



# Housing Equity Framework

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## Introduction:

Increasing the inventory of long-term workforce housing available to community members living and working in Truckee is a Town Council priority. The Town of Truckee (Town) Housing Program has a goal to strengthen our community, economy, and environment by increasing the inventory of homes our local workers can afford to rent and buy. To address this goal, staff continue to react to the rapidly evolving housing market and needs within our community and region, and to pilot and iterate innovative housing programs. Truckee continues to face a shortage of rental and for-sale housing that is affordable to people with jobs in and around Truckee, an issue that current Town Housing Programs aim to alleviate.

The Town and regional partners have had some success at addressing housing needs through a suite of strategies, policies, and programs. The housing affordability challenges facing Truckee and the North Lake Tahoe region require ongoing, broad, and collaborative solutions. This Housing Equity Framework, however, will focus on Truckee specific strategies, policies, and programs. Currently, the Town of Truckee has many existing programs and policies in place that aim to facilitate home production and preservation to a range of incomes from low-income (below 80% AMI) to above-moderate income (up to 245% AMI). These programs include Lease to Locals, Rooted Renters, Truckee Home Access Program

(THAP), Accessory Dwelling Unit (ADU) Program, First Time Home Buyers, Short-term Rental Workforce Housing Token Program, and Deed Restriction for New Housing Development. Read more about Existing Town of Truckee Housing Programs in Attachment 1.

Goal Six of Town Council’s Strategic Priorities related to Housing our Workforce aims to support and enhance existing Town housing programs through the creation of a Housing Equity Framework which incorporates equity principles into existing and future housing programs. A Housing Equity Framework is a structured approach to identifying both areas of success in community housing programs and areas of opportunity to better meet the housing needs of the community. An Equity Framework often involves principles, guidelines, and tools -- in this case providing recommendations -- to work towards fair and just outcomes for all individuals, particularly those who have historically faced marginalization or disadvantages. Housing Equity requires identifying, acknowledging, and engaging in tactics that will help resolve systematic disparities in the housing realm. Housing equity means making sure everyone has a fair chance to find and keep a safe, stable, and affordable place to live—no matter what their background or situation.

The objective of this Housing Equity Framework is to assess the gaps in the existing housing programs and policies and work to ensure there are housing opportunities for all. It investigates where the Town of Truckee Housing Program provides availability and choice, and where there is room for growth in creating safe, affordable, and desirable housing options. This Equity Framework works to create equitable outcomes, not just equitable programs.

## Purpose and Objective:

### ***Purpose of the Equity Framework***

As a part of the Inclusion, Diversity, Equity, Accessibility (IDEA) Action Plan, The Town of Truckee (Town) created this Housing Equity Framework to identify gaps in the region's existing housing programs. The intent is that this framework will serve as a tool to inform the Town and regional partners' consideration of future program changes and/or new housing programs, to ensure that the region's housing solutions are designed and operated to meet the needs of all community members, including those who have historically been underserved by the region's housing programs and services. In the Community Opinion Survey conducted by True North Research, Inc. (2025) for the Town of Truckee, ninety-one percent of respondents were in support of the development of a Housing Equity Framework to establish goals and strategies for improving the accessibility and affordability of housing (read more [here](#)).

The Town of Truckee Housing Element (2019-2027) provides the identification and analysis of existing and projected housing needs and articulates the Town’s official policies for the preservation, conservation, improvement, and production of housing within the Town of Truckee. In the current Housing Element (2019-2027), the Town of Truckee has the following goals that direct this Housing Equity Framework:

- Goal H-1: Ensure the adequate supply of housing sites to meet the housing needs of all segments of the community.

- Goal H-2: Provide housing affordable to all segments of the community.
- Goal H-3: Provide a range of housing opportunities for residents with special needs, including the elderly, people with disabilities, single parent households, large households, and the homeless.
- Goal H-4: Conserve and improve the quality of the existing housing stock and the neighborhoods in which it is located.
- Goal H-5: Remove or mitigate constraints to the maintenance, improvement and development of all housing, especially affordable housing.
- Goal H-6: Balance the need and provision of housing in the community with its impacts on the environment and needed public facilities and services, in light of the Towns 100% renewable energy goals.
- Goal H-7: Provide equal housing opportunities for all residents of Truckee.

Reaching beyond the Housing Element (2019-2027), the following additional goals have been set for this Housing Equity Framework:

- Prioritize community-led engagement and decision-making, with specific attention to Communities of Focus (see definition on p. 5).
- Assess, acknowledge and address where past housing policies and development have caused harm.
- Build the ability of people and governments to work together to better their communities.
- Ensure that information is widely accessible to all communities by providing it in needed languages and formats, making it accessible to individuals with Limited English Proficiency<sup>1</sup>, people with disabilities, those without access to computers or the internet, those with limited childcare and transportation options, and those with schedule constraints related to work or other important obligations.

At the core, the purpose of this Equity Framework is to identify gaps and inform regional efforts to increase housing choice. As explained in the HUD Fair Housing Planning Guide (2024):

Increasing Housing Choice: Equitable access to residential housing is essential for pursuing personal, educational, professional, and other goals as well as for meeting fundamental needs. Since housing choice is so crucial, achieving fair housing is a goal that the government, public authorities, and private citizens must all work toward if equality of opportunity is to become a reality.

Identifying problems: State and entitlement jurisdictions must have a comprehensive understanding of the existence, nature, extent, and causes of all fair housing issues as well as

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<sup>1</sup> This term refers to people whose primary language is not English and who have limited ability to read, write, speak, or understand English. While most Limited English Proficient individuals in Truckee are Spanish speakers, the community also includes speakers of other languages as their primary language.

the resources available to remedy them. Jurisdictions can better utilize their resources and efforts to address the issues at hand with careful planning and implementation.

When discussing equity, it is important to remember that not all communities are affected in the same ways. Policies and programs that benefit one community may not be needed in another. Truckee's housing crisis is multidimensional; therefore, addressing the specific communities of focus and layered causes will require a multidimensional approach. While all of Truckee's programs will point towards equitable and fair housing, different strategies will be necessary to target distinct inequities in specific communities of focus.

### ***Defining Equity:***

The federal Executive Order On Advancing Racial Equity and Support for Underserved Communities Through the Federal Government defines equity as: "the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality." (Biden, 2021)

Equity, Equality, and Justice are all closely intertwined. When discussing equity, the effect of structural and systemic factors on present day discrepancies must be acknowledged. Equity takes into consideration the differences in needs when considering resources relative to achieving fair outcomes. As explained by National Multifamily Housing Council (2023), when applying an equity lens to housing, understanding the history of existing disparities in housing is helpful to develop programs and policies for advancing housing equity. Housing equity requires identifying, acknowledging, and engaging in tactics that will help resolve systematic disparities in the housing realm. Housing equity means making sure everyone has a fair chance to find and keep a safe, stable, and affordable place to live—no matter their background or situation. It's about creating a housing system that works for everyone.

### ***Affirmatively Furthering Fair Housing (AFFH)***

Affirmatively Furthering Fair Housing (AFFH) is a thread that is woven throughout the Town's Housing Programs and this Equity Framework. The Fair Housing Act of 1968 requires the U.S Department of Housing and Urban Development (HUD), and, by extension, the Town of Truckee, to overcome patterns of segregation and foster inclusive communities free from the barriers that restrict access to opportunity. In addition, the State of California adopted Assembly Bill 686 (Santiago, 2018) to cement the AFFH requirement and 2015 federal regulations into state law. Assembly Bill 686 requires all public agencies in California to examine existing and future policies and programs and to make proactive changes to affirmatively further fair housing and create more inclusive communities. The Town of Truckee is currently in the process of updating the Housing Element to include a Fair Housing Assessment in line with Assembly Bill 686 requirements. California Government Code defines AFFH as:

“Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The duty of AFFH extends to all of a public agency’s activities and programs relating to housing and community development.” (California Gov. Code Section 8899.50, subd. (a)(1).)

Across the United States, housing programs and services have historically been separated, unequal, and economically unsustainable. The housing crisis is characterized by a shortage of homes, particularly affordable ones, and rising costs for both renters and buyers across the U.S. Put best by California Community Builders (2024), “California’s housing crisis is huge and multidimensional, from a desperate lack of affordable rentals for low- and moderate-income families to an equally severe lack of affordable homeownership opportunities for all but high-income Californians.” The California Department of Housing Community Development (HCD) explains that “California’s housing crisis is a half century in the making. Decades of underproduction underscored by exclusionary policies have left housing supply far behind need and costs soaring. As a result, millions of Californians, who are disproportionately lower income and people of color, must make hard decisions about paying for housing at the expense of food, health care, child care, and transportation.”

In mountain towns and popular tourism destinations, like Truckee, there is an additional factor of limited housing supply and increased housing prices that results from the high demand for vacation homes and short-term rentals. This Housing Equity Framework will work to inform policies and programs that foster inclusive communities and reduce barriers to housing access, in alignment with the Town’s Inclusion, Diversity, Equity, Accessibility (IDEA) programming and Council priority.

### ***Key Terms***

In the context of this Housing Equity Framework, the following terms are defined as:

Affordable Housing: Housing that is deed-restricted to individuals or households that qualify as low income (earning up to 80% of Area Median Income).

Area Median Income (AMI): The income for the middle (median) household in a region. At the beginning of each year, the U.S. Department of Housing and Urban Development (HUD) releases updated income calculations based on household size for every region in the country. Then, the California Department of Housing and Community Development (HCD) makes minor adjustments to these numbers based on regional factors before publishing. The county's median income is set according to a 4-person household's annual income. To determine a household's income eligibility for a specific program, the AMI is then adjusted according to the number of persons in the household. The 2025 AMI for Nevada County is \$124,600 for a household of four.

Communities of Focus: The Town’s Inclusion, Diversity, Equity, and Accessibility (IDEA) program has identified several communities of focus, these include youth, Limited English Proficient individuals,

Hispanic/Latine individuals, Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual, Two-Spirit and Plus (LGBTQIA2S+); Indigenous peoples (the Washoe Tribe of Nevada and California specifically), senior citizens; persons facing financial insecurity, persons with disabilities and ambulatory challenges; persons experiencing homelessness, and veterans. Seasonal workers are a big driver of housing need in our region, so for the purpose of the Equity Framework, seasonal workers in the Truckee- North Tahoe region have been included. These are groups that have historically faced barriers to housing access, participation in public processes, and equitable service delivery.

Housing that is Affordable: The U.S. Department of Housing and Urban Development (HUD) defines housing as “affordable” when monthly housing costs payments (rent or mortgage plus utilities) are no more than 30% of a household’s gross income before taxes (2023). For renters, these costs include rent and utility costs, and, for homeowners, this includes mortgage principal and interest payments, property taxes, and hazard insurance, but excludes utility costs. By that definition about 38% of households in Truckee are overpaying for housing (ACS 2022 5-year estimates).

Missing Middle: Refers to middle-income earners who have an income too high to qualify for low-income housing (below 80% AMI) but who struggle to afford to rent or buy at current market rate prices. Missing Middle may be capped at a higher or lower number, depending on the economic and housing market in a specific jurisdiction. For the purposes of Town of Truckee housing programs, the Town currently considers "missing middle" to include 80%-180% AMI for rental housing and 80% - 245% AMI for for-sale housing.

Workforce Housing: Refers to housing reserved specifically for households who are employed in a jurisdiction or specific geographic area, such as the Tahoe Truckee Unified School District boundary. Workforce housing may or may not have an income limit. See more definitions in Attachment 2.

## Scope: A Closer Look at Housing Issues

The Town of Truckee sits in a unique geographical place. On the border of Nevada and Placer Counties, Truckee is one of three incorporated cities in Nevada county with a population of approximately 16,700 full time residents in 2022 (ACS 2022 5-year estimates). When assessing Truckee’s housing needs, it is important to consider the larger North Tahoe Region. The housing crisis extends across the region, with the largest employers operating in Placer County yet their employees are often choosing or desire to live within Truckee.

Truckee and the larger Tahoe region, a popular tourist destination, has long suffered the housing and labor market asymmetries typical of resort communities. As a popular area for vacation homes, more than half (54%) of the housing inventory in Truckee is “vacant,” meaning that the housing unit is not occupied as a primary residence (ACS 2022 5-year estimates). In Truckee, the majority of the housing units classified as "vacant" are utilized as either vacation homes and/or short-term rentals, meaning that these units are not available for use as full-time resident housing. Regional employers, both in town limits and outside, rely on a workforce that faces a shortage of available and affordable rental and

ownership options and often have to live far from work or in inadequate situations. To remain a socially and economically sustainable community, the Town's goal is for people who work in the community to have the opportunity to live in the community, and that requires an adequate supply of housing that is affordable to the workforce and other residents.

### **SPOTLIGHT: Mountain Housing Council Needs Assessment**

The Mountain Housing Council of Tahoe Truckee (MHC) was a regional collaboration from 2017 to 2023 that brought together 29 diverse partners to accelerate solutions for achievable local housing.

Facilitated by the Tahoe Truckee Community Foundation, the goal of the MHC was to build on the needs identified in the Truckee North Tahoe Regional Workforce Housing Needs Assessment and to tackle the unique and pressing challenges of housing in the North Tahoe-Truckee region. MHC undertook the first regional Housing Needs Assessment for Truckee-North Lake Tahoe, and the current [Housing Needs Assessment](#) serves as a comprehensive tool to understand the housing landscape and needs of both Truckee and the larger Tahoe region. The Housing Needs Assessment is being updated in Summer 2025. Key Housing Needs Analysis findings from 2023:

- **Total unmet demand for housing in the region is estimated to be approximately 8,200 units.** The Resident Workforce contributes the most to this unmet demand, with an estimated 4,200 inadequately housed households. In-commuters, who currently work in the region but live outside the region, represent the second largest need, with unmet demand of 2,500 units. Seasonal Workers represent 1,400 units of unmet need, while there are 88 unhoused people in the Study Area.
- **Among income categories, households making between 30 and 60 percent of Area Median Income (AMI) and those making 80 and 120 percent of AMI generate the most unmet need.** While the AMI for Nevada County is reported to be \$112,500 for a household size of 4 people, AMI varies substantially by household size. Households falling in lower income categories are more likely to experience inadequate housing, as their housing costs typically represent a higher portion of their income.
- **Despite the region's large unmet need for housing, approximately 23,000 housing units located in the Study Area are not occupied on a full-time basis.** The Tahoe region's position as a premier vacation destination results in a substantial number of second homes and vacation rentals that limit the availability of year-round housing for the local workforce.
- **Housing issues are negatively affecting both employees and employers in the region.** Many employees continue to experience difficulties finding and staying in housing that they can afford. Employer responses to the survey showed that nearly 80 percent believe that current housing conditions are detracting from their business' ability to hire and retain workers and effectively plan for the future.

## Truckee's Current State and Existing Conditions

While the MHC Needs Assessment (2023) covers a larger study area of North Tahoe and Truckee, the following data was selected to give important context for the housing issues faced by the Communities of Focus and primarily consists of Truckee-specific demographics. For more data on the current state of housing in Truckee, see Attachment 3.

### ***Household Characteristics***

The U.S. Census Bureau defines a household as all persons living in a single housing unit, whether or not they are related. One person living alone is considered a household, as is a group of unrelated people living in a single housing unit. The U.S. Census Bureau defines a family as related persons living within a single housing unit.

According to the U.S. Census Bureau, there were 6,279 occupied households in Truckee in 2022. The California Department of Housing and Community Development (HCD) calculates an annual median income (AMI) for each county for the purpose of determining program eligibility. The 2025 average median household income for Nevada County, including the Town of Truckee, was \$124,600 based on a four-person household. According to the Nevada County AMI, a median income four-person household has \$3,115 available for monthly housing costs.

The State of California uses five income categories to determine housing affordability. These categories are as follows:

- Extremely Low-Income: Less than 30 percent of the median income
- Very Low-Income: 30 to 50 percent of the median income
- Low-Income: 51 to 80 percent of the median income
- Moderate-Income: 81 to 120 percent of the median income
- Above Moderate-income: greater than 120 percent of the median income

### ***Existing Housing Inventory***

According to the 2022 American Community Survey data, there are 13,581 housing units in Truckee. However, only about 6,279 (46%) of these are occupied by households year-round, shown in Figure 1. The remaining units are considered "vacant" according to the US Census Bureau, meaning that they are not occupied fulltime. The majority of the "vacant" units in Truckee are used as vacation homes and/or short-term rentals. Currently 9% of Truckee's housing stock is used for short-term rentals (STR). Considering the Tahoe-Truckee area's appeal as a vacation home and tourist hotspot, the high rate of "vacant" properties is not unexpected. However, the existence of so many vacant units in a region where many people lack adequate housing highlights a significant contrast.

Of Truckee's total housing units, about half are 3-bedroom units, shown in Figure 3. Most of Truckee's housing stock is detached single-family 3-bedroom homes, with very limited availability of smaller and

often more affordable units. In addition, most of these homes were built in the 1980's, meaning the majority of our housing stock is aging, being 40 or more years old.

In Truckee's current housing stock, the majority of units are used solely by the owner, either as a full-time or part-time owner-occupied residence. According to the ACS (2022), 77 percent of housing units in Truckee were owner-occupied while 23 percent were renter-occupied.

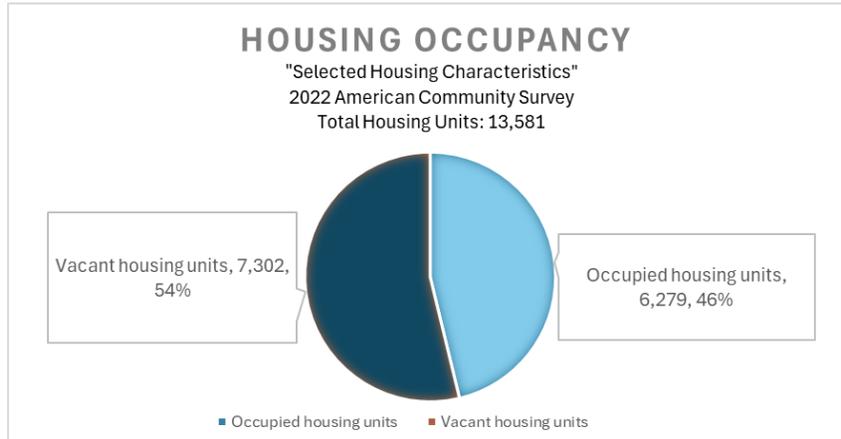


Figure 1: U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles

***Inadequately Housed and Unmet Housing Need***

Of the full-time resident-occupied housing units, which is about 6,279, Mountain Housing Council (Needs Assessment Update, 2023) finds 4,260 (68%) of Households are inadequately housed in Truckee, as shown in Figure 2. HUD defines inadequately housed or unmet housing need as households that are overburdened from a cost perspective, occupy housing units that are overcrowded (more than one person per room of the unit), or occupying units that do not have adequate plumbing or kitchen facilities.

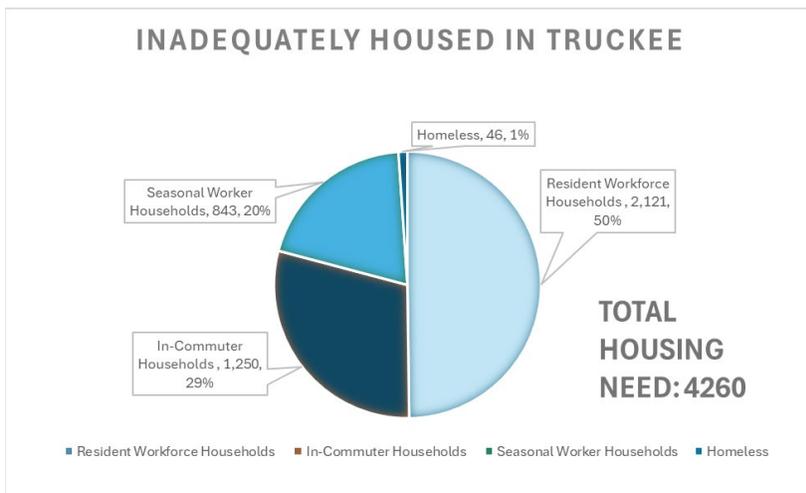


Figure 2: 2023 Housing Needs Assessment. Mountain Housing Council. July 19, 2023.

The Mountain Housing Council collected data for the Truckee-North Tahoe Region on the percentage of people in an income category that are over-burdened, overcrowded, and/or underhoused as shown in Figure 3. According to the ACS (2022) in Truckee 1% of households are overcrowded, 1% lacks complete plumbing, 1% lacks telephone services, and less than 1% lacks a complete kitchen. It’s important to note that the ACS data may not account for all members of the population. The U.S. Census Bureau (Stempowski, 2023) defines Hard-to-Count Populations and Historically Undercounted Populations, such as racial and ethnic minorities, people who speak languages other than English, low-income populations, undocumented immigrants, people with disabilities. Many of these Hard-to-Count Populations and Historically Undercounted Populations are also Town defined Communities of Focus. Based on the definition of overcrowded housing and potential gaps in ACS data, the reported number of people living in substandard housing conditions may differ. It’s important to also highlight that according to Race Counts (2024), “LatinX Californians are over 7x more likely than White Californians to live in overcrowded housing.” As shown in Figure 3, in the Truckee-North Tahoe region, households in lower income categories are more likely to be overburdened, overcrowded, and/or underhoused.

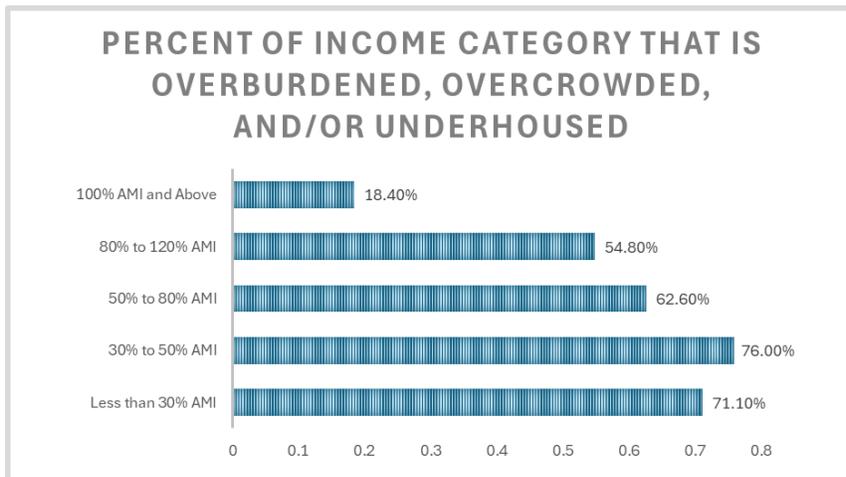


Figure 3: 2023 Housing Needs Assessment. Mountain Housing Council. July 19, 2023.

If a household is spending more than 30 percent of their income on housing, they are considered to be overburdened from a cost perspective. The cost of living in Truckee is high, about 38% of Truckee households spend more than 30 percent of their income on housing (ACS 2022 5-year estimates). A breakdown of housing cost burden according to household income shows that Truckee households making lower incomes are more likely to be overburdened by housing costs (Figure 4)

Household Income	% of Households Overburdened by Housing Costs
\$35,000-\$49,999	87.3%
\$50,000-\$74,999	49.3%
\$75,000 or more	20.5%

Figure 4: ACS 2022 5-Year Estimates

## Equity Framework Development Process

### **Methods:**

To create the Housing Equity Framework, staff conducted research and outreach to ensure the Framework is deeply informed by the communities who have been most impacted by housing insecurity. This process included:

- **Data Analysis & Research review:** Staff reviewed census data, local reports, assessments, and research findings about housing and community needs. Data sources include the [2023 Update to the Mountain Housing Council Needs Assessment](#), the [Town of Truckee 2019-2027 Housing Element](#), and the US Census Bureau. Staff also spent time researching mountain communities' approaches to addressing housing equity and innovative housing solutions happening nationally and regionally.
- **Interviews:** Town staff conducted interviews with 30 Truckee community members ranging from housing and equity leaders involved in housing production, preservation, and protection to locals feeling the effects of housing instability (see Attachment 4 for more information on interview participants). These qualitative style interviews served to intentionally seek insights from the Town's identified Communities of Focus who are underrepresented in quantitative data. Held in person or remotely, these interviews were approximately 30 minutes long depending on the participant. Gathering the stories and real-life experiences from those living and working in Truckee serves to develop a holistic understanding of housing in the area. During the interviews we asked questions such as: What were the biggest challenges you faced in finding stable and affordable housing? From your point of view, what can be done to improve housing equity in Truckee? How easy is it to find housing and get support in Truckee?
- **Recommendation Development:** Using the feedback gathered during the interviews, the data analysis and research review, staff synthesized common findings related to housing issues in the region and developed draft recommendations to help address these challenges. Staff grouped the findings and draft recommendations into ten themes.
- **Community Workshop:** The Town hosted a public workshop on June 16, 2025, at the Truckee Community Arts Center to provide the community an opportunity to review and comment on the draft themes and findings presented in this report, voice their thoughts, and provide feedback on housing programming to help shape the Town's Housing Equity Framework through open conversation and interactive activities. The workshop was intentionally designed to be welcoming and inclusive. Bilingual staff and interpretation services were available to support both English and Spanish speakers. Childcare and free dinner were provided to reduce common barriers to participation.

The draft recommendations were presented to workshop participants. Participants were also asked two prompting questions about housing equity and then asked to provide any additional feedback at the end. Every draft recommendation was written on a separate poster where people could vote in favor of the recommendation by placing a sticker on the poster and they could also add comments with sticky notes. Several people also ‘voted’ for comments by placing stickers on sticky notes. Twenty-five people attended the workshop, leaving detailed and intentional feedback. Specific feedback from the community workshop is included in Attachment 5.

- **Recommendation Refinement:** Following the community workshop, the feedback collected from the workshop, Town staff, and other stakeholders was incorporated to further refine the recommendations that follow.

Creating the Housing Equity Framework was a process filled with listening and learning. Through discussions amongst Town staff, conversations with members of the public, and speaking to regional partners, the creation of the Framework was a collaborative process. Without the care and support of all involved, this document would not be possible.

## Key Themes from Housing Equity Conversations

Based on data analysis and research review, input received during interviews, and the community workshop, staff synthesized the common findings that highlight the actions necessary to make housing more equitable in the region. Staff developed recommendations from the findings, then categorized the findings and recommendations into ten themes. Many of these themes reached beyond the Town’s purview, the community conversations highlighted potential actions that other agencies could support. To strengthen housing programs and availability for Communities of Focus in Truckee, there is a need for broad support and cooperation, from the Town, other local jurisdictions and community organizations.

In order to improve Housing Equity within the town of Truckee as a whole, the following actions are recommended both for the Town of Truckee and partnering jurisdictions and organizations. Potentially relevant parties for each recommendation are identified within the parentheses. Specific partner entities have been named if those entities have begun to work on selected recommendations. Partnering jurisdictions and organizations include, but are not limited to: Tahoe Truckee Community Foundation, Tahoe Truckee Workforce Housing Agency, Sierra Community House, Martis Fund, Tahoe Housing Hub, North Tahoe Truckee Homeless Services, Connecting Point, Nevada County, and Placer County. The following recommendations are in no particular order.

1. **Enhance housing assistance for Communities of Focus** by ensuring equitable access to resources.

Findings to Support:

- F-1.1 Lack of awareness within the community about available housing programs. This information awareness gap is particularly present in BIPOC and Hispanic/Latine communities.
- F-1.2 Current Town and other housing programs do not address the specific needs of Communities of Focus. Examples include, mobile homes not being eligible for down payment assistance programs and application processes are prohibitively complicated and primarily in English.
- F-1.3 Many seasonal and low-income workers live in overcrowded or substandard housing. High security deposits, upfront rental costs, and utility prices create barriers to access housing.
- F-1.4 At the Housing Community Workshop, several comments were received regarding opportunities to enhance housing assistance for Communities of Focus. Examples include:
  - o *“Need for landlord/tenant mediation and expertise in dealing with mobile home park landowners and authorities”*
  - o *“Multi-lingual resources for housing, warming homes for people and families experiencing houselessness, grants to support (lower) housing costs for BIPOC and our immigrant community.”*
  - o *“Transparency with administration and applications for all housing programs. “*

Recommendations:

- R-1.1 Explore the potential benefits of establishing a local housing authority in the model of the [Housing Authority of the City of Santa Barbara](#) or the [Housing Authority of San Luis Obispo](#) to create affordable, safe, and high-quality housing opportunities for residents and workers. While Truckee is served by the Regional Housing Authority – Sutter, Yuba, Colusa, & Nevada Counties, this agency covers a very large geographic region, and the Truckee-Tahoe region may be better served by an agency focused on the region’s unique housing needs. Many of the findings outlined in this framework point to the potential value for this type of entity in the Truckee-Tahoe Region. ([Town of Truckee, Jurisdictions, Community Organizations](#))
- R-1.2 Gaps in awareness are also gaps in access. Explore opportunities to strengthen community engagement and education efforts around housing resources and programs. Consider ways to increase awareness among all segments of the community, particularly those who may be less familiar with available services, in order to help reduce potential gaps in access. Collaboration with community organizations can support this effort. ([Town of Truckee, Community Organizations](#))
- R-1.3 Ensure that each step of the application process is available to be completed in Spanish or that a bilingual liaison who understands each program and application process is available to offer application support. Bilingual community liaisons act as a bridge between the community and an organization, facilitating communication and understanding, particularly when language barriers exist. Currently the Town contracts for translation and interpretation services. ([Town of Truckee, Community Organizations](#))
  - o A Spanish speaking HUD certified housing counselor (learn more [here](#)) may be an option.

- o For programs that already include an application process available in Spanish (many State or Federal assistance programs), ensure those processes are publicized.
  - o The Tahoe-Truckee Unified School District (TTUSD) has a Bilingual Services team that provides a great example. Read more [here](#).
- R-1.4 Mobile homes in mobile home parks are not eligible for some down payment assistance programs like THAP and BEGIN Reuse Program. Creating an equitable and innovative solution to assist with the purchase of mobile homes would be beneficial to our Communities of Focus. ([Town of Truckee, Community Organizations](#))
- R-1.5 Expand access to education on legal housing rights based on protected characteristics such as gender, race, national origin, sexual orientation, gender identity, or religion to help prevent housing discrimination. ([Community Organizations](#))

**2. Create a centralized source of information about all housing assistance programs in the region.**

- F-2.1 Findings to Support: Community perceptions of housing issues, policies, and programs often differ from the realities on the ground. There is a common prevalence of misunderstandings, particularly regarding services for people experiencing homelessness, the requirements for low-income housing developments, and the demographics of the residents in these facilities. There is also a community misunderstanding of local planning processes and how that is impacted by state requirements.
- F-2.2 At the Housing Community Workshop, several comments were left regarding creating a centralized source of information. Examples include:
- o *“In addition to centralized local resources, provide advocacy and educational tools on state/national programs”*

Recommendations:

- R-2.1 While the Mountain Housing Council (MHC) was active, they maintained a comprehensive website outlining all the housing resources available in the Tahoe-Truckee region ([click here to view](#)). The MHC website will exist as an informational archive for the research conducted. The Truckee Tahoe Workforce Housing Agency plans to take over maintaining this resource on their website ([click here to view](#)). Having a centralized source of information for housing assistance programs across multiple organizations, low-income housing developments, resources for finding housing, etc. would help community members stay up to date and be well informed on the housing landscape. ([Community Organizations, Truckee Tahoe Workforce Housing Agency](#))
- o Park City, Utah has a designated page with resources for [Seasonal Workers](#). This is one example of resources provided to help community members and local workers stay up to date and well informed.

**3. Advocate for state policies that allow tailored solutions to meet the region’s unique workforce housing needs** since State-mandated housing laws impose one-size-fits-all solutions

that do not provide the flexibility necessary to address challenges unique to mountain communities.

Findings to Support:

- F-3.1 The significantly higher cost of living in the Truckee region compared to the County as a whole, calls for the flexibility to establish a State-recognized Truckee-specific Area Median Income (AMI).
  - Annually, the U.S. Department of Housing and Urban Development (HUD) releases updated income calculations based on household size for every region in the country. Then, the California Department of Housing and Community Development (HCD) makes minor adjustments to these numbers based on regional factors before publishing. The federally set county-wide AMI sets the maximum income eligibility for the majority of state and federally funded housing.
- F-3.2 Mismatch between local wages, the cost of market-rate housing, and eligibility for affordable housing (i.e. many households make too much to qualify for affordable housing, but too little to afford market-rate housing). This mismatch leads to a lack of options for middle-income earners who do not qualify for low-income housing but cannot afford market rates.
- F-3.3 Rising rental and home prices have made buying a home nearly impossible, even for professionals.

Recommendations:

- R-3.1 Since many households make too much to qualify for affordable housing, but too little to afford market-rate housing, having the flexibility to establish a State-recognized Truckee-specific Area Median Income (AMI) would allow local authorities to create housing programs available to Truckee specific demographics. Continue to advocate for a Truckee specific AMI at the state and federal level. ([Town of Truckee, Jurisdictions, Community Organizations](#))
- R-3.2 Continue to advocate to preserve local control over housing and land-use decisions, such as flexible implementation of state housing laws that consider rural, resort community, high elevation, and high fire hazard severity zone housing constraints and Support incentive-based approaches over top-down mandates for housing production.

### ***The Housing Trap: When Working Hard Still Isn't Enough***

Many Truckee residents find themselves caught in a paradox: they earn too much to qualify for affordable housing yet too little to afford market-rate rent. The manager of the Truckee Artist's Lofts sees this daily – workers making over 80% AMI (\$63,700 for one person) do not qualify for low-income housing but are still priced out of the open market.

Truckee's current AMI limits, which are set at a county-wide level, do not reflect the town's reality due to the significantly higher cost of living in Truckee. State and federal housing programs primarily focus on low-income housing (below 80% AMI), leaving middle-income workers (80-245%) with few housing options. Most local workers make more than what qualifies for "affordable housing" yet cannot afford the market rate rental prices. A person making 80% AMI can afford around \$1,593 in housing costs per month, while the market rent for a studio in Truckee is over \$1,900.

One interviewee highlights how this impacts local residents. Tahoe Ability Program, a non-profit that works to create inclusion, independence and advancement for people with disabilities within their community, has participants who wish to live independently but find it nearly impossible to make it happen. One of their program participants, someone who grew up in Truckee, earns income through SSI (Supplemental Security Income) and works approximately 10 hours a week locally in town, yet recently found out that they make too much money to qualify for a 30% AMI (\$23,950 for one person) income capped unit at Coldstream Commons.

## **4. Work to expand senior housing options**

Findings to Support:

- F-4.1 Truckee has a growing Senior population (16.5% of the population in 2022 and 7.8% of the population in 2010 according to census data) and limited housing options for those who do not already own or those who are looking to move into senior affordable independent living communities or assisted living facilities.
- F-4.2 Currently, the Truckee-Donner Senior Apartments have a multi-year wait list and these units offer limited assisted living support.
- F-4.3 There is also a shortage of In-Home Support Services (IHSS) caregivers in Truckee. Low pay rates for IHSS caregivers hinder recruitment efforts, making it difficult to access in-home care.
- F-4.4 Many of the existing Town of Truckee Housing Programs have a workforce requirement that excludes retirees.
- F-4.5 At the Housing Community Workshop, several comments were received regarding working to expand senior housing options. Examples include:
  - o *In response to the finding "Many of existing ToT Housing Programs have a workforce requirement that excluded retirees": Can there be an age limit where this doesn't apply?"*
  - o *"Expanding 'workforce' to retirees and volunteers"*
  - o *"Need to 1) develop senior housing and 2) aging in place programs"*

Recommendations:

- R-4.1 While the Town of Truckee does not develop housing, consider opportunities to support or incentivize the development of affordable independent living or assisting living facilities. Support could include considering development code changes or financial incentives similar to the Deed Restriction for New Housing Development program. ([Town of Truckee](#))
- R-4.2 Establish community group or nonprofit to lead vision, site identification, financing strategy and design for senior housing community. ([Community Organizations](#))
- R-4.3 Consider how existing local housing programs could be expanded to include seniors. ([Town of Truckee](#))
- R-4.4 Consider aging in place deed restriction programs similar to the [Community Land Trust Association of West Marin \(CLAM\)](#). ([Community Organizations](#))

**5. Improve the way we engage with the community and share information about housing programs.**

Findings to Support:

- F-5.1 Lack of awareness within the community about available housing programs. Anecdotally, interviews indicated that the information awareness gap may be particularly present in BIPOC and Hispanic/Latine communities.
- F-5.2 At the Housing Community Workshop, several comments were left regarding the way the Town shares information about housing programs. Examples include:
  - o *“Culturally appropriate language access – not just translation or interpreting”*
  - o *“Educate the community: have meetings/ workshops that explain tricky concepts”*

Recommendations:

- R-5.1 Moving forward, the Town of Truckee’s approach to community engagement around housing will align with two forthcoming guiding documents ([Town of Truckee](#)):
  - o The Community Engagement Framework, which will explore a range of inclusive engagement strategies, such as partnering with Community-Based Organizations (CBOs), hosting listening sessions, and tailoring outreach—especially for the Hispanic/Latine community through collaboration with Sierra Community House and Promotoras(es), organizing workshops and focus groups, distributing materials through trusted local networks, and participating in community events.
  - o The Language Access Plan (LAP) which will help ensure Limited English Proficient individuals can access housing information and services by providing guidance on translation, interpretation, and alternative outreach methods—particularly for Spanish-speaking community members.
    - While the majority of Limited English Proficient (LEP) individuals in Truckee speak Spanish and most of the Town’s current translation and interpretation efforts are focused accordingly, the Town recognizes the importance of inclusive multilingual services. This includes the consideration of other languages, such as

American Sign Language (ASL), if and when the need arises, to support broader accessibility and equity in communication.

- R-5.2 Continue working directly with Sierra Community House’s Promotoras(es) to ensure the Spanish speaking community is well informed of housing resources and support. ([Town of Truckee](#))

**6. Preserve Existing Affordable and Workforce Housing Stock** to prevent people from living in substandard housing. Preserving the existing housing stock is a more cost-effective and sustainable way of housing members of Truckee’s workforce than building new units.

Findings to Support:

- F-6.1 Most Truckee houses were built in the 1980’s, meaning we have an aging housing stock.
- F-6.2 Loss of existing housing stock due to wildfire or other climate-related impacts has occurred in other parts of California, reducing the availability of housing. Implementing climate mitigation and home hardening measures helps to protect existing housing stock.
- F-6.3 Maintaining the current aging housing stock keeps existing houses available to rent or own, something that is important in a region that already has insufficient housing availability for its workforce.
- F-6.4 Home repair assistance is also beneficial to helping seniors “age in place”. Seniors’ homes may be susceptible to benign neglect as age impacts physical ability to perform maintenance or, fixed income may limit a resident’s resources for upkeep.
- F-6.5 At the Housing Community Workshop, several comments were left regarding preserving existing affordable and workforce housing stock. Examples include:
  - o *“Home repair programs help in the long-term; families can keep their homes up to code and avoid the ‘strip it to the nails’ rehabilitation costs for new owners, home repair, hardening, and fire wise programs for renters, not just homeowners.”*
  - o *“Working in disaster recovery, we saw the worst affected were those who couldn’t keep up with home repairs due to a variety of factors (cost, time, etc.).”*
  - o *“Adopt a mobile home rent ordinance so that we can preserve existing mobile homes at risk of being converted.”*
  - o *“Support/home repairs for mobile home park residents is a huge need.”*
  - o *“Programs that allow renters to access home repairs and improvement funds.”*

Recommendations:

- R-6.1 **Establish a home repair assistance program** to help low-income homeowners and renters maintain safe and stable housing. This will be beneficial to low-income homeowners (such as mobile homeowners) who own a home but cannot afford the high costs to make necessary repairs to their homes. ([Town of Truckee, Community Organizations](#))
  - o In the context of disaster preparedness, establishing a home repair/ home hardening assistance program is important to keep Truckee’s housing stock prepared for high snow loads and fires.

- o In the context of sustainable housing solutions and energy efficiency, establishing a home repair assistance program can help bring our aging housing stock up to energy efficiency standards by assisting with implementing building decarbonization measures. Additionally, lowered utility costs resulting from energy efficiency upgrades help renters spend less on housing considering that many renters pay utilities for the property they rent.
- R-6.2 Advocate for [Resident Owned Communities](#) or Co-ops in mobile home parks, where residents have more control and stability by owning the land together. ([Community Organizations](#))
- R-6.3 Integrate wildfire risk, climate resilience, and energy efficiency into housing policies. ([Town of Truckee, Jurisdictions](#))
- R-6.4 Strengthen landlord-tenant mediation programs, advocate for more renter protections, and ensure fair access to low-income housing. ([Community Organizations](#))

***Resilience and Community in Truckee’s Mobile Home Parks***

One of the last remaining affordable home ownership options in Truckee are mobile homes. Also called manufactured homes or trailers, these homes are an opportunity for homeownership for lower income families. Here in Truckee, most mobile homes house Hispanic/Latine and low-income families. Truckee’s housing stock includes 351 mobile home units and 193 recreational vehicles (RVs).

One interviewee, a Sierra Community House Promotora, who are Spanish speaking community liaisons, advocated for increased housing programming for her community. As a resident of Donner Creek mobile home park, she sees the needs of her neighbors. These include home repairs especially for new roofs and mold, rent stabilization, public education on housing resources available, and help getting insured.

While an option for homeownership, mobile home parks are far from perfect. Since mobile homeowners do not own the land, they must pay property rent to the landowner which in some cases increases every 6 months. Even with good paying jobs, salaries do not align with the rent prices required. Many homes fall into disrepair after seasons of heavy snowstorms and residents do not have the means to conduct these repairs, calling attention to the need for home repair assistance within the town of Truckee. Mobile home parks in resort communities are also under the specific threat of conversion of affordable mobile homes into high end short-term rentals, which has been seen in Truckee.

Another barrier to consider, is that mobile home units in mobile home parks do not qualify for many down payment assistance programs, because the owner does not own the land. In order to provide support, a different approach will be needed.

These mobile home parks hold a strong sense of community, of neighbors helping neighbors. This interviewee’s story is testament to that since neighbors pooled money together to help her family move into a bigger and better home. With a growing trend of mobile home parks becoming resident owned or Co-ops, this option could be a solution for Truckee’s mobile home communities.

***7. Create more transparency in the waitlist process at affordable housing developments***

Findings to Support:

- F-7.1 Residents applying for housing within the region’s affordable housing developments experience long waitlists (3-5 years in some cases).

- F-7.2 Lack of transparency about how long waitlists are or where potential residents stand on them leads to a perception that the waitlist process may not be fair.
- F-7.3 The [Regional Housing Authority](#) for Yuba, Sutter, Colusa, and Nevada County has a number to call and check about waitlists for certain properties. They will tell people whether or not their application is ACTIVE on the waiting list. Since the waiting list is not organized by date or time, there is no way for the Housing Authority to provide a 'waiting list' number. By this standard, there is no way for households to know how long the waitlist is or where they stand on it. The only waitlist in Truckee maintained by the Regional Housing Authority is the 19 Project Based Voucher units at Truckee Artists' Lofts. The property itself maintains a waiting list for the majority of the units at the Truckee Artists' Lofts. Applicants can only call the Regional Housing Authority if they applied with them for those specific units, not for other properties or applications.
- F-7.4 At the Housing Community Workshop, several comments were left regarding the waitlist process at the affordable housing developments. Examples include:
- o *"In affordable housing developments there's favoritism. If you don't have a friend or family member as an admin, they don't give you an apartment."*
  - o *"Long waitlists for low-income housing and unresponsive management at times."*

Recommendations:

- R-7.1 Increase transparency in the waitlist process and timeline at each affordable housing development. ([Town of Truckee, Jurisdictions, Community Organizations](#))
- o Work with the third-party property managers of Truckee's affordable housing developments to explore options for a public facing webpage that shows application number and number on the waitlist so applicants can check themselves and have a better idea as to where on the waitlist they sit. ([Community Organizations](#))
  - o Explore the ability to require waitlist transparency for future affordable housing projects as a requirement for funding. ([Town of Truckee, Jurisdictions](#))

### ***Low- Income Housing Problems***

Truckee has several low-income housing developments in town, but the high demand for affordable housing results in these properties having waitlists of up to 3-5 years (depending on income category and household size). These long waitlists are barriers to access for many working members of the community. This also creates a barrier for seniors and people with disabilities since the Tahoe Donner Senior Apartments also has a multi-year long waitlist. It is important to mention that many community members living or wanting to live in these low-income apartments are members of the communities of focus. These long waitlists call attention to the need for more affordable housing developments.

One story of how this impacts the community comes from a single mom of two children who lives in an affordable housing development in Truckee. After 3 years on the waitlist for housing, which is not an unusual waitlist for low-income housing in Truckee, she secured a stable apartment. While she is grateful “the stars aligned for [her] to have a roof over [her] head”, it hasn’t been perfect. One worry that this resident shared, is the concern that if she were to get a raise at work, she would no longer qualify for the apartment her family lives in and will face long waitlists and limited options again.

Some types of housing support can be at risk if a household increases their income. For example, a household living in an affordable unit and paying income-based rent, their income may be reexamined annually. If the household’s income increases to a certain level, their rent could increase or the public housing entity administering the program may determine that the household no longer qualifies for public housing (US Department of Housing & Urban Development, 2020). Households housed through Project Based Vouchers, of which Truckee Artist Lofts has 19 units, and Section 8 housing are evaluated annually for qualification as well. Other types of affordable housing do not require annual recertification. For example, Frishman Hollow 2 states on their website: "Income limits apply at the time of initial screening and qualification. These limits are updated periodically. Once income qualified, generally a household will remain income qualified." Even if a household is able to remain in affordable housing after an increase in income, they may lose access to other benefits, like subsidized childcare or food assistance, which leaves less total available income to afford housing. Knowing what the level of risk is as a resident in an affordable housing unit is crucial. This is another opportunity to further education about housing in Truckee, both for service users and the public.

Since there are such limited options for housing, some Truckee residents feel like they cannot let go of their housing if they have it even if it is not adequate or dignified. Some residents of the affordable housing complexes report significant deferred maintenance and units are overcrowded. Alongside this, some interviewees mention a potential lack of transparency in the application and waitlist process for low-income housing developments. One interviewee made claims of favoritism amongst management, stating a perception that applicants a property manager knows are pulled off the waitlists quickly and others wait for years. The long waitlists and issues occurring at the affordable housing complexes show the need for more accessible housing in the region as well as transparency in the waitlist process.

## ***8. Increase housing stock***

### **Findings to Support:**

- F-8.1 Rising rental and home prices have made buying a home in the region nearly impossible for many full-time resident households, even for professionals. A household must make more than 300% of area median income to afford the median home price in Truckee.
- F-8.2 Lack of options for middle-income earners who do not qualify for affordable housing but cannot afford market rates.

- F-8.3 Insufficient workforce housing availability, particularly for local service workers.
- F-8.4 As a result of high construction costs, building new missing middle housing does not yield as high of returns, driving developers to build luxury homes rather than more affordable housing like smaller ‘starter’ homes.
- F-8.5 Many residents desire mixed-income neighborhoods where different socioeconomic groups can coexist.
- F-8.6 The state requires important planning processes to ensure safe and quality development, but these can be lengthy and complicated causing delays in workforce housing projects.
- F-8.7 At the Housing Community Workshop, several comments were received regarding increasing the housing stock. Examples include:
  - o *“Educate the community on new developments and address the stigma of affordable housing so that we don’t have so much opposition from the community to new housing developments! “*
  - o *“There is an extremely limited supply of quality housing in Truckee available for long term rent. The housing that is available is either super overpriced or only available for a few months (ski leases). This forces locals to constantly be moving around and always looking for the next spot.”*
  - o *“Revisit zoning restrictions! “*
- F-8.8 The Environmental Justice Analysis (2024, read [here](#)) points out that housing should have physical proximity to basic services, transit, sidewalks (walkability), trails, recreation, grocery stores, health care and avoid environmentally vulnerable areas (i.e., flood and fire zones) to be environmentally just. Environmental Justice is defined as: everyone—regardless of race, color, national origin, or income—has the right to the same environmental protections and benefits, as well as meaningful involvement in the policies that shape their communities.

Recommendations:

- R-8.1 Continue to streamline the review of affordable housing projects based on State and local timelines. ([Town of Truckee](#))
- R-8.2 Continue to incentivize builders to create deed-restricted, affordable units. ([Town of Truckee, Community Organizations](#))
- R-8.3 Continue to offer home purchase assistance programs, such as the Truckee Home Access Program (THAP) and Martis Fund down payment assistance. ([Town of Truckee, Jurisdictions, Community Organizations](#))
- R-8.4 Revisit the Workforce Housing Ordinance in the Truckee Development Code to ensure that the requirements are in line with the housing demand created by commercial, industrial, and other non-residential development. ([Town of Truckee](#))
- R-8.5 Continue to revisit inclusionary housing policy to ensure it is effectively supporting the community’s housing need. ([Town of Truckee](#))
- R-8.6 Develop a Truckee-specific density bonus program that meets Truckee-specific housing needs and goals. ([Town of Truckee](#))

- R-8.7 When considering incentives for new affordable or workforce housing projects, consider their physical proximity to basic services and transit and avoid environmentally vulnerable areas, in line with findings from the Environmental Justice Analysis (2024). ([Town of Truckee, Jurisdictions, Community Organizations](#))

### ***The Vanishing Dream: Need for 'Starter' Homes***

For decades, homeownership was seen as the natural next step for working families. But today the high cost of land, materials, and labor makes it nearly impossible to build smaller, entry-level homes at a price point that working families can afford, causing developers to focus on luxury properties. Families who want to buy a home -- something modest, something attainable -- simply can't find one. The Town's housing stock is dominated by single-family houses that are out of reach for middle-class residents. Many Truckee families are part of the "missing middle", and buying a home here feels impossible.

This lack of "starter homes" is resulting in community members relocating to Reno, Nevada about 30-40 minutes away where they can afford a home. The people who keep the town running, like teachers, firefighters, hospital staff, are commuting long distances due to high housing costs. Even professionals with stable jobs and good credit struggle. The Tahoe Truckee Community Foundation puts it best:

"We are all connected by community issues... If you shop in a supermarket, eat in a restaurant, drive on plowed roads, or hope that a call to 911 will quickly bring a firefighter to your door, you are directly connected to the housing shortage. If the people you depend on cannot find a reasonable place to live, it affects whether a restaurant can stay open and the plow driver or firefighter, who had to move to Reno, can get to work when Interstate 80 shuts down during a snowstorm. The housing shortage is a crisis, and we all need to be a part of the solution" <sup>1</sup>

Several programs exist to combat this issue, including the Town's Truckee Home Access Program (THAP) and the Martis Fund Homebuyer Assistance Program, which offer down payment assistance. With 30 houses purchased through THAP and 98 through the Martis Fund, this is a viable option for local middle-income earners. Continuing to produce smaller, attainable homes and continuing to improve and expand housing assistance programs will help make the dream of homeownership more of a reality.

**9. Encourage large employers of seasonal staff, specifically international workers like those with J-1 visas<sup>2</sup>, to create employee housing.**

Findings to support:

- F-9.1 Seasonal employees, domestic and international, have a difficult time finding dignified, secure housing in the region. Some of the biggest challenges that seasonal employees face include high rental prices and limited availability.
- F-9.2 On October 22, 2024, the Town of Truckee submitted a letter in for comment on Village at Palisades Tahoe Specific Plan and Final Revised Environmental Impact Report (read this in Attachment 6, p.3). This letter states:
  - “The Town strongly urges the County to commit to making positive steps toward improving the region’s housing needs rather than approving a project which will clearly exacerbate the problem.”
- F-9.3 At the Housing Community Workshop, several comments were received regarding encouraging large employers of seasonal staff to create employee housing. Examples include:
  - o *“Suggest exploring partnerships with ToT and Placer and Nevada County to collectively require ski areas to do more. “*
  - o *“Non-Truckee ski resorts also depend on Truckee housing stock. How can we force them to help? (Palisades Tahoe and Sugar Bowl)”*
  - o *“Encourage ski resorts to convert existing structures into housing”*
  - o *“Ski resorts need to be doing more to support housing staff”*

Recommendation:

- R-9.1 Encourage large employers of seasonal staff, specifically international workers like those with J-1 visas, to create employee housing in line with workforce demand. ([Town of Truckee, Jurisdictions](#))
  - o Encouraging master leasing as a strategy to house seasonal employees enables seasonal employees to have secure housing, eases the concern of landlords, and allows large seasonal employers to be fully staffed. ([Community Organizations, Truckee Tahoe Workforce Housing Agency](#))
- R-9.2 Work with regional partners to advocate for requiring workforce housing units in all large employee generating projects. ([Town of Truckee, Jurisdictions, Community Organizations](#))
  - o For example, on October 22, 2024, the Town of Truckee submitted a letter in for comment on Village at Palisades Tahoe Specific Plan and Final Revised Environmental Impact Report (read this in Attachment 6, p.3). This letter states: “The Town strongly urges the County to commit to making positive steps toward improving the region’s

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<sup>2</sup> A J-1 visa is a non-immigrant visa for individuals participating in exchange visitor programs in the United States, promoting cultural and intellectual exchange. Many seasonal employers, specifically ski resorts, hire a significant number of international seasonal employees who come and work for the ski season before returning to their home countries. International seasonal workers often face language and transportation barriers that can add complexity to their ability to access housing.

housing needs rather than approving a project which will clearly exacerbate the problem.”

R-9.3 Continue to expand transit services in the region. ([Town of Truckee, Jurisdictions](#))

#### ***Tahoe Donner Association Seasonal Employee Housing***

The Tahoe Donner Association is actively working to provide housing to their seasonal employees, specifically the people they hire through a J-1 Visa. A J-1 visa is a non-immigrant visa for individuals participating in exchange visitor programs in the United States, promoting cultural and intellectual exchange. Many seasonal employers, specifically ski resorts, hire a significant number of international seasonal employees who come and work for the ski season before returning to their home countries. Seasonal employees, domestic and international, have a difficult time finding dignified, secure housing in the region. Some of the biggest challenges that employees on a J-1 visa face include high rental prices and limited availability. Often times they must begin searching months in advance using platforms like Facebook and other social media, Placemate, and the Truckee Tahoe Workforce Housing Agency. Those lucky enough to have connections in the region have a slight advantage due to the ‘word of mouth’ nature of the housing landscape. Tahoe Donner has had potential employees turn down positions because they cannot find housing. It is important to highlight the interconnectedness of housing and transportation for this group, since international employees often rely on public transportation to get to work and around the region. TART and TART Connect services are not always reliable due to long wait times, storm delays, limited routes, but are often the only option for transportation.

The Tahoe Donner Association is providing housing for their seasonal workers through master leases. Master leasing is a strategy where a master tenant (often a large employer) leases a property from a landlord and then subleases it to other tenants. Tahoe Donner currently has 52 employees living in master leased employee housing, which is nearly all of their employees with J-1 visas. Tahoe Donner has rented a multifamily property with 6 units where they are able to offer below market rate, secure housing for international seasonal workers. Many homeowners in the region express hesitation to rent to international seasonal workers or young people out of concern of property damage and overcrowding, which makes finding housing for these groups especially difficult. Through master leasing, employers are able to ease this concern and properly house their employees.

With the Truckee-Tahoe region being so reliant on a seasonal tourism economy and so strained for housing, it is important for employers hiring large amounts of seasonal staff to help ensure dignified and secure housing for their employees. The Tahoe Donner Association is a great example of a large seasonal employer proactively working to address the housing crisis in the region by providing employee housing options.

### ***10. Invest in supportive services for unhoused residents*** in line with the [Truckee Tahoe Homeless Action Plan](#) (2025)

Findings to Support:

- F-10.1 Concerns with unhoused support services due to impact on neighborhood/ community character.
- F-10.2 Currently, Truckee has almost no homeless services, including no warming/navigation center.
  - In early 2025 the Town hosted a community workshop to receive feedback on the Truckee Tahoe Homeless Action Plan. This meeting highlighted the need for more

community conversation and education about permanent supportive housing and other solutions to serve the region's unhoused residents.

- F-10.3 Following the Town of Truckee Community Meeting on the Tahoe Truckee Homeless Action Plan on April 3<sup>rd</sup>, 2025, a Summary of Community Feedback was published (read this in Attachment 7, beginning p. 90). The Community Feedback included several points that are relevant to this Framework:
- o *Partnerships being coordinated, visible, and action-oriented. Specifically emphasizing the importance of multi-jurisdictional collaboration between Town, County, and service providers.*
  - o *Education and stigma reduction are top priorities. Using storytelling, personal connection, and myth-busting to destigmatize.*
  - o *The public asked for a single, up-to-date website, social media presence, and visual tools (infographics, success stories, service maps) to simplify a complex issue.*
  - o *Many shared that in general, more affordable housing is needed in the area and more information about what exists, how to apply and how to get support if you are a Spanish-speaker.*
  - o *Several comments on the need to focus on prevention---keeping people in their homes by making sure services are in place, and resources to help with things like: rental assistance, tenant law, medical bills utility help and education on how to get more training to increase pay.*

Recommendation:

- R-10.1 Invest in supportive services for unhoused residents that are in line with the [Truckee Tahoe Homeless Action Plan](#) (2025, Attachment 8). ([Town of Truckee, Jurisdictions, Community Organizations](#))
- R-10.2 Town and community partners to engage in proactive education, outreach, and storytelling about unhoused neighbors as suggested by the Summary of Community Feedback (Attachment 7, beginning p. 90, 2025). ([Town of Truckee, Jurisdictions, Community Organizations](#))

### ***Displacement and the Unseen Crisis: Unhoused & Overcrowded Residents***

Truckee's housing crisis isn't just about affordability – it's about survival. The unhoused population, many of whom live in the forest, are largely invisible to the average resident. One interviewee, who works with North Tahoe Truckee Homeless Services, says "Truckee Love doesn't seem to extend to them." There is no permanent emergency shelter and limited support services.

At the same time, some housed residents live in overcrowded, unstable conditions. A Spanish-speaking community liaison points out that fear of eviction keeps many from speaking up about poor housing conditions. But few resources exist to hold landlords accountable.

The Town's service workers, many of them Hispanic/Latine, often live with multiple generations in one home to make rent manageable. With limited stable, affordable housing options, families relocate to Reno, taking Truckee's workforce with them. This shift isn't just a housing issue: it's also economic and environmental. With an increased number of people commuting, an increase in vehicle miles traveled contributes to increased greenhouse gas emissions.

Highlighting stories of overlooked, underserved populations is crucial because disproportionate rates of the communities of focus show up in low-income and unhoused communities. Many of the Town's current housing program efforts have focused on the missing middle, which is a significant need in this community. However, this leaves communities of focus still in need.

### **Additional Recommendations:**

**Improve accessibility for individuals with disabilities** by incentivizing the construction of ADA-compliant multi-family housing and retrofitting existing homes. Lack of availability and long waitlists, concerns that impact all segments of our community, especially impact those with special needs such as individuals with disabilities. ([Town of Truckee, Community Organizations](#))

**Support climate resilient and sustainable housing solutions** by promoting green building incentives and energy-efficient housing programs. Continue to support wildfire-resilient building standards and defensible space incentives for workforce housing. Advocate for state and federal funding for fire-adapted communities and for insurance reform that reduces wildfire insurance burden. ([Town of Truckee, Community Organizations](#))

**Support efforts to attract and maintain home insurance providers** that can sustainably underwrite affordable fire insurance policies to a wide-range of homes and income levels. As well as efforts to help insurers to recognize fire mitigation efforts completed by individual homeowners in determining a property's insurability. ([Town of Truckee, Jurisdictions, Community Organizations](#))

## **Conclusion**

As the Town of Truckee develops new housing programs and revise existing programs, this framework will serve as a tool to ensure that housing solutions are designed and operated in

ways that meet the needs of all community members, emphasizing the Communities of Focus. Achieving housing equity requires collaborative action and sustained commitment region-wide, and this framework and accompanying recommendations can serve as a guide for the Town and our housing partners to follow.

## Appendix

### Attachments:

Attachment 1: Existing Housing Programs

Attachment 2: Mountain Housing Council of Tahoe Truckee - Common Housing Terms & Definitions

Attachment 3: Current State and Existing Conditions

Attachment 4: Interview Participants

Attachment 5: Summary of Feedback from Community Workshop held June 16, 2025

Attachment 6: [Town of Truckee letter in for comment on Village at Palisades Tahoe Specific Plan and Final Revised Environmental Impact Report](#) -

<https://portal.laserfiche.com/Portal/DocView.aspx?id=59746398&repo=r-6a91ddbc>

Attachment 7: Summary of Community Feedback on the Tahoe Truckee Regional Homeless Action Plan (April 3<sup>rd</sup>, 2025) (begins p.90) -

<https://portal.laserfiche.com/Portal/DocView.aspx?id=59820751&repo=r-6a91ddbc>

Attachment 8: [Truckee Tahoe Homeless Action Plan](#) - <https://www.ttcf.net/wp-content/uploads/2025/01/Tahoe-Truckee-Regional-Homeless-Action-Plan-Updated-April-2025.pdf>

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## **Attachment 1:**

### **Existing Town of Truckee Housing Programs**

#### **Accessory Dwelling Unit Program**

The ADU program seeks to increase the inventory of affordable homes by supporting the development of ADUs through grants, loans, and technical assistance. ADU services, grants, and loans are available to Truckee property owners who wish to build, create, or convert existing space into a new ADU/JADU or permit an unpermitted ADU/JADU at all income levels. Most people who are interested in creating new ADUs are likely at higher income levels (though we haven't tracked that data). There has been interest from seniors and family members of seniors in creating ADUs as an option for live in care/assistance. There are potentially existing, unpermitted ADUs that belong to households at lower AMI levels, though this data has not been looked into.

We currently offer two ADU loan products – PLHA funded low interest loan for new ADU construction and Town funded forgivable loan for ADU creation. While there is not an income qualification requirement to receive these loans, the recipient must rent to income qualified workers and there is a rent cap based on income.

- PLHA Funded New ADU Construction: up to \$200,000, two options
  - Tenant(s) make below 120% AMI
  - Tenant(s) make below 60% AMI
  - No local employment requirement
  - Main unit must be owner occupied
- Town Funded Forgivable Loan for ADU Creation: up to \$50,000, two options
  - Tenant(s) make below 120% AMI
  - Tenant(s) make below 60% AMI
  - Must work locally

As of August 2025, six applicants have been fully approved for the Town Funded New ADU Creation loan, and two loans have been executed. Two applicants have been fully approved for the PLHA Funded New ADU Construction Loan. One ADU has been completed and is housing two qualifying tenants.

There are many unpermitted ADUs existing in Truckee that are being used as housing. Often, these units are among the more affordable options. The after-the-fact ADU permitting process helps to ensure that these ADUs are safe and habitable, and that these more affordable housing options are preserved.

The Town offers an \$1,000 mini grant to help offset permitting and construction costs. There is no occupancy requirement for this grant, but encouraging the development and permitting of ADUs through this grant helps preserve existing housing stock and create new, lower cost units. The Town has awarded 22 mini grants as of August 2025.

#### **Truckee Home Access Program**

The Truckee Home Access Program (THAP) preserves and protects homes to create places for people who work full-time in the Truckee region to live locally. THAP pays buyers, sellers, and local businesses to reserve homes for income-qualified local workers using a fifty-five-year deed restriction. THAP home

purchasers and/or occupants must make less than 245% AMI and work full time (30+ hours per week) within the boundaries of the Tahoe Truckee Unified School District.

Buyers can apply for compensation up to \$150,000 for a maximum \$937,500 home purchase price. Payment can be used for down payment assistance, renovations, or other expenses. Sellers can sell at a reduced price and apply for compensation to make up the difference between the reduced price and the appraised value. Local Businesses can apply for compensation to rent or sell homes to local workers, including their own.

There are four major goals of THAP:

- Increase the number of deed restricted homes in Truckee.
- Expand the opportunities for middle income (up to 245% AMI) households to purchase deed restricted homes.
- Increase the amount of for-sale homes reserved through deed restriction.
- Build an inventory of below market rate homes to create a second housing market only accessible to qualified households.

THAP opened applications in November 2022. As of August 2025, 30 homes have been purchased through THAP – 29 individual households and one local business. Seventy-five individuals have been housed through THAP, including 39 qualifying local employees. The median home sale price is \$1,279,000.

The average AMI of THAP buyers is 156%\*. The average household size is 2.5.

Table 1: THAP Qualifying Employer Industry

<b>Employer Industry</b>	
Public Administration	18%
Construction/Contractor	15%
Recreation	15%
Education	13%
All Other	10%
Health Care	10%
Professional Services	8%
Personal Care	5%
Retail	5%

\* The household AMI is calculated based on the Nevada County AMI in the year of home purchase.

### **Lease to Locals**

The Lease to Locals Program unlocks existing housing stock for the local workforce. The program includes a set of incentives for homeowners that shift from renting their home short-term (or not renting at all) to 5 to 12-month-plus lease arrangements with locally employed tenants. The Town is partnering with Truckee-based local housing business, Placemate, to market and administer this

successful program. Participating and qualifying homeowners will receive grants ranging from \$2,000 to \$18,000 based on number of tenants and lease length. Tenant qualification in this program is based on annual income. The average annual income of adult residents of a household (unrelated or related) can not be more than 150% of the AMI\* (\$130,800 per person) and at least 50% of the adults in the household must work at least 20 hours per week within the boundaries of the TTUSD.

Lease to Locals launched in 2020, and has preserved 229 units, housing 561 people as of July 2025. The average AMI for Lease to Locals Households is 91%\*\*.

Table 2: Lease to Locals Qualifying Employer Industry

<b>Employer Industry</b>	<b>% of Qualified Tenants</b>
Recreation	26%
Food/Beverage Services	15%
Construction/Contractor	8%
Retail	8%
Education	7%
Accommodation	6%
Public Administration	6%
Health Care	5%
Property Management	5%
Real Estate	3%
All Other	11%

\* Lease to Locals uses a non typical AMI calculation when qualifying households, due to the high prevalence of unrelated roommate households in these programs.

### **Rooted Renters**

The Rooted Renters Program aims to lock in workforce rental units at below market prices for at least three years by providing financial incentives to property owners. Rooted Renters is focused on providing housing to local employees earning up to 150% of AMI\* in existing housing units in Truckee. Participating and qualifying homeowners will receive grants between \$9,000 and \$26,000, based on unit size. The payments are disbursed in increasing percentages over the course of a three year period to incentivize owners to continue renting their property for the full term of the program. Tenant qualification in this Program is based on annual income\* and local employment. The average annual income of adult residents of a household (unrelated or related) can not be more than 150% of the area median income (\$118,125 per person) and at least 50% of the adults in the household must work at least 20 hours per week within the boundaries of the TTUSD.

There are three main goals of Rooted Renters:

- Create stable, long-term rental housing at an affordable rate for the local workforce across multiple years,
- Provide a financial incentive to landlords offering below market rent,
- Expand the Town’s suite of housing programs through a multi-year rental solution to help create housing stability for the local workforce.

Rooted Renters launched as a pilot program with two cohorts of participating properties. Cohort 1 began in July 2024 and Cohort 2 will open in July 2025. Cohort 1 received 64 applications during the week the application was open. The application was closed because of the limited funding available for incentives.

In Cohort 1, Rooted Renters preserved 23 units and housed 55 locals. There were 35 qualified tenants. The average AMI for Rooted Renters households is 122%.

Table 3: Rooted Renters Qualifying Employer Industry

Employer Industry	% of Qualified Tenants
Recreation	10
Education	7
Retail	6
Food/Beverage Services	4
Construction/Contractor	2
Facility Services	2
Health Care	2
Other	5

\* Rooted Renters uses a non typical AMI calculation when qualifying households, due to the high prevalence of unrelated roommate households in these programs.

**First Time Homebuyers Program**

The Town of Truckee offers two first time home buyer programs, Cal Home and BEGIN. For both programs, the applicant must be a first-time homebuyer (Usually, this means that the applicant has not been on title for the past three years.), the home must be within Truckee Town limits, the applicant must qualify for a conventional, 30-year, fully amortized first mortgage, the interest rate on the Town’s loan is 3% simple interest, the home must be the owner’s primary residence, and the loan maximum is 20% of the purchase price up to \$80,000. For CalHome, the applicant’s AMI must be below 80% AMI and for Begin, the applicant must be below 120% AMI.

Manufactured Housing is eligible under the CalHome program. The first mortgage term is generally 15 years and the Town's loan will be for 15 years for manufactured housing.

**Short-term Rental Workforce Housing Token Program**

The Short-term Rental Workforce Housing Token Program incentivizes the creation of Workforce Housing Units by offering in-kind payment for Deed Restrictions in the form of "Tokens". A Token is

redeemable for Transient Occupancy Registration Certificates, which are required to short-term rent a property in Truckee. Participants are required to deed restrict the workforce housing units for a 15-year term, which sets legal limits on the use of the property for that term.

There are income and local worker requirements for the workforce housing unit occupants, and qualified occupants must live in the unit as full time occupants. Tenant qualification in this Program is based on annual income\* and local employment. The average annual income of adult residents of a household (unrelated or related) can not be more than 150% of the area median income (\$118,125 per person) and at least 50% of the adults in the household must work at least 20 hours per week within the boundaries of the TTUSD.

As of July 2025, no workforce housing units have been created through the Token Program.

\* The Token Program uses a non typical AMI calculation when qualifying households to match the Town's other rental programs.

### **Deed Restriction for New Housing Development**

Deed Restriction for New Housing Development is a program that supports new workforce housing units within the Truckee town limits. The program will pay a developer up to \$110,000 per newly constructed housing unit to "deed restrict" the unit for long-term use as workforce housing. The program is operated by Sierra Business Council.

#### Program Requirements

- Developer receives 16% of the unit's appraised fair market value up to \$110,000 per unit upon certificate of occupancy
- Project must be in the Gateway or Downtown neighborhoods in Truckee
- Funds may only be used for studio, one bedroom, and two bedroom units
- Each unit must have at least one dedicated parking space
- Units must be rented to or sold to a qualified household who works within the boundaries of the Tahoe Truckee Unified School District and the household income must be below 180% of area median income. Unit must be occupied full time
- If the unit is sold to a qualified household, the maximum initial sales price cannot exceed \$687,500
- The program caps the maximum rent based on unit size and affordability to households making 120% AMI.

As of July 2025, the Edmunds Lofts Project has been selected to participate in the Deed Restriction for New Housing Development program. This project will provide 12 units of deed restricted housing, with 2 units restricted to households making up to 80% AMI and 10 units restricted to households making up to 180% AMI, with a preference to lease to households making up to 120% AMI.



## Common Housing Terms & Definitions

### **Area Median Income (AMI)**

The household income for the median — or middle — household in a region. The US Department of Housing and Urban Development (HUD) AMI data is determined annually by household size for different geographic regions. The California Department of Housing and Community Development (HCD) makes minor adjustments based on regional factors to these numbers prior to publishing. Exact household AMI is determined by county and household size. For example, Nevada County AMI for family of four is \$85,100 (2019) and Placer County AMI for family of four is \$83,600 (2019).

### **Achievable Local Housing**

In 2017, MHC coined the term Achievable Local Housing to define the range of housing needs in the North Tahoe-Truckee region, which includes very low-income earners as well as households earning up to 195% of the AMI (middle income).

### **Affordable Housing**

MHC defines affordable housing as residences restricted to those making below 60% AMI, which is considered low to very low income. Those eligible for affordable housing would pay no more than 30% of their income on housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other locally determined criteria and that this definition is intended solely as an approximate guideline or general rule of thumb.

### **Workforce Housing**

Workforce housing is targeted to be accessible to households that include members of the local workforce. Workforce housing may or may not be rented or sold at below market rates. Workforce housing may serve a range of household income levels. Income levels targeted for workforce housing, however, are often limited to those who do not otherwise qualify for subsidized rental or for-sale housing, but who may still have difficulty affording market rate housing.

### **Workforce Housing Policy**

A policy or ordinance that requires new non-residential projects to mitigate the impact on workforce housing demand created by the businesses that would be housed in the development.

Developers can often meet workforce housing requirements through the production of housing units on the same site as the remaining development or on a separate site. Developers also often have the option of paying a monetary fee to an appropriate local government agency, in-lieu of developing the units themselves.

### **Incentives**

Incentives are policies, programs, or funds which local jurisdictions use to encourage development of a certain type of housing such as:

- Fee deferrals or funds to reimburse fees
- Low-to-no interest loans and small grants
- Technical assistance for permits, design, and construction
- On-going property management support and landlord training
- Purchasing a deed restriction from a homeowner to limit occupancy to the local market

Generally, some type of deed restriction must be in place in exchange for receiving an incentive from a jurisdiction.

## **Types of Housing**

### **Long-Term Rental (LTR)**

The rental of a residential dwelling unit for 31 consecutive days or longer.

### **Short-Term Rental (STR)**

The rental of a residential dwelling unit for 30 consecutive days or less. This includes both STRs rented through on-line platforms and property rental companies.

### **Registered Short-Term Rental (STR)**

A short-term rental property that is registered with the local jurisdiction, thereby allowing collection of Transient Occupancy Tax (TOT). The Town of Truckee and Placer County have close to a 90% compliance rate for registration of all STRs.

### **Active Short-Term Rentals**

The Town of Truckee defines active short-term rentals as those generating a minimum of \$1 per year. Placer County does not have a definition that describes active short-term rentals.

### **Transient Occupancy Tax (TOT)**

A rental tax paid by the guest of a short-term rental to the respective local jurisdiction.

### **Second Home**

A residence that owners intend to occupy in addition to a primary residence for part of the year. Typically, a second home is used as a vacation home. Second homes qualify for certain loans as long as the owner does not rent out the property.

## **Investment Property**

A property that is not the primary residence of the owner and is purchased in order to generate income, profit from appreciation, or to take advantage of certain tax benefits. Investment property loans usually have a higher interest rate and require a larger down payment than second homes.

## **Income-Restricted or Subsidized Housing**

Refers to housing that is reserved for occupancy by households with incomes that fall within a specified range. In order to qualify to lease or purchase an income-restricted housing unit, the prospective occupant must verify their income. Income requirements are typically recorded and enforced through deed-restriction.

## **Accessory Dwelling Unit (ADU)**

An Accessory Dwelling Unit, or ADU (also referred to as a second unit, in-law unit, granny flat, residential unit, or guest suite) is generally defined by the State of California Housing and Community Development Department as an attached or detached residential dwelling unit which provides complete independent living facilities for one or more persons “including permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling unit is situated.

The State of California generally recognizes the following types of ADUs

- Detached: The unit is separate from the primary structure
- Attached: The unit is attached to the primary structure
- Repurposed Existing Space: Space (e.g. master bedroom) within the primary residence that is converted into an independent living unit
- Junior Accessory Dwelling Units (JADU): Similar to repurposed space with various streamlining measures. The JADU can be no more than 500 square feet, must have cooking facilities, including a sink with a maximum water line diameter of 1.5 inches, but is not required to have its own bathroom. It must have a separate main entrance with an interior entry to main living area

## **Deed Restriction**

A deed restriction is an agreement that restricts the use of a property in some way.

## **Deed Restricted ADUs**

Deed restrictions are a tool that local jurisdictions can use to either incentivize or require ADUs to be used for certain purposes, including:

- Tenant income limits
- Prohibiting short-term rentals
- Requiring long-term rentals
- Requiring primary residency of a tenant

Deed restrictions can be required in exchange for granting an incentive or subsidy to a project or to the homeowner to provide an ADU for a certain purpose.

# Types of Income

## **Low-Income**

Households categorized as low-income include those with annual incomes that are equal to more than 50 percent, but not more than 80 percent, of the area median income for the county in which it is located, adjusted for household size.

## **Moderate-Income**

Households categorized as moderate-income include those with annual incomes that are equal to more than 80 percent, but not more than 120 percent, of the area median income for the county in which it is located, adjusted for household size.

## **Middle-Income**

Households categorized as middle-income typically include those with annual incomes that are equal to more than 120 percent, but not more than 150 percent, of the area median income for the county in which it is located, adjusted for household size.

## **Very Low-income**

Households categorized as very low-income include those with annual incomes that are equal to more than 30 percent, but not more than 50 percent, of the area median income for the county in which it is located, adjusted for household size.

## **Extremely Low-income**

Households categorized as extremely low-income include those with annual incomes that are equal to 30 percent, or less, of the area median income for the county in which it is located which is adjusted for household size.

## **Above Moderate-Income**

Households categorized as above moderate-income include those with annual incomes that are equal to greater than 120 percent of the area median income for the county in which the household resides, which is adjusted for household size.

## **Below Market Rate Housing**

Refers to properties that are leased or sold at prices that are below the current market value. Such units may, or may not, feature deed-restrictions that limit occupancy to income qualifying households (i.e., income-restricted).

For more background material on these terms and other housing solutions, visit [www.MountainHousingCouncil.org/tool-kit](http://www.MountainHousingCouncil.org/tool-kit)

## Attachment 3:

### Current State and Existing Conditions

#### *Population and Housing Characteristics*

##### Population at a Glance

In 2022, the population of Truckee was 16,700 and it is estimated to grow to be between 17,500 to 18,900 residents by 2030. The prime working age group (20 to 59) comprises the largest population (45.16%) in 2022. As of 2022, Truckee is 76.8% White and 19.2% of the population is of Hispanic origins.

##### Employment Trends

Housing needs are affected by employment trends. Availability of jobs in a geographic area creates demand for housing nearby. The quality or pay of available employment can also determine the demand for various housing types and price levels.

Table 1: Truckee Industries (2022)

<b>Truckee Industries (2022)</b>	<b>Employee Estimates</b>	<b>Percent</b>
Agriculture, forestry, fishing and hunting, and mining	75	0.90%
Arts, entertainment, and recreation, and accommodation and food services	1288	15.10%
Construction	822	9.70%
Educational services, and health care and social assistance	1683	19.80%
Finance and insurance, and real estate and rental and leasing	409	4.80%
Information	126	1.50%
Manufacturing	538	6.30%
Other services, except public administration	666	7.80%
Professional, scientific, and management, and administrative and waste management services	1519	17.80%
Public administration	301	3.50%
Retail trade	664	7.80%
Transportation and warehousing, and utilities	315	3.70%
Wholesale trade	107	1.30%
<b>Total</b>	<b>8513</b>	<b>100.00%</b>

SOURCE: U.S. Census Bureau. "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03, 2022, <https://data.census.gov/table/ACSDP5Y2022.DP03?q=dp03&g=160XX00US0680588>. Accessed on November 6, 2024.

### Household Characteristics

The U.S. Census Bureau defines a household as all persons living in a single housing unit, whether or not they are related. One person living alone is considered a household, as is a group of unrelated people living in a single housing unit. The U.S. Census Bureau defines a family as related persons living within a single housing unit.

According to the U.S. Census Bureau, there were 6,279 occupied households in Truckee in 2022.

The California Department of Housing and Community Development (HCD) calculates an annual median income (AMI) for each county for the purpose of determining program eligibility. The 2025 average median household income for Nevada County, including the Town of Truckee, was \$124,600 based on a four-person household (see Table 2). According to the Nevada County AMI, a median income four-person household has \$3,115 available for monthly housing costs as shown in Table 3.

The State of California uses five income categories to determine housing affordability. These categories are as follows:

- Extremely Low-Income: Less than 30 percent of the median income
- Very Low-Income: 30 to 50 percent of the median income
- Low-Income: 51 to 80 percent of the median income
- Moderate-Income: 81 to 120 percent of the median income
- Above Moderate-income: greater than 120 percent of the median income

Table 2: Nevada County Area Median Income (2025)

<b><i>Nevada County Area Median Income (2025)</i></b>									
Number of persons in a Household	1	2	3	4	5	6			
15% AMI (Acutely Low Income)	\$ 13,100	\$ 950	14, \$ 850	16, \$ 00	18,7 \$	20,200 \$			21,7 \$ 00
30% AMI (Extremely Low Income)	\$ 23,950	\$ 350	27, \$ 750	30, \$ 50	34,1 \$	37,650 \$			43,1 \$ 50

50% AMI (Very Low Income)	\$ 39,850	\$ 500	45, 200	\$ 51, 00	\$ 56,9 00	\$ 61,450	\$ 66,0 00
60% AMI	\$ 52,320	\$ 820	59, 290	\$ 67, 60	\$ 74,7 00	\$ 80,730	\$ 86,7 30
80% AMI (Low Income)	\$ 69,760	\$ 760	79, 720	\$ 89, 80	\$ 99,6 00	\$ 107,640	\$ 115,640
<b>100% AMI (Median Income)</b>	<b>\$ 87,200</b>	<b>\$ 700</b>	<b>99, 150</b>	<b>\$ 112, 124,600</b>	<b>\$ 124,600</b>	<b>\$ 134,550</b>	<b>\$ 144,550</b>
120% AMI (Moderate Income )	\$ 04,650	1 \$ 600	119, 550	\$ 134, 149,500	\$ 149,500	\$ 161,450	\$ 173,400
150% AMI	\$ 30,800	1 \$ 149,550	\$ 225	\$ 168, 186,900	\$ 186,900	\$ 201,825	\$ 216,825
180% AMI	\$ 56,960	1 \$ 179,460	\$ 870	\$ 201, 224,280	\$ 224,280	\$ 242,190	\$ 260,190
245% AMI	\$ 13,640	2 \$ 244,265	\$ 768	\$ 274, 305,270	\$ 305,270	\$ 329,648	\$ 354,148

Please note: The source for the calculations above 120% AMI (rows 150%, 180%, and 245%) is based on the HUD methodology but not sourced or attributed to HUD. The Town and Mountain Housing Council expanded upon the AMI levels set by HUD in order to determine how best to serve households in the region above the traditional lower income levels (80% and below).

\*\$124,600 - Nevada County's AMI

Table 3: Monthly Amount Available for Housing Based on AMI

<b>Monthly Amount Available for Housing Based on AMI for Nevada County Residents, May 2025</b>							
Number of Persons in a Household	1	2	3	4	5	6	
15% AMI (Acutely Low Income)	\$ 28	3 \$ 374	\$ 421	\$ 468	\$ 505	\$ 543	
30% AMI (Extremely Low Income)	\$ 99	5 \$ 684	\$ 769	\$ 854	\$ 941	\$ 1,079	

50% AMI (Very Low Income)	\$ 96	\$ 1,138	\$ 1,280	\$ 1,423	\$ 1,536	\$ 1,650
60% AMI	\$ 1,308	\$ 1,496	\$ 1,682	\$ 1,869	\$ 2,018	\$ 2,168
80% AMI (Low Income)	\$ 1,744	\$ 1,994	\$ 2,243	\$ 2,492	\$ 2,691	\$ 2,891
<b>100% AMI (Median Income)</b>	<b>\$ 2,180</b>	<b>\$ 2,493</b>	<b>\$ 2,804</b>	<b>\$ 3,115</b>	<b>\$ 3,364</b>	<b>\$ 3,614</b>
120% AMI (Moderate Income )	\$ 2,616	\$ 2,990	\$ 3,364	\$ 3,738	\$ 4,036	\$ 4,335
150% AMI	\$ 3,270	\$ 3,739	\$ 4,206	\$ 4,673	\$ 5,046	\$ 5,421
180% AMI	\$ 3,924	\$ 4,487	\$ 5,047	\$ 5,607	\$ 6,055	\$ 6,505
245% AMI	\$ 5,341	\$ 6,107	\$ 6,869	\$ 7,632	\$ 8,241	\$ 8,854

Table 4: Affordable Home Purchase Price Based on AMI for Nevada County Residents (2025)

<i>Affordable Home Purchase Price Based on AMI for Nevada County Residents, May 2025</i>							
Number of Persons in a Household	1	2	3	4	5	6	
15% AMI (Acutely Low Income)	\$ 49,701	\$ 56,720	\$ 63,929	\$ 70,948	\$ 76,639	\$ 82,330	
30% AMI (Extremely Low Income)	\$ 90,866	\$ 103,766	\$ 116,666	\$ 129,565	\$ 142,844	\$ 163,711	
50% AMI (Very Low Income)	\$ 151,191	\$ 172,627	\$ 194,253	\$ 215,879	\$ 233,141	\$ 250,404	
60% AMI	\$ 198,502	\$ 226,957	\$ 255,298	\$ 283,639	\$ 306,290	\$ 329,054	

80% AMI		\$ 302,609				
	\$ 264,669		\$ 340,398	\$ 378,186	\$ 408,386	\$ 438,738
<b>100% AMI (Median Income)</b>	<b>\$ 330,837</b>	<b>\$ 378,262</b>	<b>\$ 425,497</b>	<b>\$ 472,732</b>	<b>\$ 510,483</b>	<b>\$ 548,423</b>
120% AMI (Moderate Income)	\$ 397,042	\$ 453,762	\$ 510,483	\$ 567,203	\$ 612,541	\$ 657,880
150% AMI	\$ 496,255	\$ 567,393	\$ 638,246	\$ 709,099	\$ 765,724	\$ 822,634
180% AMI	\$ 595,506	\$ 680,871	\$ 765,895	\$ 850,918	\$ 918,869	\$ 987,161
245% AMI	\$ 810,550	\$ 926,741	\$ 1,042,468	\$ 1,158,194	\$ 1,250,683	\$ 1,343,636

**Existing Housing Inventory**

According to the 2022 American Community Survey data, there are 13,581 housing units in Truckee. However, only about 6,279 (46%) of these are occupied by households year-round, shown in Figure 6. The remaining units are considered “vacant” according to the US Census Bureau, meaning that they are not occupied fulltime. The majority of the “vacant” units in Truckee are used as vacation homes and/or short-term rentals. The majority of the “vacant” units in Truckee are used as vacation homes and/or short-term rentals. Currently 9% of Truckee’s housing stock is used for short-term rentals (STR). Considering the Tahoe-Truckee area's appeal as a vacation home and tourist hotspot, the high rate of “vacant” properties is not unexpected. However, the existence of so many vacant units in a region where many people lack adequate housing highlights a significant contrast.

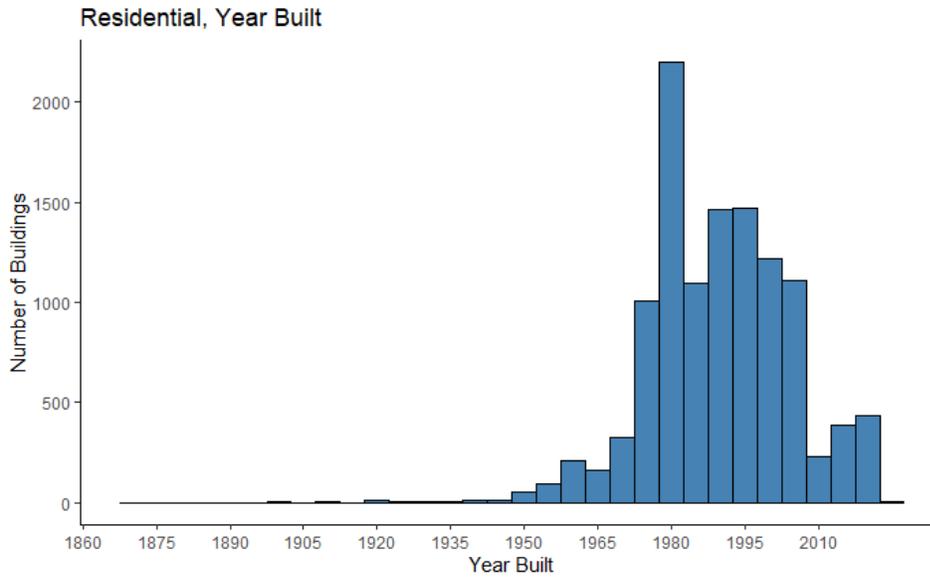
For all housing units, primary residences or otherwise, the leading structure type is predominantly detached single-family homes, amounting to 85 percent of the housing stock, shown in Figure 2. Multi-family units, ranging from duplexes to 20 plus unit apartment complexes, make up only about 11 percent of Truckee’s housing units. The remaining units consist of mobile homes. An increased variety of structure types such as townhomes, duplexes, small multi-family, and cluster development would be beneficial to address the need of Truckee’s various households.

Of Truckee’s total housing units, about half are 3-bedroom units, shown in Figure 3. The majority of Truckee’s housing stock is detached single-family 3-bedroom homes, with very

limited availability of smaller and often more affordable units. In addition, most of these homes were built in the 1980's, meaning the majority of our housing stock is aging, being 40 or more years old, shown in Figure 1.

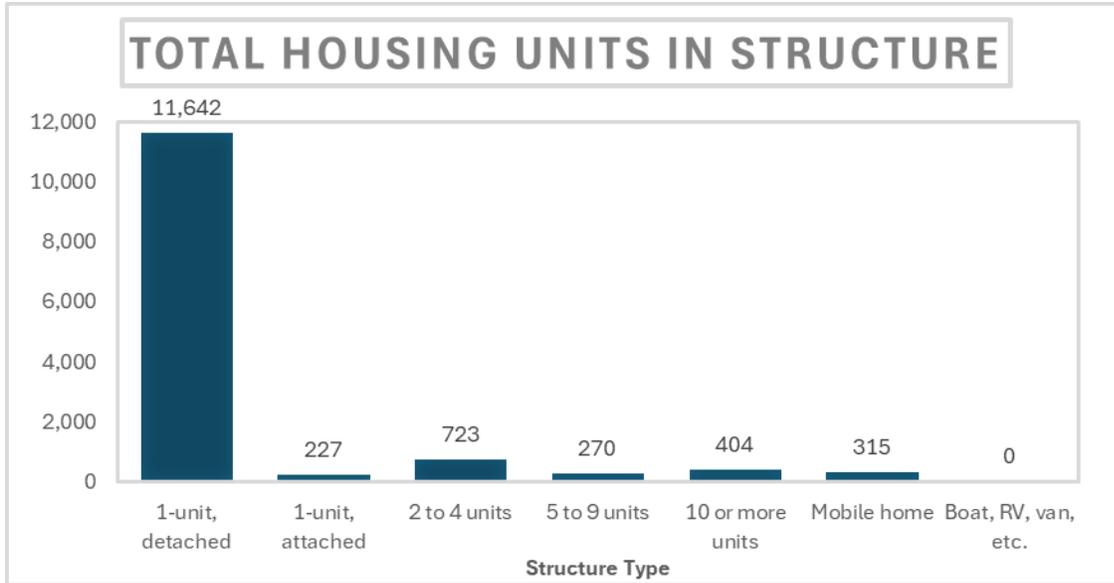
The cost of purchasing a home in Truckee has been increasing. According to Redfin data, the median home price in Truckee in 2025 is \$1,507,000 (Figure 4).

Figure 1:



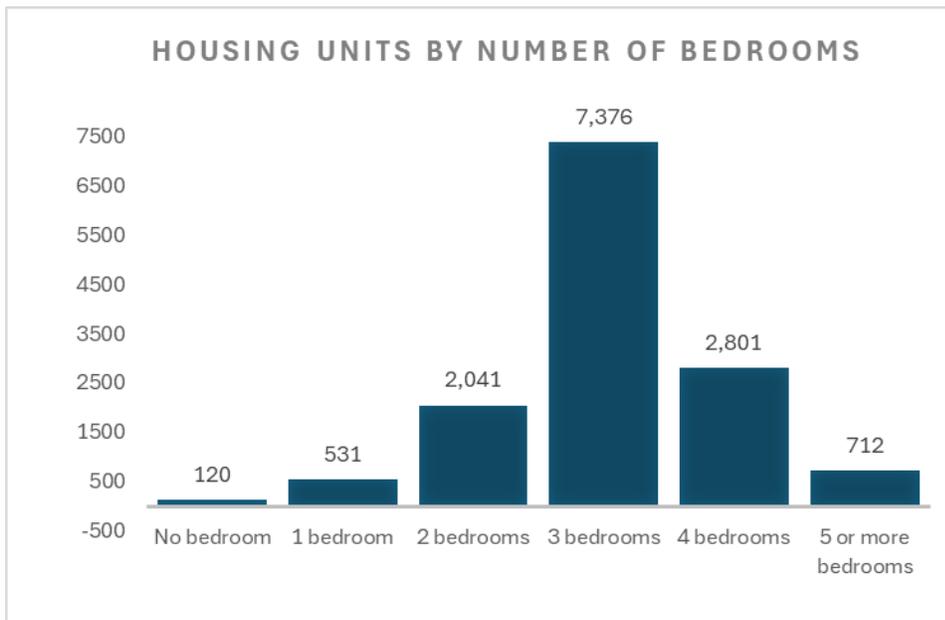
U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles

Figure 2:



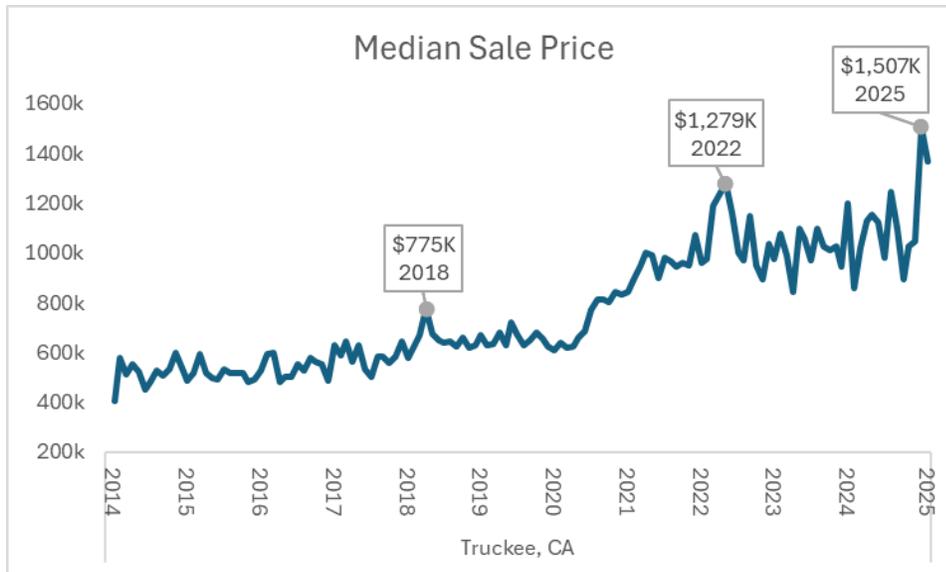
U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles

Figure 3:



U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2022, <https://data.census.gov/table/ACSDP5Y2022.DP04?g=160XX00U0680588>. Accessed on November 6, 2024.

Figure 4:



Weekly Housing Market Data. Redfin Data. <https://www.redfin.com/city/20216/CA/Truckee/housing-market#trends>

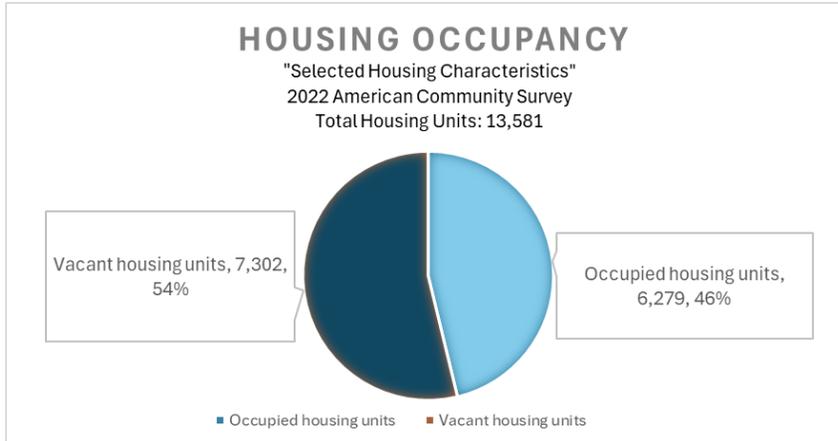
### **Overview of Findings and Trends from Data (MHC and ACS Survey)**

#### Vacancy Rates

Vacancy rates are an indicator of both housing supply and demand. Low vacancy rates indicate an under supply of housing. This suggests that housing costs may be inflated, and households may find it difficult to find housing with an affordable monthly payment. A high number of vacant units usually indicates an oversupply of housing. A 4 to 6 percent vacancy rate is considered “normal” for most communities. In 2022, 54 percent of homes in Truckee were vacant or unoccupied for most of the year, as shown in Figure 5. This number is high because it reflects the large number of units that are used for seasonal or occasional use. According to 2022 American Community Survey data, Truckee’s vacancy rate, meaning the number of housing units that are truly vacant or unused and available for long term housing, is only about 2.3 percent, indicating an undersupply of housing.

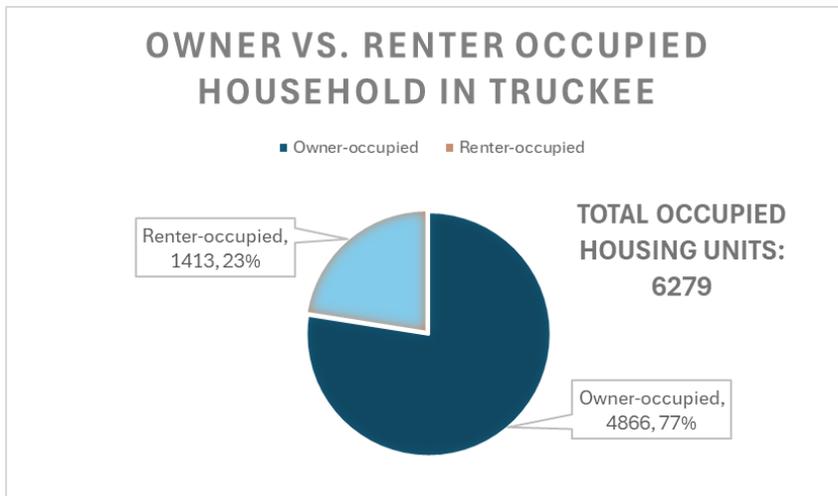
In Truckee’s current housing stock, the majority of units are used solely by the owner, either as a fulltime or part-time owner-occupied residence. As seen in Figure 6 below, 77 percent of housing units in Truckee were owner-occupied while 23 percent were renter-occupied.

Figure 5:



U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2022, <https://data.census.gov/table/ACSDP5Y2022.DP04?g=160XX00US0680588>. Accessed on November 6, 2024.

Figure 6:



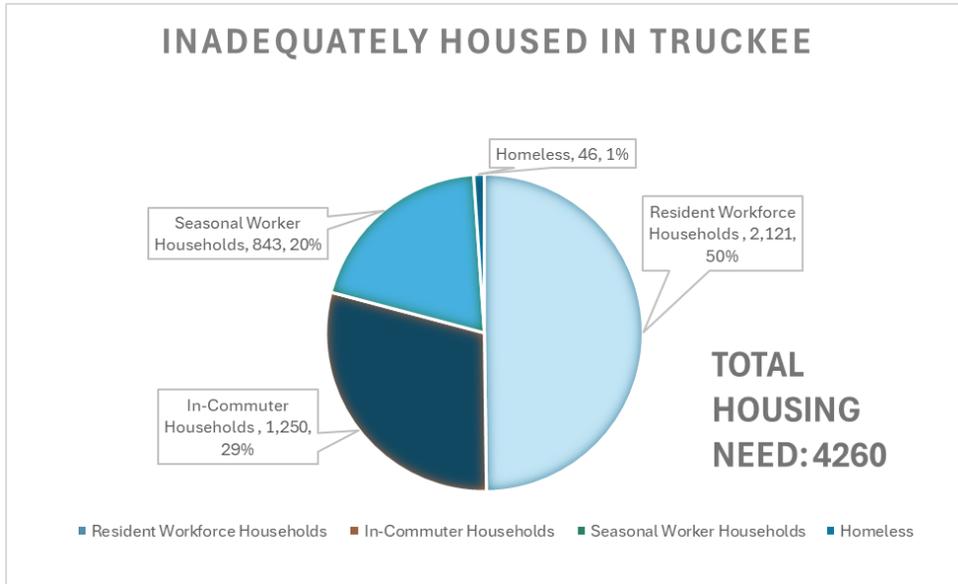
U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2022, <https://data.census.gov/table/ACSDP5Y2022.DP04?g=160XX00US0680588>. Accessed on November 6, 2024.

Inadequately Housed and Unmet Housing Need

Of the fulltime resident-occupied housing units, which is about 6,279, Mountain Housing Council (Needs Assessment Update, 2023) finds 4,260 (68%) of Households are inadequately housed in Truckee, as shown in Figure 7. HUD defines inadequately housed or unmet housing need as households that are overburdened from a cost perspective, occupy housing units that

are overcrowded (more than one person per room of the unit), or occupying units that do not have adequate plumbing or kitchen facilities.

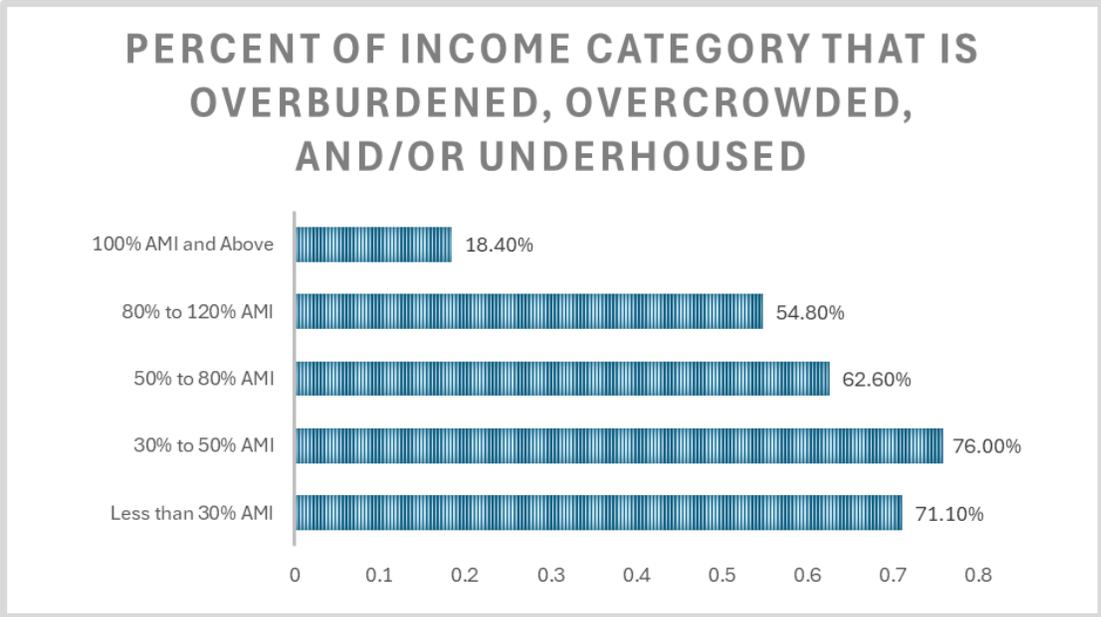
Figure 7:



2023 Housing Needs Assessment. Mountain Housing Council. July 19, 2023.

The Mountain Housing Council collected data for the Truckee-North Tahoe Region on the percent of people in an income category that are over-burdened, overcrowded, and/or underhoused as shown in Figure 8. According to the ACS (2022) in Truckee 1% of households are overcrowded, 1% lacks complete plumbing, 1% lacks telephone services, and less than 1% lacks a complete kitchen. It's important to note that the ACS data may not account for all members of the population. The U.S. Census Bureau (Stempowski, 2023) defines Hard-to-Count Populations and Historically Undercounted Populations, such as racial and ethnic minorities, people who speak languages other than English, low-income populations, undocumented immigrants, people with disabilities. Many of these Hard-to-Count Populations and Historically Undercounted Populations are also Town defined Communities of Focus. Based on the definition of overcrowded housing and potential gaps in ACS data, the reported number of people living in substandard housing conditions may differ. It's important to also highlight that according to Race Counts (2024), "LatinX Californians are over 7x more likely than White Californians to live in overcrowded housing." As shown in Figure 8, in the Truckee-North Tahoe region, households in lower income categories are more likely to be overburdened, overcrowded, and/or underhoused.

Figure 8:



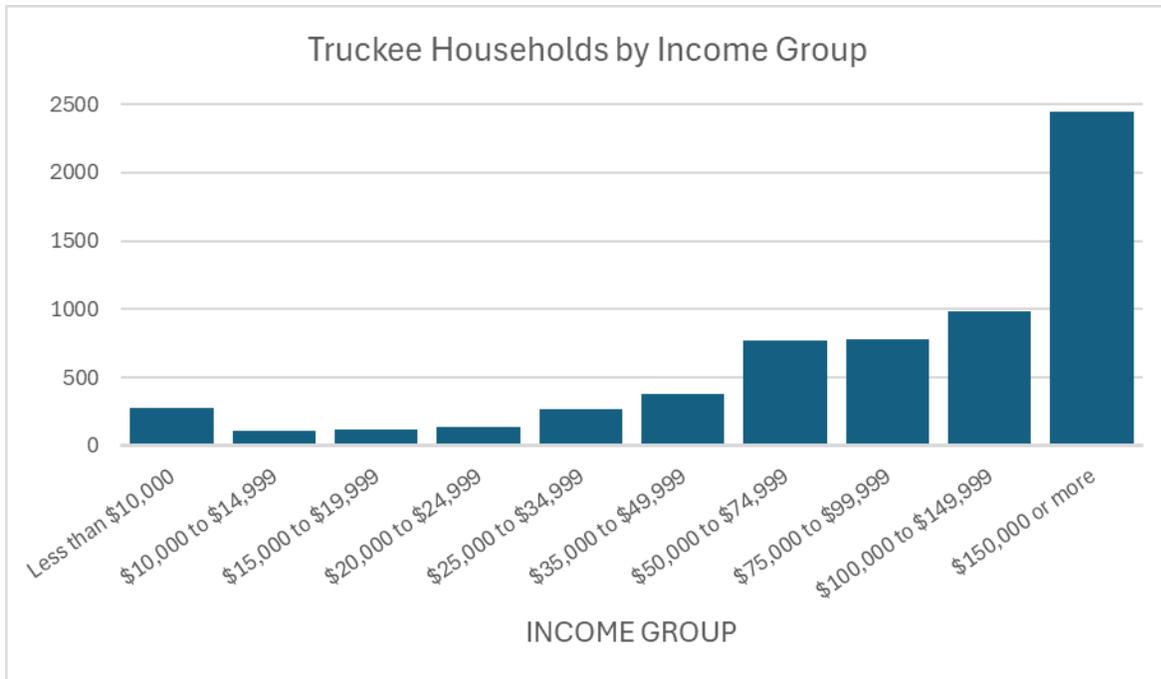
U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2022, <https://data.census.gov/table/ACSDP5Y2022.DP04?g=160XX00US0680588>. Accessed on November 6, 2024.

If a household is spending more than 30 percent of their income on housing, they are considered to be overburdened from a cost perspective. The cost of living in Truckee is high, about 38% of Truckee households spend more than 30 percent of their income on housing (ACS 2022 5-year estimates). A breakdown of housing cost burden according to household income shows that Truckee households making lower incomes are more likely to be overburdened by housing costs (Table 5).

Household Income	% of Households Overburdened by Housing Costs
\$35,000-\$49,999	87.3%
\$50,000-\$74,999	49.3%
\$75,000 or more	20.5%

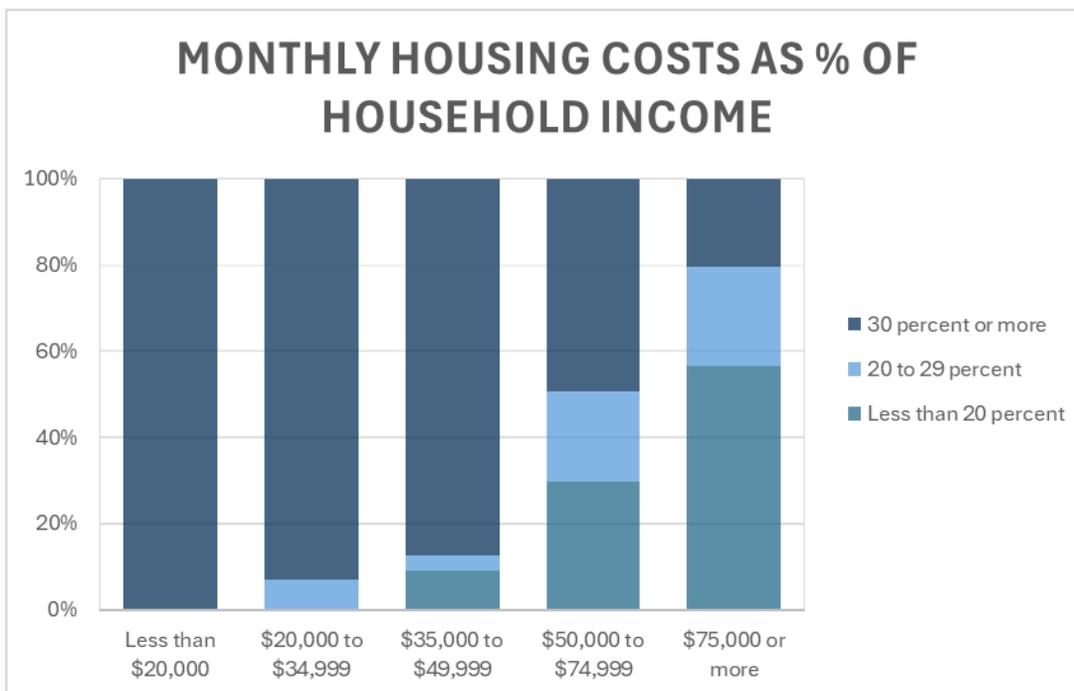
Table 5: ACS 2022 5-Year Estimates

Figure 9:



U.S. Census Bureau. "Financial Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2503, 2022, [https://data.census.gov/table/ACSST5Y2022.S2503?q=housing costs and income&g=160XX00US0680588](https://data.census.gov/table/ACSST5Y2022.S2503?q=housing%20costs%20and%20income&g=160XX00US0680588). Accessed on November 7, 2024.

Figure 10:



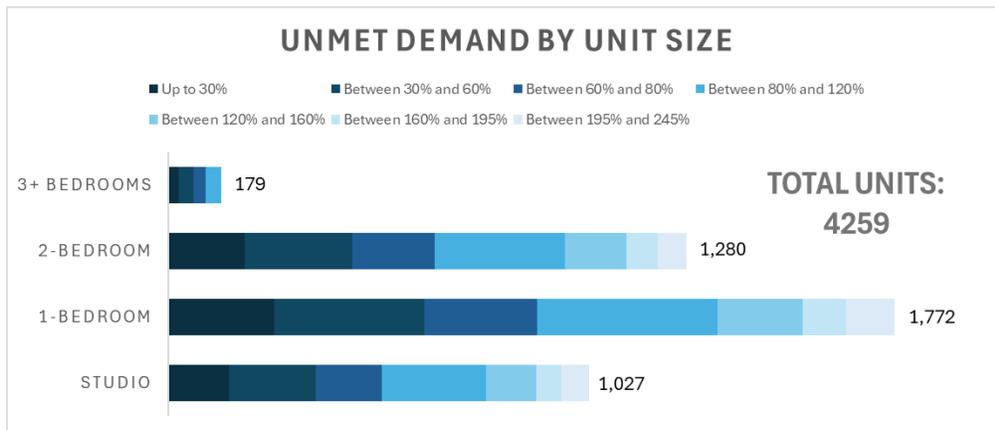
U.S. Census Bureau. "Financial Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables,

Table S2503, 2022, [https://data.census.gov/table/ACSST5Y2022.S2503?q=housing costs and income&g=160XX00US0680588](https://data.census.gov/table/ACSST5Y2022.S2503?q=housing%20costs%20and%20income&g=160XX00US0680588). Accessed on November 7, 2024.

Housing is considered substandard when conditions are found to be below the minimum standard of living defined in the California Health and Safety Code. Households living in substandard conditions are considered as being in need of housing assistance, even if they are not seeking alternative housing arrangements. A household is considered to be overcrowded if there is more than one person per one room in the house. In this definition “rooms” includes not only bedrooms, but also living rooms, dining rooms, kitchens, bathrooms, open porches, balconies, halls or foyers, and unfinished attics or basements, etc.

A significant amount of Truckee residents are overburdened, overcrowded, and/or underhoused. With about 38% of Truckee households spending more than 30 percent of their income on housing, there is clearly an unmet need for housing units that are affordable to Truckee’s fulltime residents. As of 2022, there is a need for a total of 4,259 units in Truckee to adequately house Truckee’s residents (Mountain Housing Council, 2023). This number is broken down by unit size in Figure 11.

Figure 11:



Mountain Housing Council 2.0: North Tahoe-Truckee Workforce Housing Needs Assessment Update

## **Attachment 4:**

### **Participant List for Housing Equity Interviews:**

Town staff conducted interviews with 30 Truckee community members ranging from housing and equity leaders involved in housing production, preservation, and protection to locals feeling the effects of housing instability. These qualitative style interviews served to intentionally seek insights from the Town's identified Communities of Focus who are underrepresented in quantitative data. Held in person or remotely, these interviews were approximately 30 minutes long depending on the participant. Gathering the stories and real-life experiences from those living and working in Truckee serves to develop a holistic understanding of housing in the area.

The Town's Inclusion, Diversity, Equity, and Accessibility (IDEA) program has identified several Communities of Focus – groups that have historically faced barriers to housing access, participation in public processes, and equitable service delivery. These include youth, Limited English Proficient individuals, Hispanic/Latine individuals, Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual, Two-Spirit and Plus (LGBTQIA2S+); Indigenous peoples (the Washoe Tribe of Nevada and California specifically), senior citizens; persons facing financial insecurity, persons with disabilities and ambulatory challenges; persons experiencing homelessness, and veterans. Seasonal workers are a big driver of housing need in our region, so for the purpose of the Equity Framework, seasonal workers in the Truckee- North Tahoe region have been included.

Because of the sensitive nature of housing and equity, individual participants were interviewed with the general expectation of privacy. To respect their privacy, a complete list of participants will not be released. Represented agencies are listed below.

The following agencies were included:

- Tahoe-Truckee COAD
- Truckee Tahoe Community Foundations
- Sierra Senior Services
- Gateway Mountain Center
- Truckee Pride
- Truckee Tahoe Workforce Housing Agency
- North Tahoe Truckee Homeless Services
- Tahoe Housing Hub
- Sierra Community House
- Tahoe Ability Program
- Tahoe Truckee Unified School District
- Tahoe Donner Association
- Palisades Tahoe
- Placer County



## Attachment 5:

### Summary of Housing Community Workshop Feedback:

The Town of Truckee hosted a Housing Community Workshop on Monday June 16<sup>th</sup>, 2025, from 5:30 to 7:30 PM at the Truckee Community Arts Center. The workshop was intentionally designed to be welcoming and inclusive for all. Bilingual staff and interpretation services were available to support both English and Spanish speakers. Childcare and free dinner were provided to reduce common barriers to participation. The evening offered community members a chance to share their thoughts and ideas on creating more housing equity and help shape the Town's Housing Equity Framework through open conversation and interactive activities.

There were 10 recommendations posed based on the feedback previously gathered from the interviews conducted for the Housing Equity Framework and Town staff and partner's input. Participants were also asked 2 prompting questions about housing equity and then asked to provide any additional feedback at the end. Every proposed action was written on a separate poster where people could vote in favor of the recommendation by placing a sticker on the poster and they could also add comments with sticky notes. Several people also 'voted' for comments by placing stickers on sticky notes.

There were 25 people in attendance. A diverse range of participants attended the workshop, including members from Town identified Communities of Focus such Hispanic/Latine community members, seasonal workers, and seniors.

Here are the votes and comments per action, those written in English have been copied verbatim while those originally in Spanish have been translated:

#### 1. What are the biggest challenges you have had when trying to find stable and affordable housing?

Community Feedback:

*There are several apartment or housing complexes with illegal practices like rent increases that go over the 10% a year that's legal in California.*

*No transparency with housing complexes applications and administration. There's favoritism to the max.*

*Searchability, most end up being via word of mouth or passed along by who you know.*

*There is an extremely limited supply of quality housing in Truckee available for long term rent. The housing that is available is either super overpriced or only available for a few months (ski leases). This forces locals to constantly be moving around and always looking for the next spot.  
(+1)*

*Low income cut offs for affordable housing units, but really high prices for market-rate units.*

*Long waitlists for low-income housing and unresponsive management at times.*

*Limited housing options, especially with affordable rents; challenging to find long-term housing—more short-term options available making stable housing an issue. (+3)*

*When you find a rental that's semi-affordable, will put up with bad physical conditions of home (under code, mold issues, etc.). (+1)*

*Lack of affordable homes for single person. (+1)*

*At low-income housing apartments like Truckee Pines everything is falling apart and there's no maintenance. I have lived there for 12 years and have never had heat in the rooms; I use an electric heater.*

*Rentals are expensive! Owning locals can be inaccessible due to high taxes and HOA fees and high prices.*

*Low stock/ almost no way to progress into living alone or getting closer to owning a home. Not enough ADUs and too expensive to build.*

*In recent years, I think housing has gotten easier to find. However, there is still a lack of supply that makes finding the right housing for my situation challenging. Some houses are priced much too high, and more affordable units rent very quickly.*

*Paying for the mobile home is already expensive, on top of that you have to pay for use of land/parking the mobile home. It comes to around \$4k a month*

*In affordable housing developments there's favoritism. If you don't have a friend or family member as an admin, they don't give you an apt.*

*Lack of SSN makes it impossible to get loans. Apartments by the cemetery are insanely expensive, that's not a rent that's a SCAM. I don't want to live in Reno, I work here, and my kids go to school here.*

*El precio. Que no procedan las aplicaciones. Falta de información. Hay preferencias-favoritismo. (+2)*

*La renta es cara y algunas veces es muy pequeño el espacio. O debes esperar años para vivir en un lugar (apartamento) cómodo.*

## 2. What do you think could help improve housing equity in Truckee?

Defining Housing Equity: Housing equity means making sure everyone has a fair chance to find and keep a safe, stable, and affordable place to live—no matter their background or situation. This includes making housing more accessible for people who have been treated unfairly in the past, like people of color, LGBTQIA+ individuals, people with disabilities, low-income families, rural residents, and others affected by poverty or inequality. It's about creating a housing system that works for everyone.

Community Feedback:

*Incentives for homeowners to rent to locally employed people with regulated or max rent (or supplemented?).*

*Transparency with administration and applications for all housing programs.*

*Build more low-income housing.*

*Lease to Locals program is great but there needs to be more incentive for homeowners to continue renting their property after the first year. Currently the grant is a one-time payment and there is no incentive past the first year.*

*Multi-lingual resources for housing, warming homes for people and families experiencing houselessness, grants to support (lower) housing costs for BIPOC and our immigrant community. (+2)*

*Heavily tax short term rentals. Many of the people who own second homes here are able to do so because of short term rentals. Heavily taxing these properties could incentivize more long-term rentals. (+2)*

*Non-occupancy tax – but offset with ADU credit (if lived in by local worker?). (+1)*

*Continuum of housing that includes for-sale affordable products.*

*Homeless and transitional services. (+2)*

*I think “grandmother” (small) houses built on larger parcels with town subsidy help, could work – if all parties were allowed to work together.*

*Houses in Truckee are quite big; the owners should be allowed to rent parts of them without being penalized.*

*More ADUs! Organized land share? (+3)*

*Better Spanish outreach materials. (+1)*

*For homeowners to not be so greedy or for there to be rent control. More than \$1k per room is absolutely ridiculous. (+1)*

*More truly affordable housing. Think of the missing middle. Better/ more transparent application process in housing development for all income levels (+1)*

*Más accesibilidad a la hora de buscar una vivienda (+1)*

*Dar información a todos. Mandar correos, poner flyers. Que las encargadas (de los apartamentos) no solo metan a su familia o conocidos, porque dejan fuera a los demás (+4)*

### 3. Preserve existing affordable and workforce housing stock (27 votes)

Recommendations:

- Create a home repair assistance program to help low-income homeowners and renters maintain safe and stable housing. This would be especially helpful for people who own a home but can't afford the high cost of repairs.
  - In the context of disaster preparedness, this program would be important to make sure homes in Truckee can handle heavy snow and fires.
  - In the context of sustainable housing solutions and energy efficiency, this program could help update older homes to meet energy standards by including building decarbonization efforts. These upgrades can also lower utility bills, which is helpful for renters who often have to pay for those costs.
- Advocate for Resident Owned Communities or Co-ops in mobile home parks, where residents have more control and stability by owning the land together.

Community Feedback:

*Home repair programs help in the long-term; families can keep their homes up to code and avoid the "strip it to the nails" rehabilitation costs for new owners, home repair, hardening, and fire wise programs for renters, not just homeowners*

*To continue*

*Adopt a mobile home rent ordinance so that we can preserve existing mobile homes at risk of being converted*

*Support/home repairs for mobile home park residents is a huge need (+1)*

*Programs that allow renters to access home repairs and improvement funds (+1)*

*Co-ops for mobile home parks so everyone that lives there can acquire the land and we can all manage it together*

*Working in disaster recovery, we saw the worst affected were those who couldn't keep up with home repairs due to a variety of factors (cost, time, etc.) (+2)*

*Yes! But concerned owners would want to charge even more rent or use the repair assistance to turn around and sell for profit*

*Keep existing affordable housing*

*Cooperativas con todos los inquilinos para comprar el terreno y administrarlo entre todos.*

*No suban renta y piso. Que el gobierno apoye en las reparaciones. (+4)*

*Reparar viviendas viejas en las cuales la renta es cara y ni siquiera tienen buenos servicios. (+1)*

4. Create more transparency in the waitlist process at affordable housing developments (20 votes)

Key Themes:

- Some people have to wait a long time, sometimes 3 to 5 years, to get into affordable housing. It's also not clear how long the waitlists are or where someone is on the list, which can make the process feel unfair.

Recommendations:

- More transparency in the waitlist process and timeline at each affordable housing development
  - Having a public facing website that shows application number and number on the waitlist so applicants can check themselves and have a better idea as to where on the waitlist they sit.
  - The Town or other jurisdictions can explore the ability to require waitlist transparency for affordable housing projects as a requirement for funding.

Community Feedback:

*Clarity on “local preference” versus state programming and processes*

*Transparency on the waitlist*

*Transparency in the process*

*Total transparency— why not – treat people with respect*

*Transparencia y trato igual para todos (+1)*

5. Improve the way we engage with the community and share information about housing programs (27 votes)

Key Themes:

- Many people don't know about the housing programs that are available, especially in BIPOC and Hispanic/Latine communities.

Recommendations:

- Offer outreach programs in multiple languages to help residents learn about housing resources and share their feedback, so we can make sure our programs are meeting their needs.
- Continue working with Sierra Community House and their Promotoras(es) to make sure Spanish speakers have access to housing information, resources and support.

Community Feedback:

*Post Spanish information on social media*

*Culturally appropriate language access – not just translation or interpreting*

*To upgrade the gross to be able to be qualified for low-income housing*

*Educate the community: have meetings/ workshops that explain tricky concepts*

*As the admin of Lease to Locals and Rooted Renters, I'm surprised at the lack of Spanish speaking tenants/owners that interact with our programs. I think we need to improve our systems of outreach to Spanish speakers*

*In addition to Promotora working w/ Andrea at the Tot! (+1)*

*Improve the communication with the Spanish community*

*Community teachings to young generations (or anyone) about what the hell to do or actions you can take to prepare*

*Connect/partner with 211 to share programs (+1)*

6. Enhance housing assistance to ensure equitable access to resources for Hispanic/Latine, BIPOC, and low-income communities (28 votes)

Key Themes:

- Many people, especially in BIPOC and Hispanic/Latine communities, don't know about the housing programs that are available. Low awareness means low access.
- Some Town housing programs don't meet the specific needs of all communities. For example, mobile homes don't always qualify for help with down payments, and the application process is very complicated and mostly in English.

Recommendations:

- Improve how we share housing information and resources so that everyone in the community is well informed. Make sure the entire housing application process is available in Spanish. Truckee-Tahoe has a need for a Spanish speaking HUD certified housing counselor.
- Create a solution to assist with the purchase of mobile homes since mobile homes in parks don't qualify for some programs because the land isn't owned.

Community Feedback:

*Ensure equitable access for everyone in the community*

*A community to also include could be those with physical disabilities? Ie. Wheelchair users*

*Need for landlord/tenant mediation and expertise in dealing with mobile home park landowners and authorities (+1)*

*Is not easy to get a loan to buy a mobile home*

*To increment a more accessible system to apply*

7. Create a centralized source of information about all housing assistance programs in the region. (20 votes)

Key Themes:

- Many people don't know what housing programs are available, especially in BIPOC and Hispanic/Latine communities.
- There are common misunderstandings about housing programs and services particularly about services for people who are homeless, requirements for low-income housing, and the people who live in these homes.
- Many people also don't fully understand how local planning works or how it's affected by state laws.

Recommendations:

- Work with partners in the region to create a centralized source of information for all housing assistance programs and make sure that it is accessible to all members of the community.

Community Feedback

*Include information on home insurance resources too*

*Inform the community of all the programs*

*Formalize listings for "affordable housing" not just the stuff the county has be what it subsidizes – like furnished finder (clear issue, clear solution) (+1)*

*In addition to centralized local resources, provide advocacy and educational tools on state/national programs*

*Get/ work together centralize information*

8. Advocate for flexibility to establish a State-recognized Truckee-specific AMI to reflect the significantly higher cost of living in the Truckee region compared to the County as a whole. (27 votes)

Key Themes:

- Many households make too much to qualify for affordable housing, but too little to afford market-rate housing.
- Rising rental and home prices have made buying a home nearly impossible for many residents.
- State housing laws often use a one-size-fits-all approach, which doesn't always work for the unique housing needs of Truckee-Tahoe, or give local leaders the flexibility to solve local problems.

Recommendations:

- Advocate for flexibility to establish a State-recognized Truckee-specific Area Median Income (AMI) to reflect the significantly higher cost of living in the Truckee region compared to the County as a whole.

Community Feedback:

*Increase the AMI for community members*

*The Town has done an excellent job tailoring AMI levels in their programs to fit local needs. Would be great if similar flexibility or adjusted AMI levels existed for affordable housing*

*Hacer viviendas o pagos accesibles y sobre todo hijos.*

#### 9. Expand Senior Housing options (21 votes)

##### Key Themes:

- Truckee’s senior population is growing, with 16.5% of residents being seniors according to 2022 data. There aren’t many housing options for those who don’t already own a home or who want to move into affordable senior living or assisted living.
- Many of the existing Town of Truckee Housing Programs have a workforce requirement that excludes retirees.

##### Recommendations:

- Expand senior housing options by developing affordable independent living communities and increasing access to assisted living facilities.
- Consider how existing local programs could be expanded to include seniors.

##### Community Feedback:

*In response to the finding “Many of existing ToT Housing Programs have a workforce requirement that excluded retirees”: Can there be an age limit where this doesn’t apply?*

*Expanding “workforce” to retirees and volunteers*

*Need to 1) develop senior housing and 2) aging in place programs (+1)*

*Synergy between aging in place and preserving/unlocking housing stock*

*Me parece muy buena idea. A veces la gente pasa más de 5 o 10 años y no se puede conseguir vivienda.*

#### 10. Encourage large employers of seasonal staff to create employee housing (26 votes)

##### Key Themes:

- Seasonal workers, both from the U.S. and other countries, often struggle to find safe and stable housing in the area. J-1 visa workers especially face high rental costs and not enough places to live.

##### Recommendations:

- Encourage large employers of seasonal staff, specifically international workers like those with J-1 visas, to create employee housing.

- Encouraging master leasing as a strategy to house seasonal employees which enables seasonal employees to have secure housing, eases the concern of landlords, and allows large seasonal employers to be fully staffed.

Community Feedback:

*Suggest exploring partnerships with ToT and Placer and Nevada County to collectively require ski areas to do more.*

*Non-Truckee ski resorts also depend on Truckee housing stock. How can we force them to help? (Palisades Tahoe and Sugar Bowl) (+1)*

*Lots of people only rent their home in the “off” season because they rent it for more to big groups of J1s. If they had other housing through their employers us full timers could get more long-term housing*

*Ski resorts need to be doing more to support housing staff (+4)*

*We agreed to have their own places to rent for seasonal staff*

*Encourage ski resorts to convert existing structures into housing (+1)*

*These rental homes that are used once a year*

*Ski resorts cover up the by putting 30 kids in 1 four-bedroom house and say that they’re “providing housing” shame on them*

*It would be nice if they could do this*

11. Increase Housing Stock (34 votes):

Key Themes:

- Rising rental and home prices have made buying a home nearly impossible for many residents.
- Lack of options for middle-income earners who do not qualify for low-income housing but cannot afford market rates.

Recommendations:

- Keep supporting the process of expediting approvals for affordable housing developments, acknowledging the State legislation that has significantly streamlined land use processes for affordable housing developments.
- Encouraging builders to create smaller, cost-effective homes.
- Periodically revisit inclusionary housing policy to ensure it is effectively supporting the community’s housing need.

Community Feedback:

*Revisit zoning restrictions!*

*Should have Zero concern for street setbacks, parking, blocking views, and zero zoning (like Houston)*

*Educate the community on new developments and address the stigma of affordable housing so that we don't have so much oppositions from the community to new housing developments!*

*Need for budget loan program*

*Yes! And sooo many vacant houses already 😞*

*Mixed income social housing a la Vienna*

*For all income levels*

*This is the heart of the issue. Development needs to happen for housing costs to go down*

*How can you incentivize builders???? Be creative*

*We agreed periodically revisit inclusionary housing policy*

## 12. Additional themes (13 votes):

### Recommendations:

- Make housing more accessible for people with disabilities by encouraging the building of American with Disabilities Act (ADA) compliant homes and updating older homes to meet accessibility standards. (4)
- Support climate and wildfire resilient and sustainable housing solutions by promoting energy efficient building incentives and housing programs, wildfire-resilient building standards and defensible space incentives for workforce housing. Advocate for state and federal funding for fire-adapted communities and insurance reform that reduces wildfire insurance burden. (9)
- Support efforts to attract and maintain home insurance providers that can sustainably underwrite affordable fire insurance policies to a wide-range of homes and income levels. Also, support efforts to make sure insurance companies consider the fire safety steps that homeowners have taken when deciding if a property can be insured. (9)

### Community Feedback:

*Resources for seasonal workers to live in vehicles/vans with access to power and bathrooms – could ease housing. None of us “ruin” anything! We won’t disrupt an area we’re just trying to live*

*Need for advocacy with large insurance carriers through new nimble startups*

*Re: insurance: many are being dropped or/and prices raising like crazy and adds to affordability issues*

*Explore cross laminated timber options for building or rebuilding (if we have to after a fire)*

*Jessica Morse idea -- (wildfires) Have feds work with/through carriers with insurers 00 become a working unit*

13. Please write down your ideas and any other comments, suggestions and feedback you have here:

Community Feedback:

*Build more affordable housing*

*I regularly hear that permitting processes and fees are a major hold up to building more housing, ADU's, etc...*

*Thank you for hosting*

*The Town should adopt a mobile home rent ordinance to help protect mobile homeowners! Other jurisdictions in CA have done it!*

*Do something about the 2<sup>nd</sup> homeowners! Be mean; they're destroying the town slowly*

*For the Town to support locals, mainly the local workforce that makes this town run*

*There's a lot of discrimination and misconceptions about Latinos here and that affects our access to housing*

*I appreciate that you've done this – bring in the public, educating people, better citizenship!*

*Would love to have more housing opportunities for everyone (accessible)*

*Generally, people are already renting from awful landlords (slumlords for lack of a better term) and raising rent while not even fixing issues*

*Truckee needs renter resources to know and understand their RIGHT to a healthy living environment*

*Casas accesibles a buen precio. Precio fijo, seguro accesible, información oportuna, difusión de la información.*

*Viviendas renovadas, con costo justo*