,487	66%	24,885	65%	56%	2%	58%
Singlefamily attached units	1,397	5%	1,839	5%	1,981	5%	32%	8%	42%
Duplexes	575	2%	803	2%	578	2%	40%	-28%	1%
Multifamily: 3 or 4 units	1,816	7%	1,993	5%	1,851	5%	10%	-7%	2%
Multifamily: 5 to 9 units	1,976	8%	3,533	10%	3,975	10%	79%	13%	101%
Multifamily: 10 to 19 units	1,115	4%	1,291	4%	1,616	4%	16%	25%	45%
Multifamily: 20+ units	2,456	9%	2,058	6%	2,653	7%	281%	29%	391%
Mobile homes	895	3%	779	2%	876	2%	-13%	12%	-2%
Boat, RV, van, etc.	126	0%	50	0%	61	0%	-60%	22%	-52%
Studios/efficiencies (no bedroom)	1,440	6%	614	2%	1,372	4%	-57%	123%	-5%
One-bedroom units	3,992	15%	4,210	11%	4,710	12%	5%	12%	18%
Two-bedroom units	6,672	26%	9,194	25%	8,753	23%	38%	-5%	31%
Three-bedroom units	9,439	36%	14,257	39%	14,947	39%	51%	5%	58%
Four-bedroom units	3,856	15%	7,258	20%	7,280	19%	88%	0%	89%
Five-bedroom+ units	684	3%	1,300	4%	1,414	4%	90%	9%	107%
Median household income	\$63,210		\$62,481		\$54,196		-1%	-13%	-14%
Median year built	1978		1987		1989				

Sparks CHAS Data	2000		2014		2000-2014
	Total	Percent	Total	Percent	% Change
Total occupied households	24,650	100%	34,750	100%	41%
Total renter households	9,895	40%	14,550	42%	47%
Total owner households	14,755	60%	20,200	58%	37%
Households earning <= 30% AMI	2,030	8%	3,135	9%	54%
Households earning >30% but <= 50% AMI	2,540	10%	3,865	11%	52%
Households earning >50% but <= 80% AMI	4,850	20%	5,630	16%	16%
Households earning >80% AMI	15,230	62%	22,115	64%	45%
Renter households earning <= 30% AMI	1,420	14%	2,110	15%	49%
Renter households earning >30% but <= 50% AMI	1,540	16%	2,395	16%	56%
Renter households earning >50% but <= 80% AMI	2,590	26%	3,100	21%	20%
Renter households earning >80% AMI	4,345	44%	6,940	48%	60%
Owner households earning <= 30% AMI	610	4%	1,025	5%	68%
Owner households earning >30% but <= 50% AMI	1,000	7%	1,470	7%	47%
Owner households earning >50% but <= 80% AMI	2,260	15%	2,530	13%	12%
Owner households earning >80% AMI	10,885	74%	15,175	75%	39%
Total low-income renter households	5,550	56%	7,605	52%	37%
Total low-income owner households	3,870	26%	5,025	25%	30%
Total cost-burdened households	6,575	27%	13,150	38%	100%
Cost-burdened renters	2,925	44%	6,740	51%	130%
Cost-burdened owners	3,650	56%	6,410	49%	76%
Cost-burdened households earning <= 30% AMI	1,320	20%	2,645	20%	100%
Cost-burdened households earning >30% but <= 50% AMI	1,525	23%	3,135	24%	106%
Cost-burdened households earning >50% but <= 80% AMI	2,030	31%	3,460	26%	70%
Cost-burdened households earning >80% AMI	1,700	26%	3,910	30%	130%
Total housing insecure households	2,105	9%	4,225	12%	101%
Housing insecure renters	1,205	57%	3,120	74%	159%
Housing insecure owners	900	43%	1,105	26%	23%
Housing insecure households earning <= 30% AMI	1,115	53%	1,740	41%	56%
Housing insecure households earning 31-50% AMI	585	28%	1,445	34%	147%
Housing insecure households earning 51-80%	390	19%	1,040	25%	167%
Households with > 1 but <= 1.5 persons per room	960	4%	1,120	3%	17%
Households with > 1.5 persons per room	1,280	5%	364	1%	-72%
Households with incomplete plumbing and kitchen facilities	160	1%	405	1%	153%

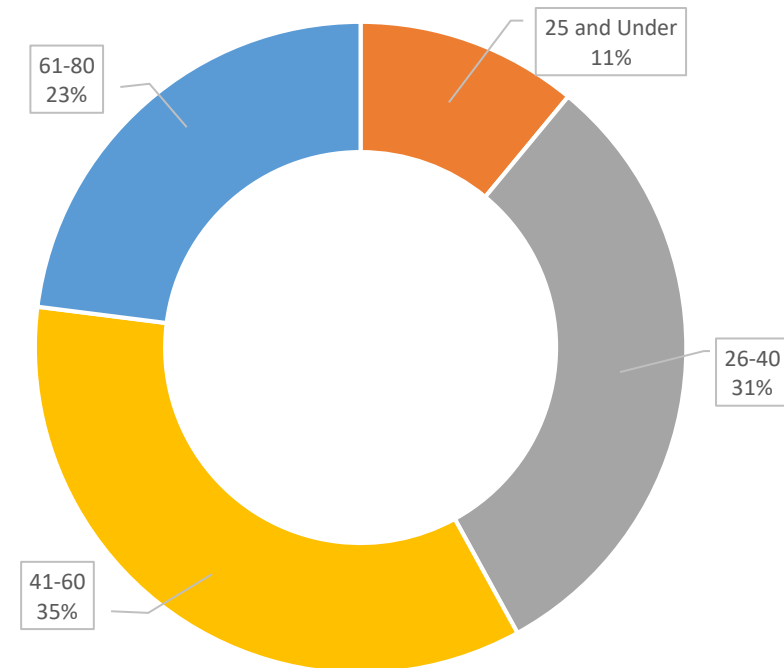
Appendix G: Summary of Responses to the Community Survey

Respondent Characteristics

Thirty-five percent of respondents were aged 41 to 60, followed by 31 percent of respondents who were aged 26 to 40, 23 percent of respondents who were aged 61 to 80, and 11 percent who were 25 and under.^{clviii}

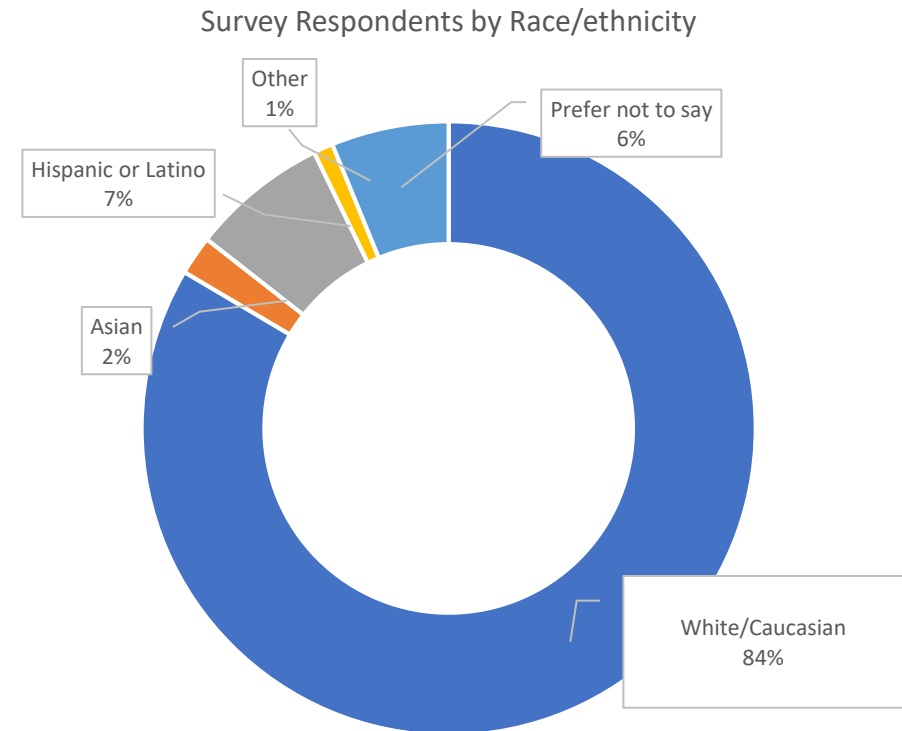
White/Caucasian residents were slightly overrepresented in this survey (making up 84 percent of the survey respondents versus 81 percent of the region's population). Hispanic/Latino residents were under represented (making up 7 percent of the survey respondents versus 24 percent of the region's population), as were Asian residents (making up 2 percent of the survey respondents versus 6 percent of the region's population).^{clix}

Survey Respondents by Age



The survey reached residents of 18 different zip codes in the region: 89431, 89433, 89434, 89436, 89441, 89501, 89502, 89503, 89506, 89508, 89509, 89510, 89511, 89512, 89519, 89521, 89523, and 89706.^{clx}

Sixty-three percent of respondents were homeowners, 31 percent were renters, and 6 percent of respondents had other living arrangements (primarily living with family).^{clxi}

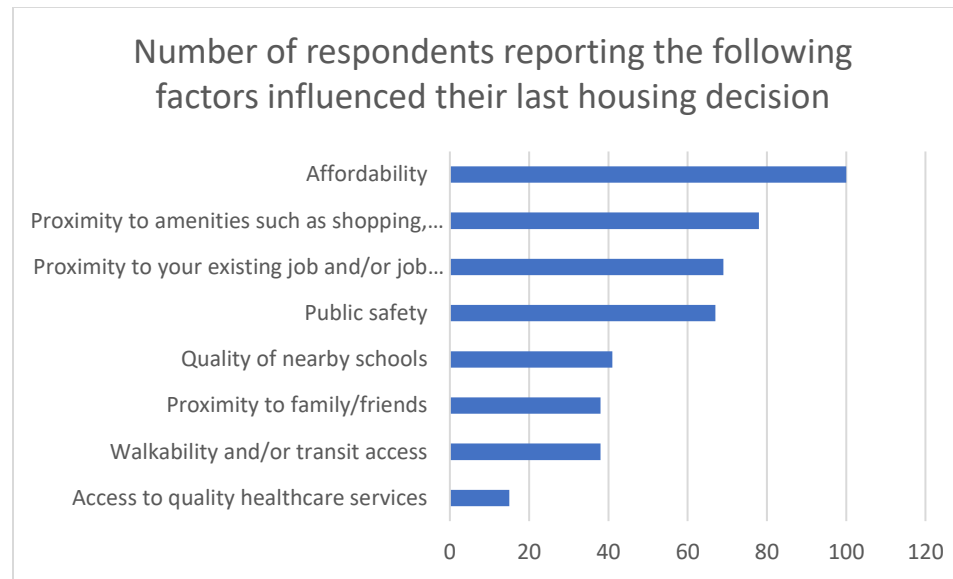


Summary of Responses

Fifty percent of respondents reported being “very satisfied” with their current housing, 28 percent were “somewhat satisfied,” and the other 22 percent experienced some level of dissatisfaction with their current housing (15 percent were “somewhat dissatisfied,” and 7 percent were “very dissatisfied”).

Among those that reported being somewhat or very dissatisfied with their current housing, the number one reason was affordability concerns. This includes rent and home sales prices being too expensive, as well as reports of rising costs and displacement pressures. The second leading reason was the size or type of their current housing—this includes housing that is too small or too large, lack of desired amenities or facilities, and accessibility issues. Other issues included transit access, living far away from services and amenities, safety, limited parking, and homelessness in the neighborhood.

When asked about the locational factors that affected their last decision about where to live, 75 percent of respondents said that affordability was a factor. Proximity to amenities (like shopping, grocery stores, and parks), proximity to existing jobs or job opportunities, and public safety were all factors that affected more than 50 percent of respondents’ most recent decision about where to live. Other influencing factors included quality of nearby schools (checked by 31 percent of respondents), proximity to family/friends (checked by 29 percent of respondents), walkability and/or transit access (29 percent of respondents), and access to quality healthcare services (11 percent of respondents). Other factors mentioned included general neighborhood character and appearance, privacy/space, ability to live with pets, sufficient infrastructure, and accessibility for seniors or persons with disabilities.



Among respondents who shared perspectives on what they considered to be an affordable amount of their income to be spending on housing,^{clxii} 83 percent defined affordability as paying 30 percent of their income or less. Eight percent considered paying up to 40 percent of their income on housing to be affordable and nine percent considered paying between 40 and 50 percent of their income on housing to be affordable. No respondents considered paying more than 50 percent of their income on housing to be affordable. Several respondents noted the importance of factoring in transportation costs when discussing affordability. Many also noted that stagnating wages were a barrier to affordability, under any of these definitions.

Respondents were asked about affordability and housing needs in the region. Ninety-three percent of respondents disagreed when asked if there was enough affordable housing *in the Truckee Meadows region* (including 68 percent “strongly disagreed”);^{clxiii} 76 percent of respondents disagreed when asked if there was enough affordable housing *in their neighborhood* (including 53 percent who “strongly disagreed”);^{clxiv} and 81 percent of respondents agreed the region should be doing more to support its residents’ housing needs (including 61 percent who “strongly agreed”).^{clxv}

Respondents were also asked about the convenience of various resources and amenities to their current housing. The biggest pain-points that emerged were around access to public transit, quality childcare, and quality education.

- Forty-four percent of respondents said they lived in somewhat close or very close proximity to quality healthcare (20 percent said they did not live in close proximity, and 35 percent provided neutral responses).^{clxvi} Several respondents noted additional barriers to accessing that quality healthcare beyond physical distance—primarily adequate transit and cost of the services.
- Thirty-one percent of respondents said they lived in somewhat close or very close proximity to quality childcare (34 percent they did not live in close proximity, and 35 percent provided neutral responses).^{clxvii}
- Forty-one percent of respondents said they lived in somewhat close or very close proximity to quality education (31 percent they did not live in close proximity, and 28 percent provided neutral responses).^{clxviii} Several respondents noted the need for greater investment in the quality of the region’s education system.
- Forty-one percent of respondents said they lived in somewhat close or very close proximity to employment opportunities (22 percent they did not live in close proximity, and 36 percent provided neutral responses).^{clxix} Several issues noted issues with current wages offered by the job opportunities that they live near.
- Fifty-six percent of respondents said they lived in somewhat close or very close proximity to grocery stores (16 percent they did not live in close proximity, and 28 percent provided neutral responses).^{clxx}
- Sixty-four percent of respondents said they lived in somewhat close or very close proximity to parks (12 percent they did not live in close proximity, and 24 percent provided neutral responses).^{clxxi}
- Thirty-six percent of respondents said they lived in somewhat close or very close proximity to public transit (47 percent they did not live in close proximity, and 17 percent provided neutral responses).^{clxxii}

Appendix H: Methods for the Housing Submarkets and Opportunity Analysis

The analysis describes broad trends related to the city's housing market and access to opportunity. This analysis used secondary data from local, regional, school district, and US government datasets as well as proprietary sources. A complete list of data sources is available in Tables A-1 and A-2.

Housing Submarkets Analyses

To understand spatial patterns of common housing market conditions, we classified census tracts into two housing market subtypes. Each of these subtypes was derived using an aspatial cluster analysis referred to as affinity propagation clustering. Our analysts performed this task using the APCluster R package on a collection of 17 unweighted, housing market indicators. Each of these indicators is identified and described in Table A-1. These indicators were vetted with the *Housing our Future* stakeholder working groups.

Outcomes of this analysis showed the region may be classified into two submarkets with common market conditions (see Figure A-1). Submarket 1 split across the region's incorporated cities and unincorporated county areas (see Figure A-2). Its census tracts included mainly single-family homes built after 1979 that had higher median rents and home prices, slightly larger numbers of residential construction permits issued in 2018, lower numbers of affordable units, and lower vacancy rates (see Figure A-3). Submarket 2 included tracts primarily within the city limits. Its tracts tended to have homes built before 1980, lower median rents and home prices, greater housing diversity, and higher shares of renters and those experiencing housing insecurity (see Figure A-4).

Access to Opportunity Analyses

A series of opportunity index indicators enables us to more easily describe the region's landscape of opportunity in the areas of mobility, education, economic security, and health and well-being. We calculated each of these indicators using multiple, underlying variables which reflected community stakeholders' priorities (see Table A-2). Our analysts performed this process according to the methods described below.

To calculate the opportunity index indicators, our analysts collected, cleaned, and aggregated data from multiple sources for every census tract in the Truckee Meadows Region. Next, they calculated the mean and standard deviation for every variable included in the areas of mobility, education, economic security, and health and well-being. They also standardized the variables and made directional adjustments depending on whether the variable might positively or negatively impact the index score. For example, variables like the percentage of adults reporting to have a personal doctor or healthcare provider may positively impact (raise) the index score. Negative variables, like the percentage of people without health insurance, may negatively impact (lower) the index score.

Following this transformation, each opportunity index indicator was computed as an unweighted average of its underlying variables to derive an index score for each of the categories of mobility, education, economic security, and health and well-being. To ensure the data made sense for a general

audience, we rescaled the mobility, education, economic security, and health and well-being scores in the range of 0 to 100 with a score of 50 representing the middle score.

The relative access to opportunity is reported as this series of index indicators, where tracts with a score above 50 suggest better-than-average conditions and tracts with a score below 50 suggest below-average conditions. The relative importance of these indicators varies based on local priorities, and tradeoffs between stronger conditions on one area may be offset by stronger conditions or other strategic considerations in another one. These priorities were assessed via *Housing our Future* community workshops and stakeholder meetings in order to determine recommended geographic targeting parameters for each Strategy Focus Area.

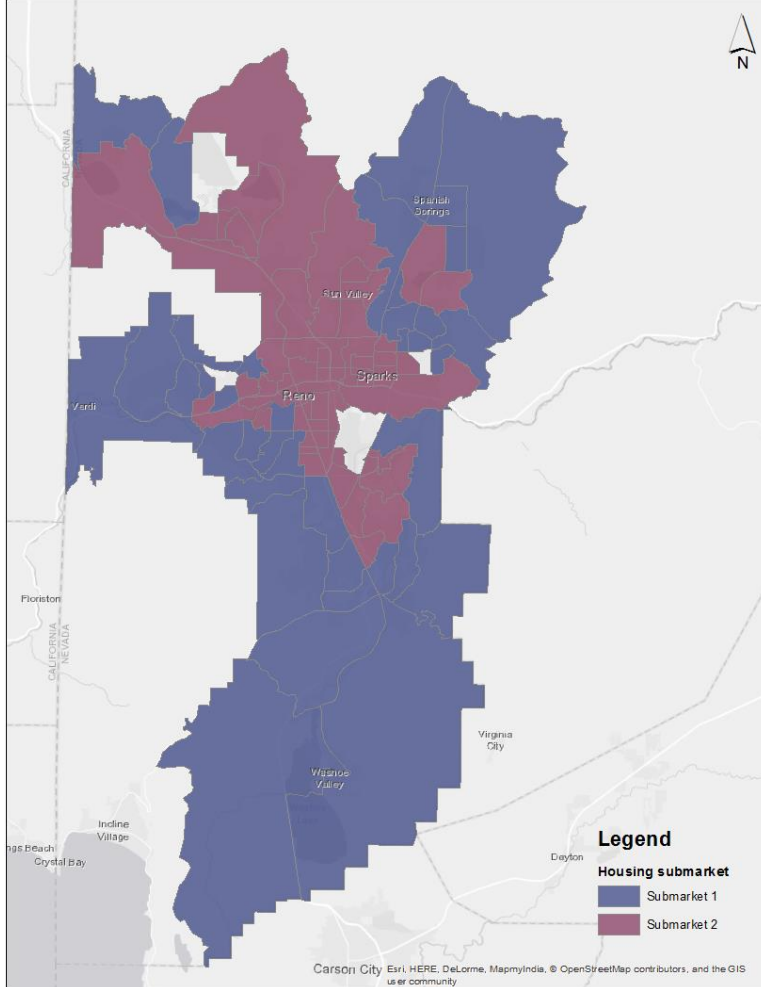
Table A-1. Housing Market Indicators

Indicator	Source
<i>Housing Stock</i>	
Percentage Single Family Units	2012-2016, 5-year American Community Survey
Percentage Other Units (boats, RVs, mobile homes)	2012-2016, 5-year American Community Survey
Mean Residential Built Density	TMRPA land analysis dataset
Percentage Renter Households	2012-2016, 5-year American Community Survey
Percentage of Units Built 1979 and earlier	2012-2016, 5-year American Community Survey
Percentage of Units Built 1980 and later	2012-2016, 5-year American Community Survey
<i>Housing Affordability</i>	
Number of 2-bedroom rental units affordable at 50% AMI	PolicyMap, 2015
Number of owner units of any size affordable at 80% AMI	PolicyMap, 2015
Percentage of cost-burdened renters	2012-2016, 5-year American Community Survey
Percentage of households experiencing housing insecurity	2010-2014, 5-year Comprehensive Housing Affordability Strategy (CHAS)
2017 Median Home Value	Q4 2017, Location Inc.
2017 Median Gross Rent	Q4 2017, Location Inc.
<i>Investment and Market Conditions</i>	
Inflation Adjusted, Estimated Average Annual Change in Median Gross Rent from 2012-2017	Q4 2017, Location Inc.
Percentage of Vacant Units	TMRPA land analysis dataset
Inflation Adjusted, Estimated Average Annual Change in Median Home Sales Price from 2012-2017	Q4 2017, Location Inc.
Average Overall Residential Suitability	2015 TMRPA Housing Study dataset
Number of Residential Construction and Renovation Permits Issued in 2018	TMRPA, 2018

Table A-2. Access to Opportunity Variables

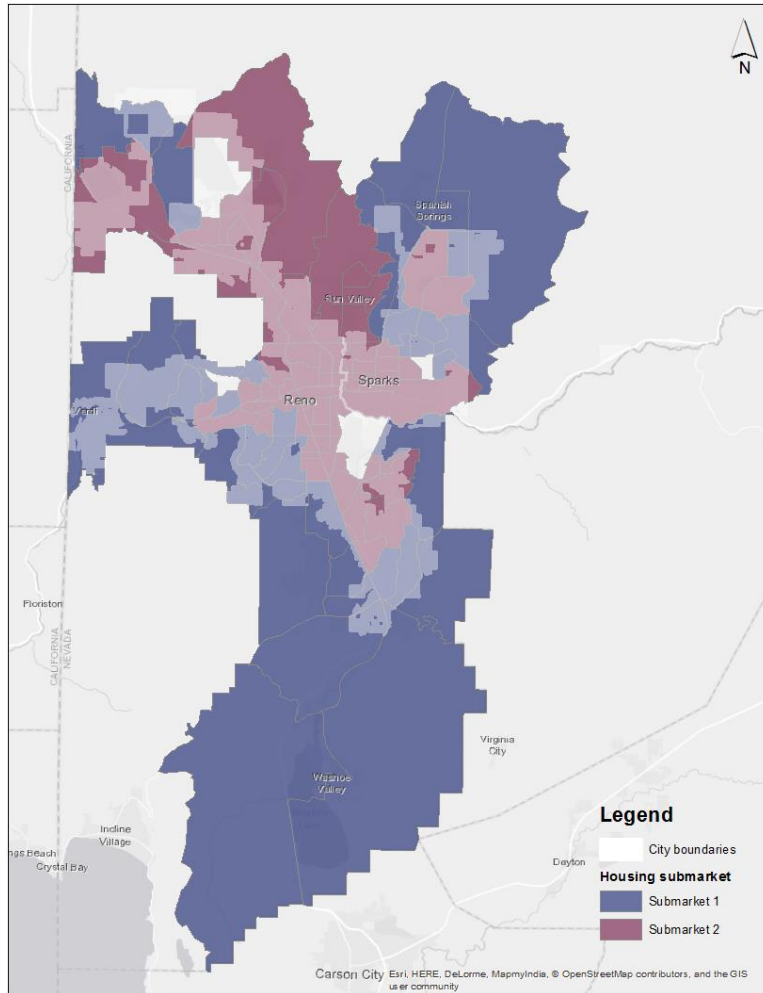
Variable	Source
<i>Mobility</i>	
Transit Score	WalkScore, 2016
Annual Average Transportation Cost for a Regional Typical Household	Center for Neighborhood Technology, 2017
Percentage of Workers Who Commute Using Public Transportation	2012-2016, 5-year American Community Survey
WalkScore	WalkScore, 2016
Percentage of Households for which No Vehicles are Available	2012-2016, 5-year American Community Survey
Number of Jobs Accessible via a 45-minute Automobile Commute	EPA Smart Location Database, 2016
Number of Jobs Accessible via a 45-minute Transit Commute	EPA Smart Location Database, 2016
<i>Education</i>	
Percentage of K-12 Students Experiencing Poverty	2012-2016, 5-year American Community Survey
Percentage of People Ages 25 and Older with a High School Diploma or Higher	2012-2016, 5-year American Community Survey
Estimated Average Graduation Rate	Washoe County School District, 2016-2017
Estimated Average Expenditures per Pupil for Elementary, Middle, and High Schools	Washoe County School District, 2016-2017
Estimated Mean Ratio of Pupils per Teacher (Elementary School)	Washoe County School District, 2016-2017
Estimated Mean Pupils per Teacher (Middle School)	Washoe County School District, 2016-2017
<i>Economic Security</i>	
Median Household Income	2012-2016, 5-year American Community Survey
Percentage of People Experiencing Poverty	2012-2016, 5-year American Community Survey
HUD Labor Market Engagement Index Score	HUD Affirmatively Furthering Fair Housing (AFFH), 2015
<i>Health and Well-Being</i>	
Percentage of People Without Health Insurance	2012-2016, 5-year American Community Survey
Low Access to Grocery Census Tract	USDA, Food and Nutrition Services, 2015
Percentage of Adults Reporting to have a Personal Doctor or Health Care Provider	CDC Behavioral Risk Factor Surveillance System, 2013
Percentage of Adults Reporting to have Fair or Poor Health Status in the Last 30 Days	CDC Behavioral Risk Factor Surveillance System, 2013
Traffic Exposure Score	EPA Environmental Justice Screening and Mapping Tool (EJSCREEN), 2016

Figure A-1. Regional Housing Submarkets



Two regional housing submarkets were identified through this analysis. Submarkets are made up of Census Tracts that share common market conditions.

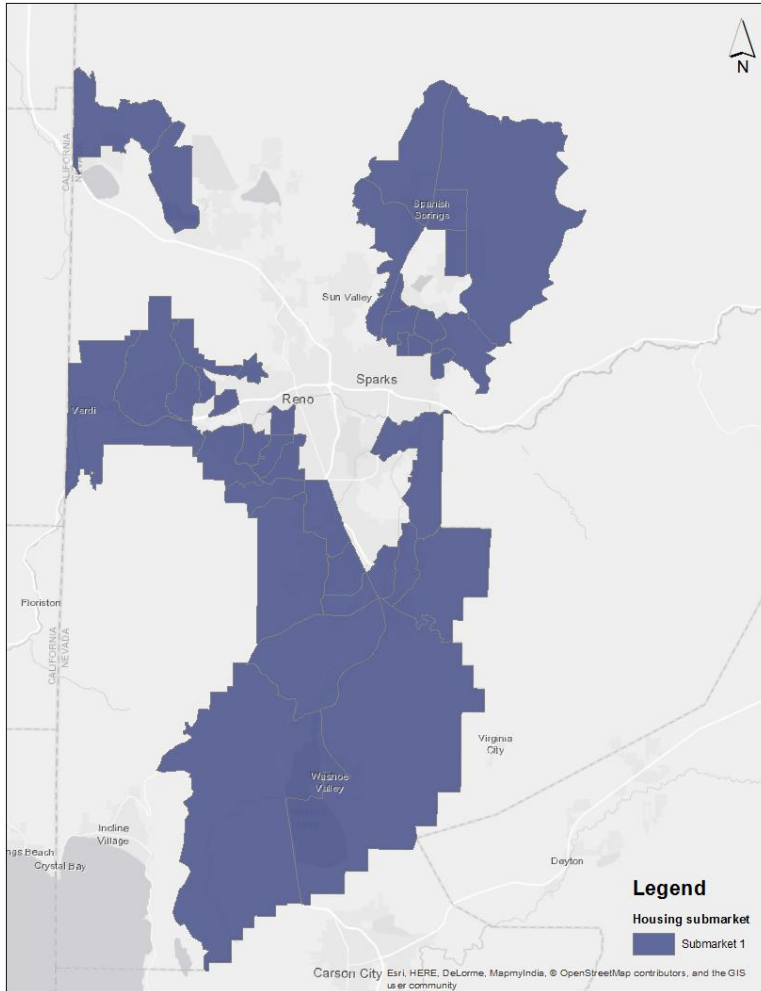
Figure A-2. Regional submarkets & city boundaries



Submarkets are not confined to jurisdictional boundaries. Each submarket contains Census Tracts across Reno, Sparks, and unincorporated Washoe County*. Submarket 1 is split across the incorporated cities and unincorporated county areas (55% of the land in this submarket is in unincorporated areas, 29% of the land is in Reno, and 16% is in Sparks). Submarket 2 is predominantly tracts within city limits (66% of the land is within Reno and 19% is within Sparks), but 15% falls in unincorporated Washoe.

**Unincorporated Washoe County is bounded to the Census Tracts that fall within the TMSA.*

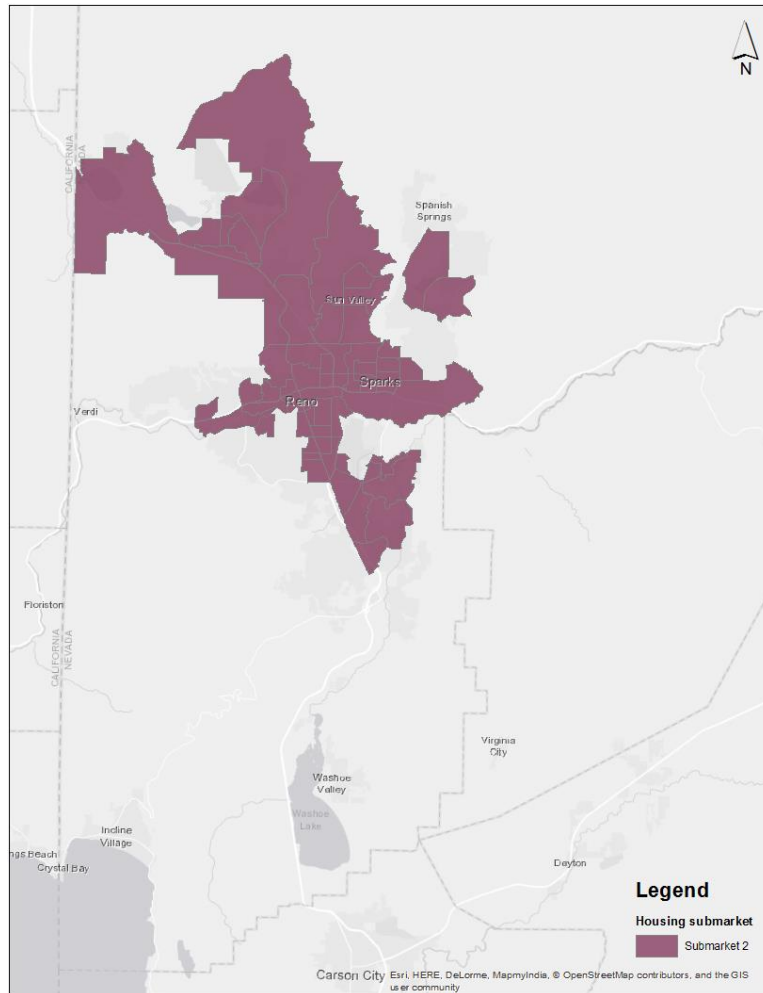
Figure A-3. Submarket 1



Submarket 1 is characterized by a newer housing supply that is almost entirely single-family units, higher housing prices, and slightly tighter market conditions (slightly more permits issued and a lower vacancy rate).

- Mainly single-family homes (97%)
- Newer homes (87% of homes built in 1980 or later)
- Higher median rent and home price (\$2,064 and \$425,945)
- Lower numbers of affordable owner and renter units
- Slightly more residential construction permits issued in 2018
- Lower vacancy rate (3.5%)

Values reflect the median for all tracts in the submarket.

Figure A-4. Submarket 2

Submarket 2 offers more varied housing types (than the regional median, but the region as a whole still does not have a great diversity of housing types) and more affordable options, but still has higher rates of housing insecurity and a slightly higher share of cost-burdened households, reflecting unmet demand for lower price points. This unmet demand is driven by a much higher share of low-income households in submarket 2 (80% of the region's low-income households live in submarket 2).

- Higher share of renters (57%)
- More housing diversity (single-family units make up only half of the housing stock)
- Older homes (54% built before 1980)
- Lower median rent and home price (\$1,214 and \$238,614)
- Higher rates of housing insecurity (19% of all households are low-income and paying more than half their income on housing costs)

Values reflect the median for all tracts in the submarket.

Appendix I. Implementation Timeline Assumptions

This appendix outlines the key assumptions used to derive timing estimates for implementation of the recommended actions within *Housing our Future*. These estimates are provided for illustrative purposes and are subject to high levels of variance, depending on choices made during implementation. Key dependencies that will influence when implementation can begin are noted for each action. Additional suggestions are made in the implementation timeline (on page 202 of *Housing our Future*) for when the region may be primed to launch these actions, which accounts for the need to build capacity for implementation and sequence implementation over time.

Action	Assumptions	Dependencies	Estimated time to complete
0.1) Identify a lead entity for responsible for implementing the RSHA.	<ul style="list-style-type: none"> This will build off the work that the ELT has already engaged in to identify a lead entity. This will include finalizing the scope for that entity. 	-	1.5 months
0.2) Align the organizational structure of the lead entity around strategy implementation & build staff capacity to execute.	<ul style="list-style-type: none"> This will include making any changes to (or creating from scratch) the entity's Board of Directors and other oversight; conducting a capacity assessment; developing a staffing/capacity building plan; fundraising for additional resources; and implementing the capacity building plan. 	Task 0.1	18 months
0.3) Maintain a centralized regional inventory of residential land and assets.	<ul style="list-style-type: none"> Time to create and launch this inventory will be similar to the time it took Washington State's Recreation and Conservation Office to launch their statewide inventory (including data collection, building the database, and implementing on-line public access).¹ 	-	12 months + ongoing maintenance
0.4) Submit applications for Section 108 Loan Guarantee Funds for Reno and Sparks (and amend HUD Plans accordingly).	<ul style="list-style-type: none"> Reno and Sparks will designate the same administrator for their Section 108 resources. A consultant will be hired to prepare the applications by the selected Section 108 administrator. The application will be incorporated into existing Con Plan/Action Plan processes. 	Public offering timeline (each June)	6 months

¹ More information about the Washington State inventory and the process used to develop it is available at: http://proceedings.esri.com/library/userconf/aec15/papers/aec_17.pdf

Action	Assumptions	Dependencies	Estimated time to complete
	<ul style="list-style-type: none"> The application will be submitted ahead of the public offering in Summer 2020. 		
0.5) Adopt a centralized public land disposition process that prioritizes affordable housing and offers land for free or at a deep discount.	<ul style="list-style-type: none"> Criteria will be developed by leveraging insights gained from creating the mappable inventory of land assets in Task 0.3 (~2 months for criteria development). Each jurisdiction will develop their own evaluation processes around those criteria (~2 months for process development). 3 months for identifying parcels to dispose of for affordable housing and for RFP/RFQ development 4 months for disposal (either via RFP/RFQ process or direct disposal to regional housing entity) 	Task 0.3	11 months (implemented annually after)
0.6) Strategically acquire privately owned, vacant tax delinquent properties for redevelopment as housing.	<ul style="list-style-type: none"> The local governments and regional entities will use criteria established in Task 0.5 to identify priority parcels to acquire to support affordable housing by incorporating them into the public land disposition process. 2-3 months for review of tax delinquent property inventory & identification of priority parcels. 2-3 months to acquire land by paying back-taxes on the property to the Washoe County Treasurer. 	Task 0.3; Task 0.5 – criteria development; Schedule for auctioning this land (public auction is held each April)	6 months (implemented annually on a shorter timeframe – 2 to 3 months after list is released each subsequent year)
0.7) Launch an ongoing regional housing education and outreach campaign.	<ul style="list-style-type: none"> Lead regional housing entity will identify a community partner (or group of partners) to lead this effort (~2 months for this). After identifying that partner, they will develop an organizing/marketing plan (~2 months). Resources will need to be gathered/fundraised to support implementation of that plan (~6 months) 	- / Task 0.1	10 months to launch + ongoing implementation
0.8) Advocate for changes to State law that will support regional housing efforts.	<ul style="list-style-type: none"> The lead regional housing entity will lead this effort. 	Develop ahead of next legislative	6 months + ongoing implementation

Action	Assumptions	Dependencies	Estimated time to complete
	<ul style="list-style-type: none"> • 4 months for development of advocacy agenda, including gathering partner feedback. • 2 months for kicking off initial advocacy efforts and developing rough calendar for future advocacy events. 	session (e.g. Feb 2021)	
0.9) Create a network of faith-based partners and provide capacity building support to provide various housing services throughout the region.	<ul style="list-style-type: none"> • Launching this network will take a similar amount of time as it took Alameda County, CA to launch a similar network.² 	-	20 months + ongoing implementation
0.10) Amend the existing tax incentive negotiation process and criteria to achieve more impactful community benefits in support of housing goals.	<ul style="list-style-type: none"> • Review existing requirements/incentive packages and national best practices – 2 months • Summarize recommendations for improvement – 2 months • Gather feedback – 2 months • Advocate/implement reforms – 6 months (may extend depending on any legislative changes needed and the timing of the next legislative session) 	-	12 months
1.1) Create a Regional Housing Trust Fund to support development of rental housing that is affordable to low-income households.	<ul style="list-style-type: none"> • Washoe County will establish the mechanism for the Housing Trust Fund by the end of March (per Kate Thomas) (3 months). • Dedicating funding to the trust fund will be handled as a separate conversation (another 12-15 months). 	-	15 - 18 months
1.2) Amend criteria for awarding HOME dollars to require a minimum number of affordable rental units, based on property size.	<ul style="list-style-type: none"> • WCHC will update these criteria as part of its annual update of funding priorities. • 2 months to evaluate historic HOME project data. • 3 months to develop proposal gather community feedback before proposing to the TRC. 	-	7 months

² Information about Alameda County's general timeline and activities pursued as part of their process are available at: https://www.acgov.org/cda/hcd/documents/CapacityBuildingRFP_FINAL.pdf

Action	Assumptions	Dependencies	Estimated time to complete
	<ul style="list-style-type: none"> An additional 2 months for incorporating TRC feedback and finalizing criteria. 		
1.3) Expand the development capacity of RHA to better serve the region.	<ul style="list-style-type: none"> This will build off Praxis' assessment of the agency's existing portfolio feasibility for RAD. 2 months for assessment of new development opportunities & potential resources/partnerships-related gaps. 1 month for prioritizing among opportunities. 3 months for forming initial partnerships to fill those capacity gaps. 18 months if decision made to spinoff non-profit development arm. 	(Task 0.2)	24 months / ongoing
1.4) Update existing impact and development fee structures to support development of affordable housing.	<ul style="list-style-type: none"> Financial analysis of development fees will take up to 2 years, based on RFPs for similar services in other communities. That two-year period will include getting feedback. An additional 6 months are estimated for the legislative changes needed to make the updates to the fee structures based off that analysis. 	(Task 0.3 - after TMRPA finishes lands inventory)	30 months
1.5) Identify zones throughout the region that can support inclusionary housing requirements and establish market-sensitive incentive packages to offer as cost-offsets in those zones.	<ul style="list-style-type: none"> Can leverage analysis from Task 1.4. Timeline for development of core policy parameters and incentive packages will take up to 18 months, based on RFPs for similar services in other communities.³ That timeline includes basic feedback gathering from impacted stakeholders. An additional 6 months will be necessary to support interjurisdictional coordination and passage of the final policies. 	Task 1.4	24 months

³ An example of the types of activities the region would take to develop these parameters may be found in this RFP from the City of Minneapolis: <http://www.minneapolismn.gov/www/groups/public/@cped/documents/webcontent/wcmssp-216950.pdf>

Action	Assumptions	Dependencies	Estimated time to complete
2.1) Update development codes across the region to support a greater diversity of housing types throughout Truckee Meadows.	<ul style="list-style-type: none"> • Analysis completed through the Regional Plan Update will support this action. • 2-3 months for identifying priority areas for varied housing types and sizes. • 6 months for identifying changes necessary to existing zoning to support those varied types and sizes in those areas (including gathering feedback from impacted stakeholders). • 6 months for updating codes at each of the jurisdictions. 	Finalization of Regional Plan Update	15 months
2.5) Evaluate barriers to different building types in the permitting and review processes at each jurisdiction and update accordingly.	<ul style="list-style-type: none"> • 4 months for agencies/departments to summarize lessons learned. • 2 months to review best practices and convene on opportunities to improve. • 4 months to summarize options and gather feedback from impacted stakeholders. • 8 months/ongoing implementation. 	Task 2.1 (building off feedback gathered) & Task 2.2 (using pilot program to support this evaluation)	10 months for evaluation / 8 months for implementation (ongoing review/updates may be needed)
2.2) Develop a pilot program that supports development of diverse, lower cost housing products across the region, leveraging innovative design.	<ul style="list-style-type: none"> • 6 months to develop framework for the program (including gathering feedback & identifying supportive resources/partners). • 4 months for finalizing program details after program administrator is identified. • 2 months for release of RFP for projects. • 18 months for initial round of projects. 	Task 2.1 (building off feedback gathered)	12 months to start-up program / 18 months for initial round of projects (depending on the program's success, may be repeated on a shorter timeline annually)
2.3) Leverage Section 108 Loan Guarantee Program funds to support preservation and development of mixed-use and mixed-income developments in priority areas throughout the region.	<ul style="list-style-type: none"> • There will be about 6 months between application submission to identify pipeline of eligible projects & determine process for awarding the funds. • After receiving authorization from HUD, program admin will assess feasibility of pipeline and execute loan agreements – 4 months 	Task 0.4	12 months + ongoing monitoring

Action	Assumptions	Dependencies	Estimated time to complete
	<ul style="list-style-type: none"> • <i>If an RFP process is needed, an additional 6 months may be necessary.</i> • <i>2 months to execute program/project agreements.</i> • <i>Compliance monitoring will be ongoing.</i> 		
2.4) Support infill development by amending existing processes and resources.	<ul style="list-style-type: none"> • <i>2-3 months to assess opportunities for process improvements.</i> • <i>3-4 months to gather feedback from staff and representatives of the development community.</i> • <i>1 month to prioritize among process improvement opportunities, based off that feedback.</i> • <i>12 months for implementation.</i> 	Action 1.4, Action 2.5 & Action 2.2	8 months to identify changes + 12 months to launch those changes
3.1) Re-establish a regional down payment assistance program to complement State program and scale assistance levels to submarket conditions.	<ul style="list-style-type: none"> • <i>2 months to identify and confirm potential funding sources.</i> • <i>1 month to review previous program and draft updated guidelines and performance metrics.</i> • <i>1 month to gather feedback and make updates to those guidelines.</i> • <i>2 months to get WCHC TRC authorization.</i> • <i>Ongoing implementation including: marketing, expanding partnerships to develop pipeline of potential program participants, and monitoring.</i> 	-	6 months + ongoing implementation & monitoring
3.2) Engage interested employers and financial institutions in supporting an employer-assisted homeownership program.	<ul style="list-style-type: none"> • <i>2 months to draft materials.</i> • <i>3 months to conduct one-on-one outreach to gauge interest and refine materials accordingly.</i> • <i>3 months for planning the roundtable (some planning can happen concurrently with the outreach and drafting tasks above in addition to this 3-month period).</i> • <i>1 month for follow up.</i> • <i>12 months for implementing initiatives identified as part of this roundtable.</i> 	-	9 months + 12 months for standing up new initiatives

Action	Assumptions	Dependencies	Estimated time to complete
3.3) Leverage community land trust model to preserve affordable homeownership opportunities throughout the region.	<ul style="list-style-type: none"> • 1 month to evaluate successes & lessons learned from Sage Street. • 3 months to draft land trust business plan. • 3 months to gather feedback and refine the business plan (including gathering board approvals) • 2 months to identify priority parcels to target for future land trust activities. • 6 months to acquire the prioritized properties. • This assumes existing staffing is sufficient at least for these initial activities (may be expanded over time, during implementation). 	Action 0.3	15 months + ongoing implementation
3.4) Create a one-stop-shop to connect residents throughout the region with credit counseling and financial literacy resources.	<ul style="list-style-type: none"> • 2 months to inventory existing resources and develop criteria for selection of central intake organization. • 2 months to convene program administrators & select best central intake point, based on criteria. • 6 months for that organization to develop referral processes & market themselves as the central intake organization. 	-	10 months
3.5) Establish a regional program to support homeowners interested in renting out ADUs as a supplemental source of income.	<ul style="list-style-type: none"> • 4 months to build database of tools and experts. • 8 months to create design guidelines and gather feedback. • 6 months to market this information and identify additional funding that can support technical assistance grants. • Ongoing review of zoning (where does it make sense to allow ADUs by-right?) 	Action 0.7 (Action 5.4)	18 months + ongoing review
4.1) Establish a regional Property Assessed Clean Energy (PACE) program to support financing of housing preservation efforts.	<ul style="list-style-type: none"> • 2 months to identify financial institution partner to serve as program admin and to pass enabling legislation in Reno. • 6 months to develop program guidelines and financing terms. 	PACE working group timeline	12 months + ongoing implementation

Action	Assumptions	Dependencies	Estimated time to complete
	<ul style="list-style-type: none"> 6 months to develop complementary programs in Sparks and Washoe County. Ongoing: market availability of the program, administer financing, evaluate progress/outcomes 		
4.2) Establish a regional preservation early warning system.	<ul style="list-style-type: none"> 6 months to establish process 24 months (concurrent with process development) to establish preservation database (assuming similar content and infrastructure to Shimberg Center) 	-	6 months for process + an additional 18 months for technical infrastructure database + ongoing maintenance
4.3) Leverage future Redevelopment Area designations to support affordable housing preservation efforts throughout the region.	<ul style="list-style-type: none"> Identify criteria – 2 months Evaluate potential areas – 2 months Evaluate economic feasibility – 4 months Develop Redevelopment Plan(s) – 2 months 	-	10 months
4.4) Develop a comprehensive regional homeowner rehabilitation program (with a centralized intake and referral process).	<ul style="list-style-type: none"> 3 months to identify central intake organization/coordinator role. This assumes organization's existing staffing will be sufficient to serve in this coordinator role. Ongoing: convene the network of partners/agencies administering rehabilitation programming on a regular basis to discuss common challenges, bring in training or technical expertise, and identify opportunities for expanded collaboration. 	-	3 months + ongoing implementation
4.5) Target problem properties for code enforcement and offer them remediation assistance in exchange for continued affordability.	<ul style="list-style-type: none"> 2 months to assemble code enforcement data. 4 months to map data and identify repeat code violations/concentrations of violations in specific neighborhoods (including quality control checking & verification with various staff as needed) 2 months to update criteria for awarding remediation assistance funds. 	-	8 months + ongoing evaluation

Action	Assumptions	Dependencies	Estimated time to complete
5.1) Establish preservation incentive overlay zones throughout the region.	<ul style="list-style-type: none"> • 3 months to identify priority criteria for preservation incentives. • 6 months to approve designated zones/districts that meet those criteria and establish incentive packages that will be offered there (including gathering feedback from impacted stakeholders) 	Action 4.2 (Action 1.5)	9 months + ongoing evaluation
5.2) Develop and apply a consistent right of first refusal policy to publicly funded projects across the region, prioritizing housing in areas with strong access to opportunity.	<ul style="list-style-type: none"> • 2 months to draft criteria for property eligibility. • 2 months to draft policy parameters. • 2 months to vet parameters. • 2 months to revise and submit for approval. • 6 months to pass local legislation in conformance with regional policy parameters. 	Action 4.2	14 months + ongoing evaluation
5.3) Develop a tenants' bill of rights.	<ul style="list-style-type: none"> • 1 month to draft content. • 2 months to workshop content with impacted stakeholders. • 6 months to establish local legislation requiring disclosure of the document upon lease application. • Ongoing: incorporate this document into education and outreach efforts. 	-	10 months
5.4) Expand resources and incentives for landlords of both market-rate and subsidized affordable properties.	<ul style="list-style-type: none"> • 4 months to establish landlord liaison at regional housing entity. • 3 months to expand existing incentives for good landlords. • 6 months (concurrent with above tasks) for rent study. • Ongoing: market availability of this liaison, evaluate opportunities to improve incentives and resources 	-	7 months
5.5) Develop suite of regional tenant-based rental assistance programs targeting low-income households at or	<ul style="list-style-type: none"> • 4 months to draft program guidelines. • 4 months to workshop the draft guidelines. • 2 months to incorporate feedback and develop schedule for program roll-out. 	-	10 months

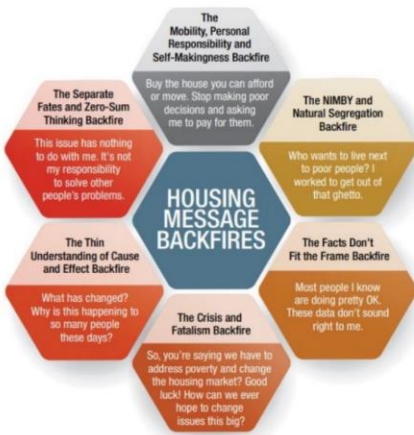
Action	Assumptions	Dependencies	Estimated time to complete
below 50% AMI and align with workforce training opportunities.	<ul style="list-style-type: none"><li data-bbox="709 272 1129 302">• <i>Ongoing: implement programs.</i>		

Appendix J. Affordable Housing Messaging Tips



Housing Messaging Recommendations

Adapted from "You Don't Have to Live Here": Why Housing Messages Are Backfiring and 10 Things We Can Do About It by Tiffany Manuel and Nat Kendall-Taylor from Enterprise Community Partners and the Frameworks Institute. Available at: <https://www.enterprisecommunity.org/download?fid=7073&nid=4409>



Data about the importance of housing is piling up, while messages to the public are losing traction and actually feeding opposition. Without alternative frames through which to view all this new information, people resist abandoning their pre-existing beliefs. This is called the **backfire effect**.

"The backfire effect occurs when, in the face of contradictory evidence, established beliefs do not change but actually get stronger."

Part of the explanation for this backfire effect is "confirmation bias"—the tendency to accept arguments that confirm our views. But message backfires are also related to the way our brains are wired to process information.

Research has shown that "people will resist abandoning a false belief unless they have a compelling alternative explanation" or frame from which to think about new information (Ignatius, 2016). With piles of data but no alternative frame to hang them on, housing advocates may be seeing renewed interest from local legislators but are facing an increasingly unsympathetic public.

they have a compelling alternative explanation" or frame from which to think about new information (Ignatius, 2016). With piles of data but no alternative frame to hang them on, housing advocates may be seeing renewed interest from local legislators but are facing an increasingly unsympathetic public.

What does the research tell us about how to avoid backfires?

- **Tell stories that balance the people, places, and systems perspectives.** While it's good to put a "human face" on the issue, personal stories that focus narrowly on one individual or family experiencing housing challenges trigger responses framed in 'individualism' (i.e. this is not a public policy/programmatic issue, but a fault of that individual family). Focus on stories that position people, places, and systems as active characters; adding the place-based context can help position housing challenges and their effects alongside where those challenges are occurring and where interventions might be usefully employed or targeted.
- **Tell a "Story of Us" rather than a "Story of Them."** When groups oppose affordable housing, they tend to do so on the basis of what they perceive they will lose – which triggers loss aversion. Instead, articulate what we all lose if affordable housing doesn't exist in our neighborhoods.

Ignatius, D. (2016). "Why facts don't matter to Trump's supporters." Washington Post (August 4). https://www.washingtonpost.com/opinions/why-facts-dont-matter-to-trumps-supporters/2016/08/04/924ee4a-5a78-11e6-831d-0324760ca856_story.html?utm_term=.6a1382df99b8

- **Bring the connection between housing and other issues into sharper focus.** When communicating about housing, be sure to make the case that housing affects all of us and also that housing intersects with almost every other social issue and outcome, from education and health to employment and public safety. Connecting housing to other issues broadens the audience and allows housing advocates to align with advocates for education, health, labor and other issues and expand and unite the movement.
- **Help people connect the causes and effects of housing insecurity.** Failing to explain the causes and effects of housing insecurity—a key "plot" element in the story about housing— allows the public to "fill in the blanks" about underlying causes with familiar, but unproductive, explanations. FrameWorks' research shows that providing a short, clear explanation of the cause and effect of housing insecurity increases support for policies and programs aimed at housing affordability. While current housing messages expend a great deal of effort in establishing the problem, these messages would be more powerful with stronger explanations of why this is happening or how the problem would be affected by alternative policies.
- **Make it clear that where you live affects you.** FrameWorks researchers also found that framing housing using a place-based frame was able to broaden the public conversation about housing. Perhaps most important, this frame made people less apt to blame poor outcomes (like poor health and poor housing conditions) on individuals and more likely to see how community-level factors shape health—increasing the visibility of systems and policy solutions.
- **Use robust examples that show how housing solutions have worked.** FrameWorks' research shows that the challenge is not to convince the public that the system is broken, but rather to show people that it can and must be fixed and how this can be done. Without explanation or explanatory examples, pointing to policies, solutions and needed programs will be met with a general sense of pessimism about the prospects for meaningful change on housing and community development issues. This is a particularly important recommendation because of the way in which the public casts rising costs as an inevitable reality of the housing marketplace and adopts highly pessimistic attitudes about the possibility of improvement (especially where government is framed as a primary change agent).

Messaging tool spotlight: "Social Math"

Social math is a way to explain complex data and large numbers by creating visuals of comparable numbers. Using social math has been shown to support solution-oriented thinking. Examples of this are shown to the right.



Endnotes

¹ 2010-2014 Comprehensive Housing Affordability Strategy (CHAS) data from the U.S. Department of Housing and Urban Development (HUD).

² 2010-2014 CHAS data.

³ 2016 Truckee Meadows Housing Study and Nevada Housing Division Low Income Housing Database.

⁴ EDAWN estimates total employment at TRIC is nearly 10,000 as of Q1 2018. That number is expected to double within the next five years.

⁵ Dougherty, Conor. March 20, 2018. California Housing Problems are Spilling Across Its Borders. New York Times. Available at:

<https://www.nytimes.com/2018/03/20/business/economy/reno-growth.html?hp&action=click&pgtype=Homepage&clickSource=story-heading&module=second-column-region®ion=top-news&WT.nav=top-news>

⁶ 2017 HUD Point-in-Time Homeless Persons Count (PIT).

⁷ ACTIONN 2018 Motel Count.

⁸ Brisson, Amy and Lindsay Duerr. (2014). Impact of Affordable Housing on Families and Communities: A Review of the Evidence Base. Enterprise Community Partners. Available at: <https://www.enterprisecommunity.org/resources/impact-affordable-housing-families-and-communities-review-evidence-base-13210>

⁹ For more information about the State's current housing programs and resources, visit the Nevada Housing Division's website: <https://housing.nv.gov/>

¹⁰ This interim committee was established by Senate Concurrent Resolution No. 1, 2017. Available at:

https://www.leg.state.nv.us/Session/79th2017/Bills/SCR/SCR1_EN.pdf

¹¹ A full list of recommendations considered by the interim committee during their May 31, 2018 meeting is available at:

<https://www.leg.state.nv.us/App/InterimCommittee/REL/Document/12348>

¹² For more details on the contents of the regional plan, see Nevada Revised Statutes Chapter 278.0274: <https://www.leg.state.nv.us/NRS/NRS-278.html#NRS278Sec0274>

¹³ More information and resources related to the Community Health assessment and planning process may be found through the Washoe County Health District: <https://www.washoecounty.us/health/>

¹⁴ More information on ACTIONN's housing-related work is available at: <https://actionn.org/economic-justice/>

¹⁵ Askin, Chris. April 20, 2018. Community Housing Land Trust Established. Community Foundation of Western Nevada. Available at:

<https://nevadafund.org/community-housing-land-trust-established/>

¹⁶ Higdon, Mike. April 25, 2018. Council approves community land trust to create affordable housing complex in Reno. Reno Gazette Journal. Available at:

<https://www.rgj.com/story/news/2018/04/25/reno-council-approves-community-land-trust-create-affordable-housing-complex-reno/548224002/>

¹⁷ City of Reno Downtown Action Plan (April 2017). Available at: <https://www.reno.gov/home/showdocument?id=70983>

¹⁸ Krater, Ken. Presentation to Reno City Manager's Office on February 8, 2017. Available at:

http://renocitynv.iqm2.com/Citizens/Detail_LegiFile.aspx?Frame=&MeetingID=1620&MediaPosition=3459.950&ID=7688&CssClass=

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- ¹⁹ Roedel, Kaleb. April 27, 2018. NNBW Titans of Commerce Roundtable brings Northern Nevada industry leaders together to spark innovation. Northern Nevada Business View. Available at: <https://www.nnbusinessview.com/news/nnbw-titans-of-commerce-roundtable-brings-northern-nevada-industry-leaders-together-to-spark-innovation/#>
- ²⁰ Draft 2018-2038 TMRPA Consensus Forecast for Washoe County.
- ²¹ Projected number of new units accounts for persons living in group quarters, average household size, and residential vacancy. Method derived from the 2016 Truckee Meadows Housing Study. Additional details may be found in Appendix B.
- ²² 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.
- ²³ 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.
- ²⁴ 2016 Truckee Meadows Housing Study. Projections show that residents over 60 years old will increase from 20 percent to 24 percent of the region's population between 2014 and 2035 (an increase of 44,600 seniors).
- ²⁵ 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.
- ²⁶ 2016 Truckee Meadows Housing Study.
- ²⁷ Desilver, Drew and Kristen Bialik. (2017). Blacks and Hispanics face extra challenges in getting home loans. Pew Research Center. Available at: <http://www.pewresearch.org/fact-tank/2017/01/10/blacks-and-hispanics-face-extra-challenges-in-getting-home-loans/>
- ²⁸ Joint Center for Housing Studies of Harvard University. (2017). The State of the Nation's Housing. Available at: http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/harvard_jchs_state_of_the_nations_housing_2017.pdf
- ²⁹ 2000 Census and 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.
- ³⁰ 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.
- ³¹ Johnson Perkins Griffin's Reno-Sparks Apartment Survey for the 1st Quarter of 2018 is available here: <http://jpgnv.com/wp-content/uploads/2018/04/Q1-ApartmentSurvey2018.pdf>
- ³² Location Inc. housing market data for Q4 2017.
- ³³ Location Inc. housing market data for Q4 2017.
- ³⁴ JPG Apartment Survey for Q1 2018.
- ³⁵ 2012-2016 American Community Survey 5-Year Estimates.
- ³⁶ Truckee Meadows Regional Planning Agency. (2016). Truckee Meadows Housing Study. Available at: <http://tmrpa.org/truckee-meadows-housing-study/>
- ³⁷ 2012-2016 American Community Survey 5-Year Estimates.
- ³⁸ One- and two-person households constituted 60 percent of all Truckee Meadows households in 2000 and grew to 64 percent of all households by 2016. Data from the 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.
- ³⁹ 2010-2014 CHAS data.
- ⁴⁰ 2010-2014 CHAS data.

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- ⁴¹ The housing problems measured are cost-burden, overcrowding, incomplete plumbing, and incomplete kitchen facilities.
- ⁴² More details on this measure may be found in the Nevada Housing Division’s 2017 Annual Housing Progress Report, available at: <https://housing.nv.gov/uploadedFiles/housingnv.gov/content/Public/AHPR2017Final.pdf>.
- ⁴³ 2010-2014 CHAS data.
- ⁴⁴ The remaining 8 percent include HUD-funded units (through programs like HOME, NSP, and Section 811), public housing units, and State Housing Trust Fund units.
- ⁴⁵ More information on this process is available at: https://www.huduser.gov/portal/publications/what_happens_lihtc_v2.pdf
- ⁴⁶ Nevada Housing Division Low Income Housing Database.
- ⁴⁷ Data provided by the Nevada Housing Division in March 2018.
- ⁴⁸ 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.
- ⁴⁹ Location Inc. housing market data for Q4 2017.
- ⁵⁰ 2012-2016 American Community Survey 5-Year Estimates.
- ⁵¹ Location Inc. housing market data for Q4 2017.
- ⁵² Affordability is defined as paying no more than 30 percent of your income on housing costs.
- ⁵³ Sixteen percent of all Truckee Meadows households are housing insecure and 24 percent of all Truckee Meadows renters are housing insecure. 2010-2014 CHAS data.
- ⁵⁴ 2010-2014 CHAS data.
- ⁵⁵ 2017 H+T Affordability Index from Center for Neighborhood Technology. Available at: <https://htaindex.cnt.org/map/>
- ⁵⁶ 2017 H+T Affordability Index from Center for Neighborhood Technology. Available at: <https://htaindex.cnt.org/map/>
- ⁵⁷ 2012-2016 American Community Survey 5-Year Estimates.
- ⁵⁸ 2010-2014 CHAS data.
- ⁵⁹ ACTIONN 2018 Motel Count.
- ⁶⁰ More information on AHAP is available at: <http://www.fhlbsf.com/community/grant/ahp.aspx>
- ⁶¹ information about IndieDwell is available at: <http://indiedwell.com/> and more information about Kasita is available at: <https://kasita.com/developer/>
- ⁶² Higdon, Mike. (2018). Council approves community land trust to create affordable housing complex in Reno. Reno Gazette Journal. Available at: <https://www.rgj.com/story/news/2018/04/25/reno-council-approves-community-land-trust-create-affordable-housing-complex-reno/548224002/>
- ⁶³ More information about ARCH is available at: <http://www.archhousing.org/about-arch/index.html>
- ⁶⁴ More information about both the ADU and WDU programs is available at: <http://cltnetwork.org/wp-content/uploads/2014/08/Overview-of-ADU-and-WDU-programs-Fairfax.pdf>
- ⁶⁵ Survey conducted by the Turner Center. More information is available at: http://turnercenter.berkeley.edu/uploads/ADU_report_4.18.pdf

- ⁶⁶ Jones, Christopher and Daniel M. Kammen. Spatial Distribution of U.S. Household Carbon Footprints Reveals Suburbanization Undermines Greenhouse Gas Benefits of Urban Population Density. *Environmental Science & Technology* 2014 48 (2), 895-902. DOI: 10.1021/es4034364
- ⁶⁷ More information about the Santa Cruz County’s ADU program is available at: <http://sccoplanning.com/ADU.aspx>
- ⁶⁸ The West Denver Single Family Plus (WDSF+) ADU Handbook is available at: http://www.mywdrc.org/uploads/1/0/4/5/104574593/2018_wdrc_adu_handbook_final_draft_web.pdf
- ⁶⁹ As noted above, the Turner Center study is available at: http://turnercenter.berkeley.edu/uploads/ADU_report_4.18.pdf
- ⁷⁰ The City of Los Angeles’ ADU Recommendation Report from 2016 summarizes this research and is available at: <https://planning.lacity.org/ordinances/docs/ADU/StaffRpt.pdf>
- ⁷¹ More information about the City of Bellingham’s ADU program is available at: <https://www.cob.org/services/planning/development/pages/adu-ordinance-updates.aspx>
- ⁷² More information about the City of Tacoma’s ADU program is available at: <http://tacomapermits.org/tip-sheet-index/accessory-dwelling-units>
- ⁷³ Brown, Martin John. (2016). How do ADUs affect property values? Available at: <https://accessorydwellings.org/2014/07/02/how-do-adus-affect-property-values/>
- ⁷⁴ Martucci, Brian. (2018). What is an Accessory Dwelling Unit (Granny Flat) – ADU Costs & Benefits. Available at: <https://www.moneycrashers.com/accessory-dwelling-unit-granny-flat-costs/>
- ⁷⁵ More information on Santa Cruz’s ADU program is available at: <http://www.cityofsantacruz.com/government/city-departments/planning-and-community-development/programs/accessory-dwelling-unit-development-program>
- ⁷⁶ More information on Kasita is available at: <https://kasita.com/developer/>
- ⁷⁷ More information on IndieDwell is available at: <http://indiedwell.com/>
- ⁷⁸ More information on L.A.’s Small Lot Subdivision Ordinance is available at: https://www.huduser.gov/portal/casestudies/study_102011_1.html and https://planning.lacity.org/policyinitiatives/Housing/SmallLot/SmallLotPolicy_DesignGuide.pdf
- ⁷⁹ More information on the Preservation Compact is available at: http://www.preservationcompact.org/wp-content/uploads/TPC-2017-Biannual-Report.final_.pdf
- ⁸⁰ More information on Chicago’s Affordable Housing Preservation Ordinance is available at: https://www.cityofchicago.org/city/en/depts/dcd/supp_info/affordable_housingnotificationordinance.html
- ⁸¹ More information on PACE is available at: <http://pacenation.us/>
- ⁸² James, Adam. (2013). Washington, DC Signs Its First Major PACE Deal for Efficiency and Solar. *Green Tech Media*. Available at: <https://www.greentechmedia.com/articles/read/washington-dc-signs-its-first-major-pace-deal-for-efficiency-and-solar#gs.PYUfEa8>
- ⁸³ More information on this project is available at: <https://doee.dc.gov/release/district-first-us-use-property-assessed-clean-energy-financing-energy-efficiency-project>

⁸⁴ More information on Baltimore’s Live Near Your Work program is available at: <https://livebaltimore.com/financial-incentives/details/live-near-your-work/#.WzUZZtJKiUI> and http://static.baltimorehousing.org/pdf/livenear_employers.pdf

⁸⁵ More information on HUD’s Section 108 Loan Guarantee Fund is available at: <https://www.hudexchange.info/programs/section-108/>

⁸⁶ More information about Austin’s S.M.A.R.T. policy is available at: https://www.mayorsinnovation.org/images/uploads/pdf/13 - Austin_housing.pdf

⁸⁷ 2016 American Community Survey 1-Year Public Use Microdata Sample (PUMS). 50 percent of AMI is approximately equivalent to \$33,500 per HUD’s FY 2016 Income Limits.

⁸⁸ ACTIONN 2018 Motel Count.

⁸⁹ 2016 American Community Survey 5-Year Estimates.

⁹⁰ A household is considered housing cost-burdened when they pay more than 30 percent of their income on housing costs.

⁹¹ 2016 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

⁹² Location Inc. Housing Market data (2017 Q4).

⁹³ 2016 American Community Survey 5-Year Estimates.

⁹⁴ 2014 Comprehensive Housing Affordability Strategy 5-Year Estimates.

⁹⁵ Nevada State Housing Division.

⁹⁶ 2016 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

⁹⁷ The State of Washington has created a strong example of this kind of easy-to-use, mappable lands inventory. It is available at: <http://publiclandsinventory.wa.gov/#Map>. More information about the background on how this inventory was created is available at: http://proceedings.esri.com/library/userconf/aec15/papers/aec_17.pdf

⁹⁸ More information on Opportunity Zones is available at <https://www.enterprisecommunity.org/blog/2018/01/opportunity-funds-tax-reform-created-a-new-class-of-community-investment-vehicles>

⁹⁹ More information on Opportunity Zones in the Truckee Meadows is available at <http://www.diversifynevada.com/programs/opportunity-zones/>

¹⁰⁰ NRS 278.235.

¹⁰¹ King County Code. Title 4: Revenue and Financial Regulation. Section 4.14.040. Available at: https://aqua.kingcounty.gov/council/clerk/code/07_Title_4.htm

¹⁰² Washoe County Code. Chapter 20: Revenue and Taxation. Section 20.622. Available at: https://library.municode.com/nv/washoe_county/codes/code_of_ordinances?nodeId=CH20RETA_PUTRROTAOR_WACOTA_20.622PODESESEDEPREX and NRS 361.585 and NRS 361.590.

¹⁰³ There are many resources available to support this type of planning. For instance, Penn State’s Center for Economic and Community Development provides a toolbox here: <https://aese.psu.edu/research/centers/cecd/engagement-toolbox/planning>

¹⁰⁴ ¹⁰⁴ An Advisory Committee on Housing previously existed within the Housing Division of the Department of Business and Industry. A bill (AB 476) was introduced in the 2019 Legislative Session that would reinstate this committee. More information is available at: <https://www.leg.state.nv.us/App/NELIS/REL/80th2019/Bill/6905/Overview>

¹⁰⁵ Caluga, Laura. (2018). How Can Religious Institutions Ease the Affordable Housing Crisis. Multi-Housing News. Available at: <https://www.multihousingnews.com/post/how-can-religious-institutions-ease-the-affordable-housing-crisis/>

¹⁰⁶ For example, housing experts and faith-based partners in the Mid-Atlantic region have developed a Faith-Based Development Initiative (FBDI) that has invested almost \$155 million in grants, loans, and tax credit equity to support development of 1,039 affordable housing units, one community facility, with another 800 units in the pipeline. More information about FBDI is available at: <https://www.enterprisecommunity.org/where-we-work/mid-atlantic/faith-based-development-initiative>

¹⁰⁷ Strong examples of faith-based institution partnerships with private developers may be found here: <https://www.nreionline.com/multifamily/faith-organizations-partner-private-developers-build-affordable-housing>

¹⁰⁸ Burns, Richard F. (2018). 6 Must Haves for Faith-Based Development Partnerships. Affordable Housing Finance Magazine. Available at: https://www.housingfinance.com/news/6-must-haves-for-faith-based-development-partnerships_o

¹⁰⁹ More information about the specific tax incentives is available at: <http://www.diversifynevada.com/programs/incentives/>

¹¹⁰ Guinn Center for Policy Priorities. (2014). Development Incentives: A Guide for Nevada Legislators. Available at: <http://guinncenter.org/wp-content/uploads/2014/09/Development-Incentives-Final.pdf>

¹¹¹ For more information on the gap between the cost of development and affordable rents, see: <http://apps.urban.org/features/cost-of-affordable-housing/>

¹¹² Counties and incorporated cities in Nevada are authorized to accept payments in lieu for affordable housing development, per SB 398: <https://www.leg.state.nv.us/App/NELIS/REL/80th2019/Bill/6724/Overview>

¹¹³ More information on the current requirements may be found in the WCHC's Affordable Housing Municipal Loan Program Application, available at: <https://www.reno.gov/home/showdocument?id=71335>

¹¹⁴ Jennifer Evans-Cowley, Larry J. Lockwood, Ronald C. Rutherford and Thomas M. Springer. (2009). The Effect of Development Impact Fees on Housing Values. Journal of Housing Research. Vol. 18, No. 2, pp. 173-194.

¹¹⁵ SB 103 (BDR 22-379) removed this requirement for reimbursement and clarified the process for reducing/subsidizing these fees for affordable housing developments. More information is available at: <https://www.leg.state.nv.us/App/NELIS/REL/80th2019/Bill/6091/Overview>

¹¹⁶ A 2007 report prepared for the National Association of Home Builders finds that Nevada is one of thirteen states that “have statutes or regulations that either expressly authorize inclusionary zoning...or clearly imply such authority by granting broad powers to promote affordable housing,” citing NRS 278.250. More information is available at: <https://inclusionaryhousing.org/wp-content/uploads/2016/08/Hollister-et-al.-2007-National-Survey-of-Statutory-Authority-and-Practic.pdf>

¹¹⁷ Legislation (SB 398) was passed during the 2019 session that affirms local governments' ability to charge payment in-lieu fees for affordable housing development or redevelopment. In fact, this bill acknowledges affordable housing as a matter of local concern, over which local governments have power to act, as they deem necessary, to ensure the availability or affordability of housing. More information is available at: <https://www.leg.state.nv.us/App/NELIS/REL/80th2019/Bill/6724/Overview>

¹¹⁸ Grounded Solutions Network. Inclusionary Housing: Setting the In-Lieu Fee. Available at: <https://inclusionaryhousing.org/designing-a-policy/off-site-development/in-lieu-fees/setting-the-in-lieu-fee/>

¹¹⁹ Missing middle housing is “a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living.” These housing types fill the gap between detached single-family homes and larger mid-rise developments. For more information see: <http://missingmiddlehousing.com/>

¹²⁰ Arnab Chakraborty et al. (2018). Is Housing Diversity Good for Community Stability?: Evidence from the Housing Crisis, Journal of Planning Education and Research. DOI: 10.1177/0739456X18810787. Read more at: <https://phys.org/news/2018-11-variety-housing-higher-foreclosure.html#iCp>

¹²¹ More information about these updates to Will County’s zoning code is available at:

http://www.willcountygovernor.com/initiatives/green_building_and_zoning_code_project.aspx

¹²² The National Association of Home Builders prepared a strong overview of opportunities to streamline the development permitting process that could serve as the foundation for this evaluation. It is available at: <https://www.nahb.org/en/research/~media/9DF7168BA27A4FADB1566FAF6EF375A2>

¹²³ More information on New York City’s “Big Ideas for Small Lots” program is available at: <https://urbaninfilldesigncompetition.cityofnewyork.us/>

¹²⁴ More information on transfer of development rights is available here: https://www.uwsp.edu/cnr-ap/clue/Documents/PlanImplementation/Transfer_of_Development_Rights.pdf

¹²⁵ More information on designing a CLT resale formula is available at: <https://groundedsolutions.org/tools-for-success/resource-library/affordable-pricing-and-resale-formulas>

¹²⁶ An example CLT performance evaluation is available at: https://www.burlingtonassociates.com/files/3513/4463/1435/1-Lands_in_Trust_Homes_That_Last.pdf

¹²⁷ Accessory dwelling units are currently allowed in unincorporated Washoe County (depending on lot size and zoning) and in Sparks (as “carriage units” above detached garages in mixed-use districts) but are not allowed in Reno. More details on where ADUs are allowed in Washoe County is available at:

https://www.washoecounty.us/csd/planning_and_development/applications/files-planning-development/application_files/DADAR%20CHECK%20LIST.pdf

More details on where ADUs are allowed in Sparks is available at: <https://cityofsparks.us/wp-content/uploads/2017/02/spc-2015-agenda-06-18-zone-code.pdf>

¹²⁸ UCLA graduate students prepared design guidelines for ADUs and can be found at <https://citylab.ucla.edu/adu-guidebook>

¹²⁹ Market-rate affordable housing are properties that are not income-restricted and do not receive public subsidy but offer rents that are affordable to lower income households due to market-forces or property-specific conditions.

¹³⁰ The Governor’s Office of Energy sponsored Assembly Bill 5 in the 2017 legislative session as PACE-enabling legislation. More information is available here:

https://www.leg.state.nv.us/Session/79th2017/Bills/AB/AB5_EN.pdf

¹³¹ More information on this working group and Reno’s participation is available here: <https://aroundthearch.com/blog/2018/06/11/reenergize-reno-knocking-down-barriers-to-energy-efficiency-upgrades-through-c-pace-financing/>

¹³² Nevada Housing Division (2018). Affordable Inventory. Available at: [https://housing.nv.gov/programs/LIHD/CHAS_Data_Inventory_2\(b,c\)/](https://housing.nv.gov/programs/LIHD/CHAS_Data_Inventory_2(b,c)/)

¹³³ These properties are the City Center Apartments and Courtyard Center Apartments. More information is available in the Washoe County HOME Consortium’s memorandum summarizing Agenda Item #7 from their December 2018 meeting with the Technical Review Committee:

<https://www.reno.gov/home/showdocument?id=79126>

¹³⁴ More information on developing this risk assessment is available at: http://www.shimberg.ufl.edu/publications/Risk_Assessment_Final_052608.pdf

¹³⁵ More information about Massachusetts and Colorado’s preservation matrices is available at: <https://www.hfsf.org/wp-content/uploads/2018/04/pathway.pdf>

¹³⁶ NRS 279. Available at: <https://www.leg.state.nv.us/nrs/nrs-279.html>

¹³⁷ More information on this project and the Reno Redevelopment Agency’s other past projects is available at:

<https://www.reno.gov/government/departments/economic-development-redevelopment-agency/agency-priorities-projects-and-incentives>

- ¹³⁸ More information is available in NRS 279.685 at: <https://www.leg.state.nv.us/nrs/nrs-279.html#NRS279Sec685>
- ¹³⁹ More information on NRSA designations is available at: <https://www.hud.gov/sites/documents/16-16CPDN.PDF>
- ¹⁴⁰ Washoe Legal Services. (2017). Answers to Commonly Asked Questions: Private Landlord Tenant Law in Washoe County. Available at: <http://washoelegalservices.org/wp-content/uploads/2017/01/WLS-Housing-Consumer-Protection-Commonly-Asked-Questions.pdf>
- ¹⁴¹ More information is available at: <https://www.leg.state.nv.us/App/NELIS/REL/80th2019/Bill/6188/Overview>
- ¹⁴² Peiffer, Emily. (2018). Why We Need to Stop Evictions Before They Happen. How Housing Matters. Available at: <https://howhousingmatters.org/articles/why-we-need-to-stop-evictions-before-they-happen/>
- ¹⁴³ Wiltz, Teresa. (2017). How Free Legal Help Can Prevent Evictions. Pew Charitable Trusts. Available at: <https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2017/10/27/how-free-legal-help-can-prevent-evictions>
- ¹⁴⁴ Center for Community Progress. Working with Rental Landlords and Property Investors. Available at: <https://www.communityprogress.net/working-with-rental-landlords-investors-pages-205.php>
- ¹⁴⁵ Reno Housing Authority. FY 2018 Moving to Work Annual Plan. Available at: <https://www.hud.gov/sites/documents/RENO2018MTWPLAN.PDF>
- ¹⁴⁶ City of Reno. (2018). News Release: City of Reno Provides Update on Housing Initiatives. Available at: <https://www.reno.gov/Home/Components/News/News/18875/576?backlist=%2F>
- ¹⁴⁷ More examples of “good landlord” programs and incentives may be found here: <https://www.communityprogress.net/tool-6--good-landlord-incentives-pages-212.php>
- ¹⁴⁸ 2016 American Community Survey 1-Year Public Use Microdata Sample (PUMS). 50% AMI is approximately equivalent to \$33,500 per HUD’s FY 2016 Income Limits.
- ¹⁴⁹ 2014 Comprehensive Housing Affordability Strategy 5-Year Estimates.
- ¹⁵⁰ This reflects the percentage point difference in the share of households that are renters (calculated by subtracting the percent of households that were renters in 2000 from the percent of households that were renters in 2016). This does not reflect percent change, which is calculated as the total number of households in 2016 minus the total number of households in 2000, divided by the total number of households in 2000.
- ¹⁵¹ Assumes a 20 percent down payment, a 30-year fixed mortgage at a 4.448 percent interest rate, and an average property tax rate of 0.888% for Washoe County (per Smart Asset). Monthly mortgage payment was estimated using the Zillow Mortgage Calculator, which is available at: <https://www.zillow.com/mortgage-calculator/>
- ¹⁵² Census Tract Relationship files are available at: <https://www.census.gov/geo/maps-data/data/relationship.html>
- ¹⁵³ CPI-U-RS inflation adjustment factors are available at: <https://www.bls.gov/cpi/research-series/home.htm>
- ¹⁵⁴ Exact methods from the TMRPA 2015 Housing Study may be found in Exhibit C-5 in the Appendices: <http://www.tmrpa.org/files/reports/Truckee%20Meadows%20Housing%20Study%20Appendices.pdf>

¹⁵⁵ 2012-2016 American Community Survey 5-Year Estimates for Washoe County reflect that 1.4 percent of the population lived in group quarters, the average household contained 2.6 persons, and the residential vacancy rate was 10 percent.

¹⁵⁶ Zillow Mortgage Calculator is available at: <https://www.zillow.com/mortgage-calculator/>

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- ¹⁵⁷ Average property tax rate for Washoe County derived from SmartAsset.com
- ^{clviii} Among respondents who provided an age group (100 respondents total).
- ^{clix} Regional population estimates by race/ethnicity are based on 2012-2016 American Community Survey 5-Year Estimates.
- ^{clx} Among respondents who provided their zip code (95 respondents total).
- ^{clxi} Among respondents who provided their housing tenure (128 respondents total).
- ^{clxii} 115 respondents total.
- ^{clxiii} Among respondents who answered this question (114 respondents total).
- ^{clxiv} Among respondents who answered this question (115 respondents total).
- ^{clxv} Among respondents who answered this question (113 respondents total).
- ^{clxvi} Among respondents who answered this question (113 respondents total).
- ^{clxvii} Among respondents who answered this question (97 respondents total).
- ^{clxviii} Among respondents who answered this question (108 respondents total).
- ^{clxix} Among respondents who answered this question (111 respondents total).
- ^{clxx} Among respondents who answered this question (112 respondents total).
- ^{clxxi} Among respondents who answered this question (112 respondents total).
- ^{clxxii} Among respondents who answered this question (106 respondents total).