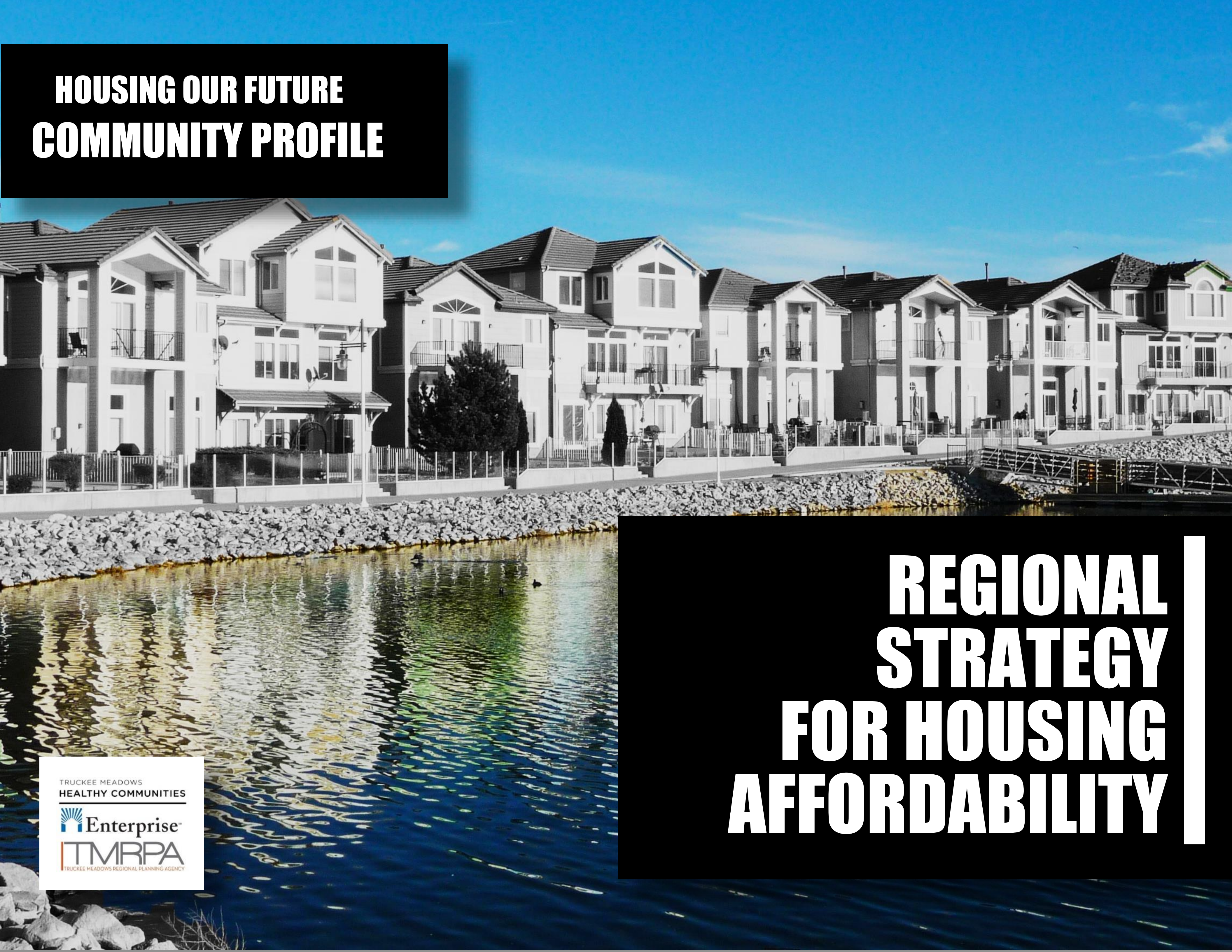


HOUSING OUR FUTURE

COMMUNITY PROFILE

REGIONAL STRATEGY FOR HOUSING AFFORDABILITY

TRUCKEE MEADOWS HEALTHY COMMUNITIES

Enterprise

TMRPA
TRUCKEE MEADOWS REGIONAL PLANNING AGENCY

TABLE OF CONTENTS

LIST OF COMMON ACRONYMS

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

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

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

1. ABOUT THIS REPORT

COMMUNITY PROFILE

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

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

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

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

HOW TO READ THIS REPORT

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

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

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

SECTIONS 1 - 2 INTRODUCTION AND DEVELOPING A REGIONAL HOUSING STRATEGY

HOUSING AFFORDABILITY IN THE TRUCKEE MEADOWS

SECTION 3 PROFILE OF HOUSING NEEDS AND TRENDS ACROSS THE REGION

KEY HOUSING NEEDS AND TRENDS

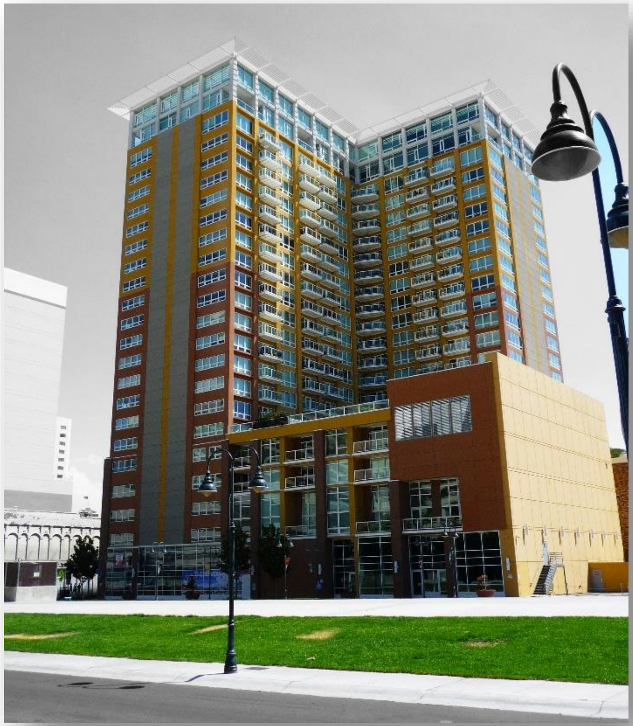
SECTIONS 4 -5 SUMMARY OF EXISTING HOUSING PROGRAMS AND NATIONAL CASE STUDIES

REGIONAL INVENTORY OF EXISTING HOUSING PROGRAMS

POTENTIAL TOOLS AND IMPLEMENTATION

2.

HOUSING AFFORDABILITY IN THE TRUCKEE MEADOWS



DEVELOPING A HOUSING STRATEGY

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

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

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

2.1 HOUSING AFFORDABILITY

WHAT IS HOUSING AFFORDABILITY?

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

AFFORDABLE HOUSING EXAMPLES IN THE TRUCKEE MEADOWS

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

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

WHAT IS AFFORDABLE IN THE TRUCKEE MEADOWS?

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

AFFORDABLE RENTS AND MORTGAGES FOR HOUSEHOLDS AT DIFFERENT WAGE LEVELS

AVERAGE RENT IN TRUCKEE MEADOWS
$1,480

AVERAGE HOME SALE PRICE IN TRUCKEE MEADOWS
$360,336

FY16 AREA MEDIAN INCOME (AMI)
$67,000





	<30% AMI	31%-50% AMI	51%-80% AMI	81%-100% AMI	101%-120% AMI
	GAMING DEALER	RECEPTIONIST	TRANSPORTATION & WAREHOUSING	ELEMENTARY SCHOOL TEACHER	POLICE PATROL OFFICER
MEDIAN ANNUAL WAGE	$17,580	$29,470	$43,092	$53,920	$68,000
MAX AFFORDABLE MONTHLY HOUSING COSTS	$440	$737	$1,077	$1,348	$1,700

Rent and home sale price data from Location Inc. as of Q4 2017. Income limits data is from the HUD FY2016 Income Limits and Fair Market Rent Documentation System for the Reno-Sparks MSA and median wage data is from the 2016 Nevada DETR Occupational Employment Statistics (OES) Survey and the 2016 QCEW from the Bureau of Labor Statistics. Salaries were compared with income limits for a 3-person household because the average household size in the region is 2.6 (per 2012-2016 American Community Survey 5-Year Estimates). Icons made by Freepik and Pause08 from flaticon.com.

AFFORDABLE HOUSING EXAMPLES IN THE TRUCKEE MEADOWS

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

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

WHO IS AFFECTED BY HOUSING AFFORDABILITY?

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

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

WHY DOES THE REGION NEED MORE HOUSING AFFORDABILITY?

Recent growth throughout the region—including an influx of new employers such as Tesla and companies that are located at the Tahoe-Reno Industrial Center (TRIC),[4] as well as an influx of residents from surrounding areas[5]--has placed additional pressures on the housing market, driving increases in rents and home prices. Investing in housing affordability will not only help existing residents withstand these pressures but will also ensure the region can grow sustainably in the long-term.

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

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

WHY TACKLE HOUSING AFFORDABILITY AT THE REGIONAL LEVEL?

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

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

AFFORDABLE HOUSING EXAMPLES IN THE TRUCKEE MEADOWS

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

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

2.2 THE ROLE OF PUBLIC AND PRIVATE ENTITIES

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

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

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

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

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

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

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

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

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

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

RENO HOUSING AUTHORITY (RHA)

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

WASHOE COUNTY HOME CONSORTIUM (WCHC)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

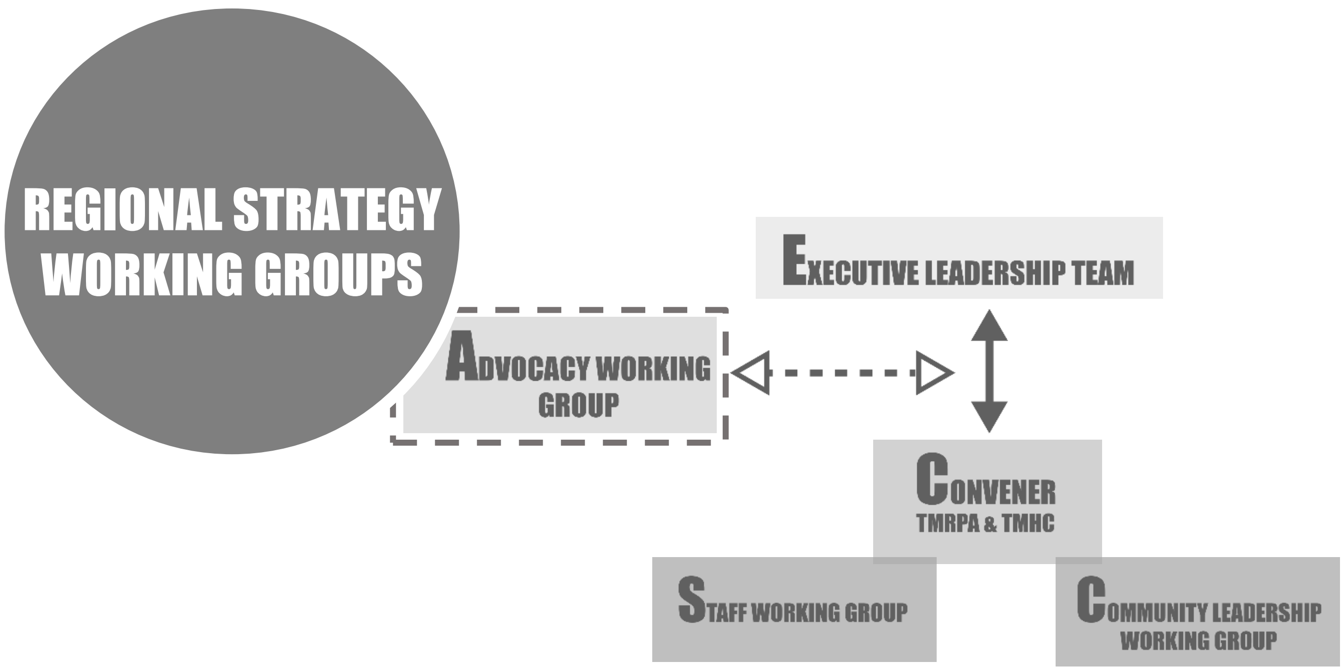
DOWNTOWN RENO BUSINESS IMPROVEMENT DISTRICT (BID): The BID is a designated area of Downtown Reno, in which property owners pay a special assessment based on the value of their property to support additional services like enhanced safety, maintenance, and marketing. The BID's services support commercial,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

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

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

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

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



UNIQUE ROLE:

THE CONVENER

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

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

EXECUTIVE LEADERSHIP TEAM PARTICIPANTS

City of Reno

City of Sparks

Economic Development Authority of Western Nevada

Nevada Legislature

Nevada Housing Division

Regional Transportation Commission

Reno Housing Authority

Renown Health

Washoe County

WORKING GROUP PARTICIPANTS

Acting in Community Together in Organizing Northern Nevada

Associated Builders and Contractors

Association of General Contractors

Bank of America

Builders Association of Northern Nevada

Building and Construction Trades

City of Reno

City of Sparks

Reno-Sparks Chamber of Commerce

Charles Schwab

Commercial Real Estate Development Association (NAIOP)

Community Health Alliance

Community Services Agency

Food Bank of Northern Nevada

HOME Consortium

Krater Consulting

NV Energy

Nevada Housing Division

Nevada Legislative Counsel Bureau

Northern Nevada Community Housing

Northern Nevada Hopes

Northern Nevada Development Authority

Praxis Consulting Group

Regional Planning Commission

Regional Transportation Commission

Reno Housing Authority

Reno/Sparks Association of Realtors

Renown Health

Silver Sage Manor

Truckee Meadows Community College

Washoe County

Washoe County Health District

Washoe County School District

Wells Fargo

Western Nevada Development District

U.S. Department of Housing and Urban Development

WHAT IS THIS STRATEGY GOING TO ACCOMPLISH?

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

OUR VISION:

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

CORE PRINCIPLES

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

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

3.

PROFILE OF HOUSING NEEDS AND TRENDS ACROSS THE REGION

NEEDS AND TRENDS

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

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

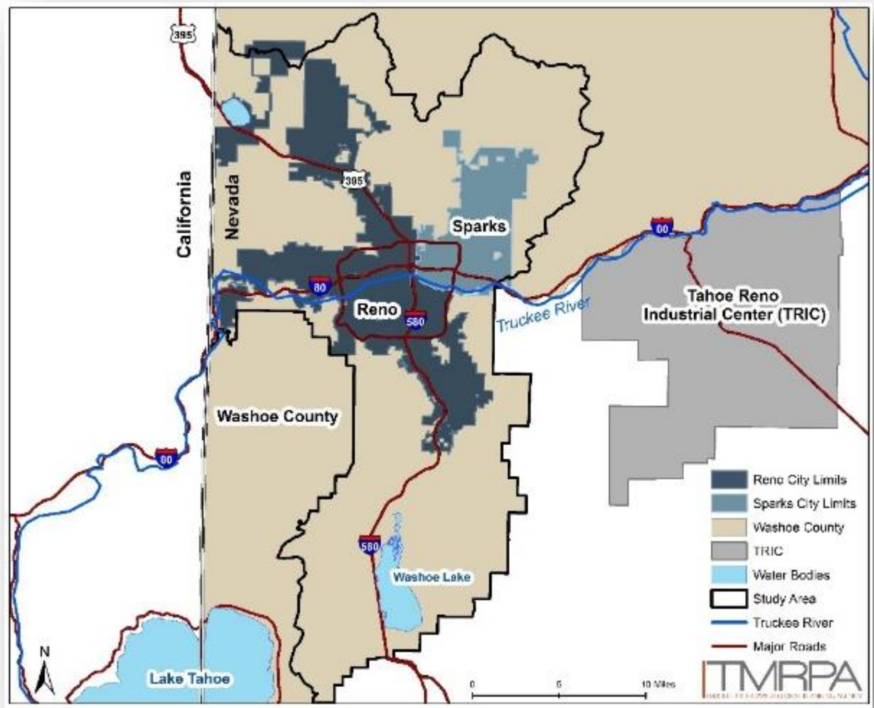


FIGURE 1: MAP OF THE TRUCKEE MEADOWS ANALYSIS AREA

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

3.1 POPULATION AND DEMOGRAPHICS

POPULATION GROWTH IN THE TRUCKEE MEADOWS

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

PERCENT CHANGE IN POPULATION FROM 2000 TO 2016

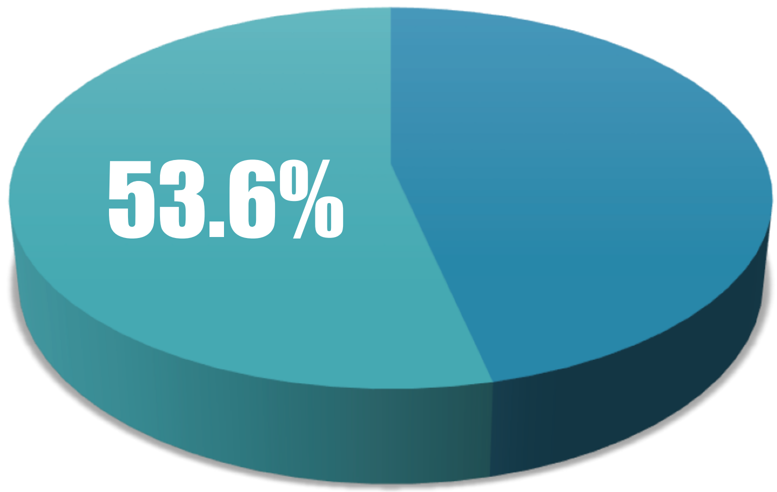
TRUCKEE MEADOWS	33.7%
WASHOE COUNTY	29.6%
RENO	31.4%
SPARKS	42.8%

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

HOUSEHOLDS ARE RENTING MORE THAN EVER

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

SHARE OF HOUSEHOLDS THAT ARE RENTERS IN RENO



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

MORE RENTERS

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

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

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

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

SHARE OF THE POPULATION AGED 60+ IN 2016

20.7%
TRUCKEE MEADOWS

20.9%
WASHOE COUNTY

19.2%
RENO

20.3%
SPARKS

NUMBER OF SENIORS IS RISING

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

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

GROWTH AND DEMOGRAPHICS

Among the various racial and ethnic groups residing in the region, the largest growth has occurred among residents identifying as Hispanic or Latino—this group increased by 89 percent from 2000 to 2016.[25] By 2035, the Latino population is expected to grow to 32 percent of the total population across Washoe County.[26] As the region's racial and ethnic composition changes, the region's housing needs may also become more varied.

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

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

A CLOSER LOOK

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

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

DEMOGRAPHICS

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

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

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

NON-FAMILY HOUSEHOLDS INCREASING

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

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

THE TRUCKEE MEADOWS HAS ABOUT 175,000 HOUSING UNITS

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

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

3.2 HOUSING SUPPLY

HOME VALUES

The region's residential vacancy rate has decreased since 2010.[30] The Johnson Perkins Griffins (JPG) Apartment Survey reported a vacancy rate of less than 2 percent in the first quarter of 2018 for multifamily buildings with more than 80 units in the Reno-Sparks metro area.[31] Average home value in the region has doubled over the past five years and is projected to increase by another 14 percent over the next three years.[32]

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

TRUCKEE MEADOWS AVERAGE HOME VALUE

HAS DOUBLED IN THE YEARS BETWEEN

2012 - 2017

IS EXPECTED TO INCREASE AN ADDTIONAL 14% IN

2018 - 2021

RENTAL MARKET TRENDS

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

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

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

SHORT-TERM CHANGES IN RENTS AND HOME VALUES

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

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

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

THERE ARE LIMITED TYPES OF HOUSING OFFERED IN THE REGION TODAY

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

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

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

SHARE OF HOUSING

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

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

MISSING MIDDLE HOUSING TYPES

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

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

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

HOUSEHOLD SIZE vs. HOUSING UNITS

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

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

THE REGION'S HOUSING STOCK IS GETTING OLDER

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

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

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

3.3 AFFORDABILITY CONCERNS

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

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

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

WHAT'S OUR REGION'S AMI?

In 2016 the area median income for the Truckee Meadows region was

$67,000

NUMBER OF UNITS AFFORDABLE TO LOW-INCOME RENTERS

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

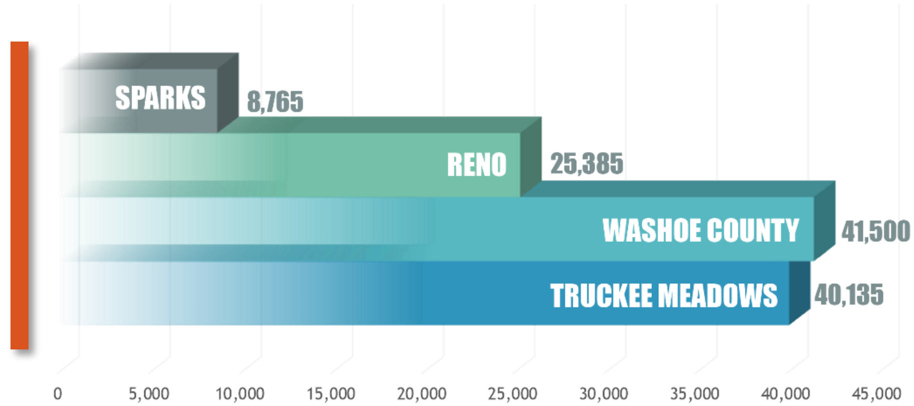
	<30% AMI	31-50%	51-80%
TRUCKEE MEADOWS	30	41	96
WASHOE COUNTY	31	40	95
RENO	27	48	94
SPARKS	32	34	103

Sources: 2010-2014 CHAS data.

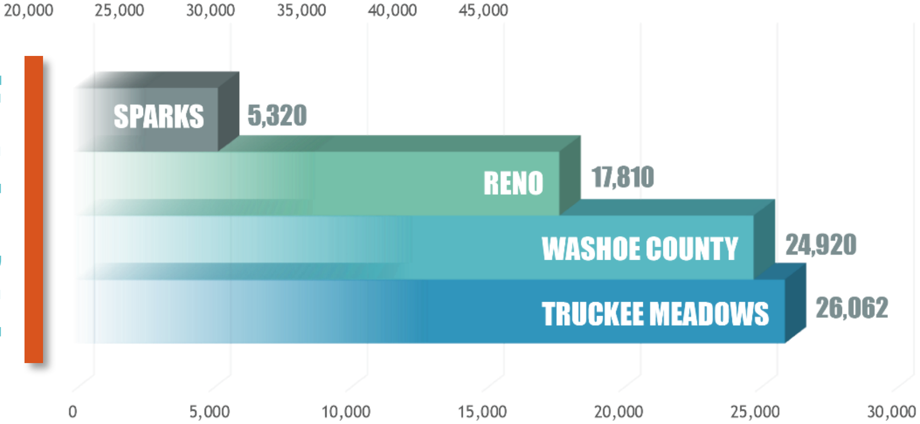
MEASURING THE NEED FOR AFFORDABLE HOUSING

While there are a variety of ways to measure the need for affordable housing, the Nevada Housing Division measures this need by calculating the number of low-income households with one or more housing problems[41] and then subtracting the number of vacant units that are affordable to low-income households.[42] By this measure, the Truckee Meadows needs 40,135 more units affordable to low-income households. Most of this need is driven by renters (low-income renters constitute 67 percent of all low-income households experiencing housing problems). Looking at renters alone, the region needs 26,062 more affordable rental units to meet the current need.[43]

NUMBER OF AFFORDABLE UNITS NEEDED



NUMBER OF AFFORDABLE UNITS NEEDED, RENTERS ALONE



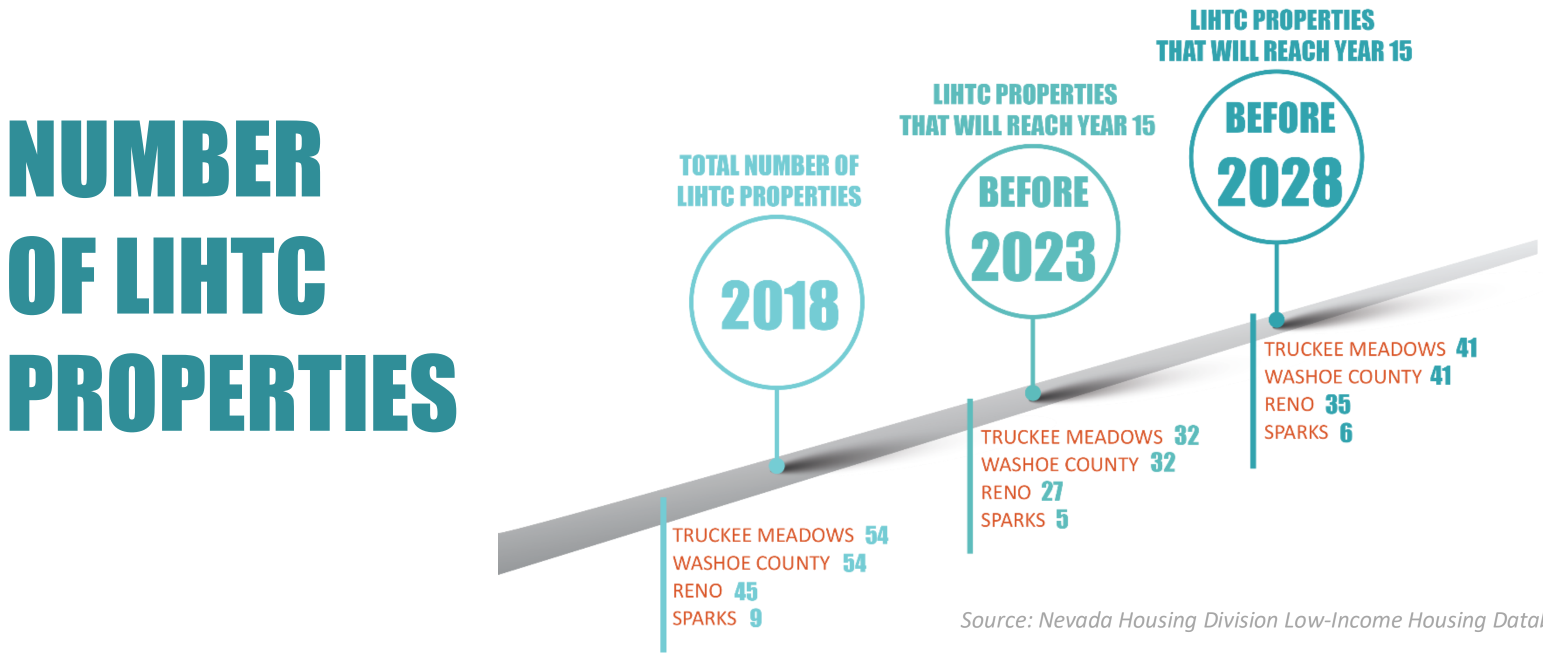
Source: Nevada Housing Division 2017 Annual Housing Progress Report. Data for the region is calculated using the same method and data source (2010-2014 CHAS data).

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

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

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

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

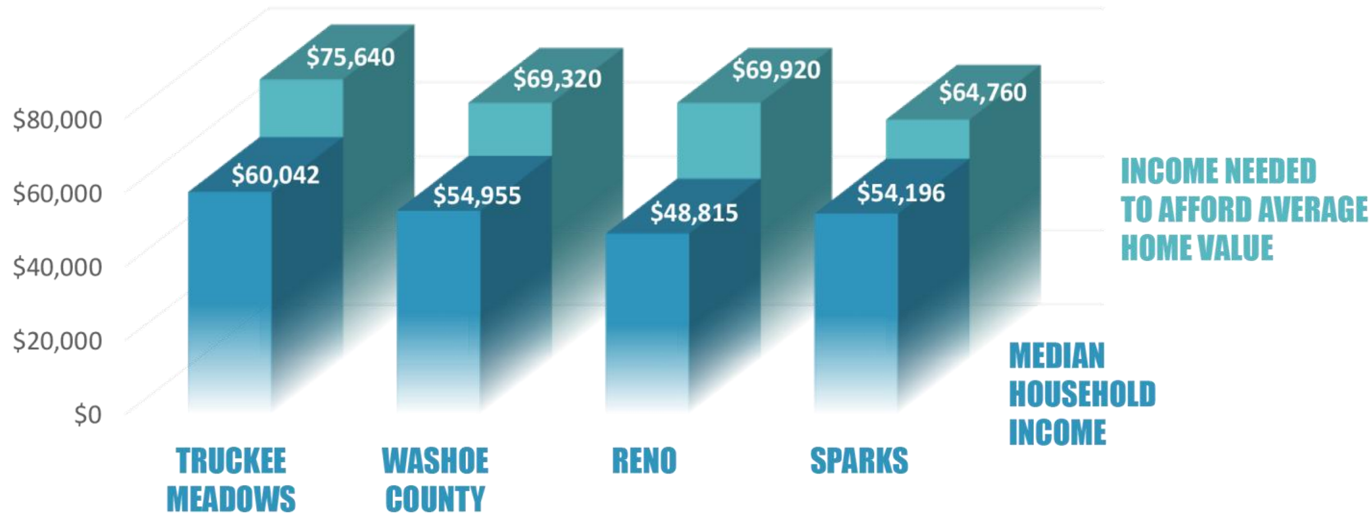


Source: Nevada Housing Division Low-Income Housing Database (March 2018).

INCOMES ARE NOT KEEPING UP WITH HOUSING COSTS

In inflation-adjusted terms, median household income has decreased by 11 percent since 2010.[48] The median home value in the region is $360,336.[49] To afford a home at that price, a household would need to earn $75,640, which is $15,000 more than the typical household earns in the Truckee Meadows (median household income in the region is $60,042).[50]

MEDIAN HOUSEHOLD INCOME AND INCOME NEEDED TO AFFORD AVERAGE HOME VALUE



REGIONAL MEDIAN HOME VALUES

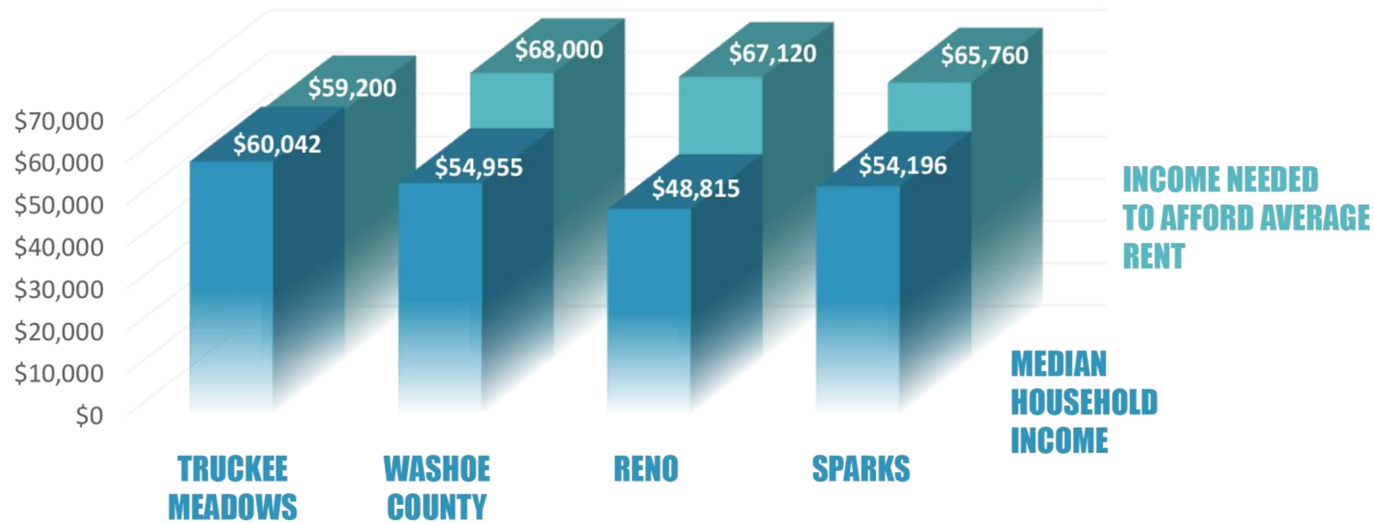
	MEDIAN HOME VALUE
TRUCKEE MEADOWS	$360,336
WASHOE COUNTY	$349,200
RENO	$352,400
SPARKS	$325,500

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

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

MEDIAN HOUSEHOLD INCOME AND INCOME NEEDED TO AFFORD AVERAGE RENT

*NOT INCLUDING UTILITIES



REGIONAL RENT

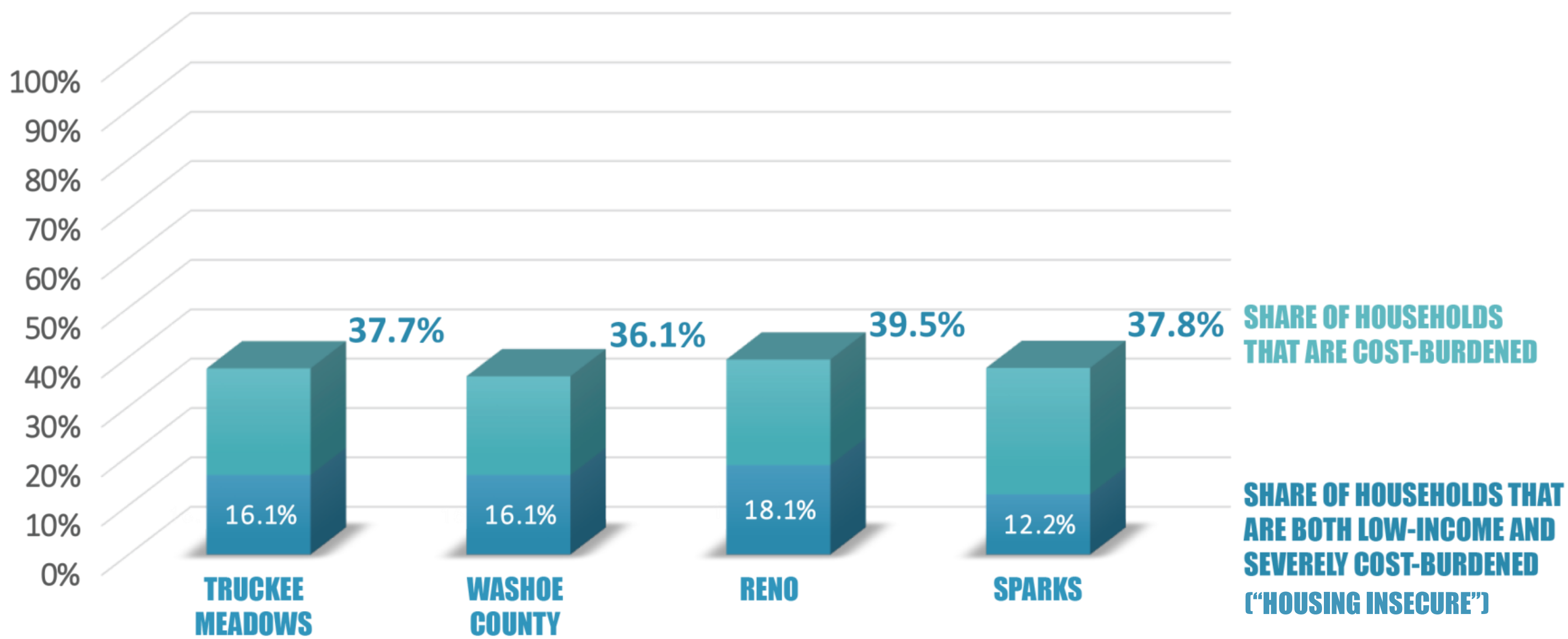
	MEDIAN RENT
TRUCKEE MEADOWS	$1,480
WASHOE COUNTY	$1,700
RENO	$1,678
SPARKS	$1,644

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

RESIDENTS ARE COST BURDENED

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

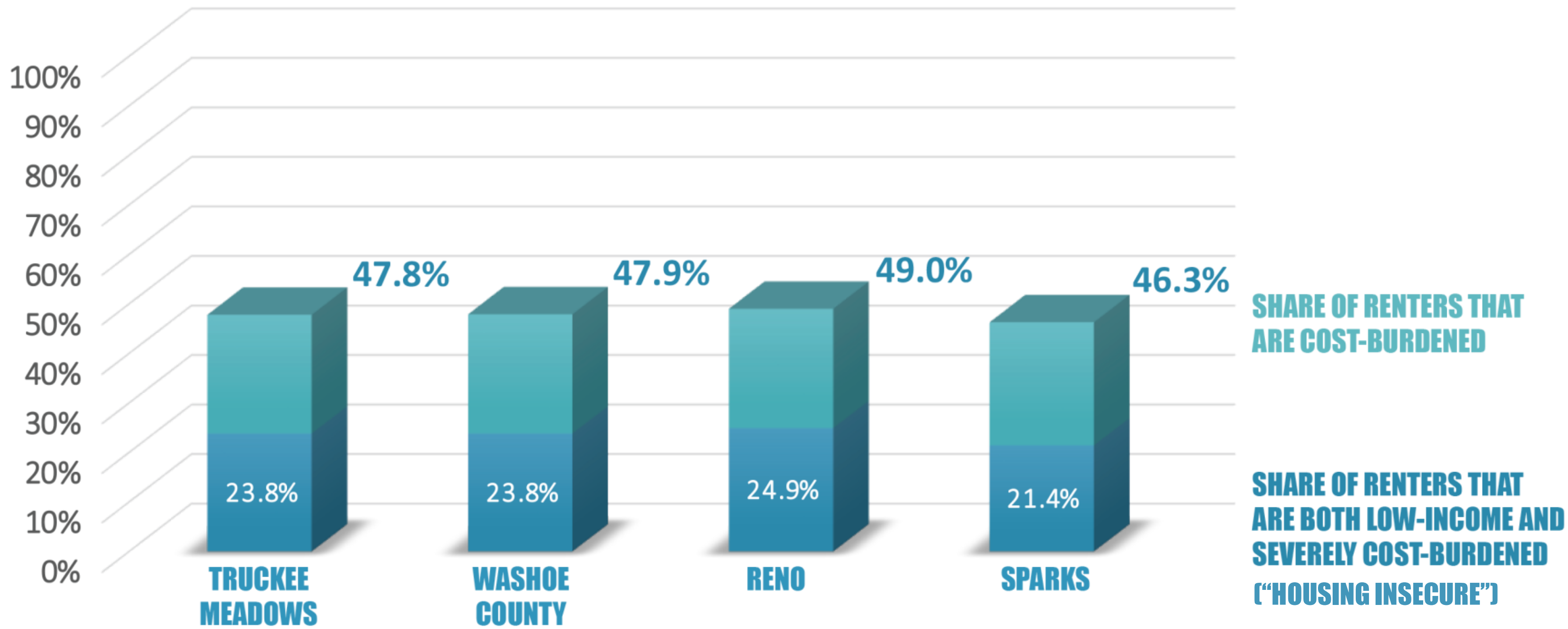
COST-BURDENED HOUSEHOLDS AND HOUSING INSECURITY



Sources: 2010-2014 CHAS data.

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

COST-BURDENED RENTERS AND HOUSING INSECURITY



Sources: 2010-2014 CHAS data.

HOUSING AND TRANSPORTATION COSTS

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

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

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

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

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

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

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

13,000 residents in the region are transit-dependent

SUBSTANDARD LIVING CONDITIONS

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

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

Source: 2010-2014 CHAS data.

MOTELS, A LAST RESORT

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

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

4.

SUMMARY OF EXISTING HOUSING PROGRAMS, POLICIES AND RESOURCES

WHAT WE FOUND IN THE TRUCKEE MEADOWS

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

4.1 CURRENT HOUSING PROGRAMS

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

**Administered by FHLB and is offered to affordable housing projects anywhere in the State, (but is not administered by or restricted to the State of Nevada).*
***Includes activities supported by the HOME Consortium*
****Includes programs offered by RHA*

EXISTING PRIORITIES DO NOT EMPHASIZE PRESERVATION OF EXISITING AFFORDABILITY OR QUALITY

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

EXISTING PROGRAMS DO NOT PROMOTE DIVERSE HOUSING TYPES IN THE REGION

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

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

The region's primary affordable rental housing program is the *Affordable Housing Municipal Loan Program (AHMLP)* which is administered by the WCHC and funded through local and state HOME funds, and state Low-Income Housing Trust Funds. Projects awarded under the AHMLP are offered tax exemptions in conjunction with HOME funds and often rely on LIHTC allocations as well. However, the application timelines associated with these funding sources are not aligned, with AHMLP awards announced in April and LIHTC applications due in May – leaving little time to assemble the competitive 9 percent tax-credit application. The Federal Home Loan Bank of San Francisco and affiliated members offers the Affordable Housing Assistance Program (AHAP) program to support development of affordable rental housing in Nevada.[60] Combined, these efforts generate approximately 1 to 3 affordable rental projects and 50 to 250 income-restricted units annually. By creating a regional affordable housing trust fund or similar tool, the region can increase its capacity to produce more affordable rental housing while leveraging other federal resources like the non-competitive 4 percent LIHTC. Additionally, investing in lower cost housing concepts (like those offered by *IndieDwell* or *Kasita - see Section 5 for more information*) could both address temporary workforce housing needs and increase the supply of affordable rental housing in the long-term.[61]

PREVIOUSLY AVAILABLE HOMEOWNERSHIP PROGRAMS ARE NO LONGER ACTIVE IN THE REGION

The WCHC does not currently fund down payment assistance or new construction of homeownership housing for low-income households. As homeownership becomes increasingly out of reach for many working households in the region, there is increased pressure on the rental market to meet the housing needs of working families. Helping residents access homeownership opportunities may also help alleviate this pressure, in tandem with other strategies to support more affordability in the rental market. Engaging employers to support homeownership opportunities for their employees on a regional scale and better leveraging the state's *Home is Possible* and *Mortgage Credit Program* could support access to homeownership throughout the region. The region could also pursue lower cost innovative single-family housing options (i.e., tiny homes or other modular housing alternatives). Additional subsidy programs can help finance these products and ensure they are priced affordably. Other options to expand attainable homeownership include supporting Accessory Dwelling Unit (ADUs), which can be used to offset the cost of homeownership and supporting community land trust models that preserve affordability of for-sale properties in perpetuity.[62]

4.2 CURRENT HOUSING POLICIES

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

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

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

Nevada state law allows local jurisdictions to develop measures to maintain and develop affordable housing to carry out housing plan elements required in the adoption of a master plan; however, the region lacks the necessary policy tools to effectively address the growing need for affordable housing. The region could prioritize several tools to increase its capacity to address various market conditions, including: market-informed inclusionary zoning; land disposition policy that prioritizes affordable housing; preservation early warning system to proactively target expiring income-restricted properties; fee waivers for affordable housing projects; and streamlined review processes for affordable housing projects. The recently established Community Housing Land Trust purchased its first property from the City for one dollar in April 2018, and anticipates building 200 small dorm style apartments that will remain affordable in perpetuity.[63] This effort could help establish a formal land disposition policy for the region and foster leveraging of regional assets.

EXISTING TOOLS ARE NOT LEVERAGED PROPERLY

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

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

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

4.3 CURRENT HOUSING FINANCING

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

**State resource available to the Truckee Meadows*

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

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

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

REGIONAL ALLOCATION OF HOUSING FUNDS IN 2017

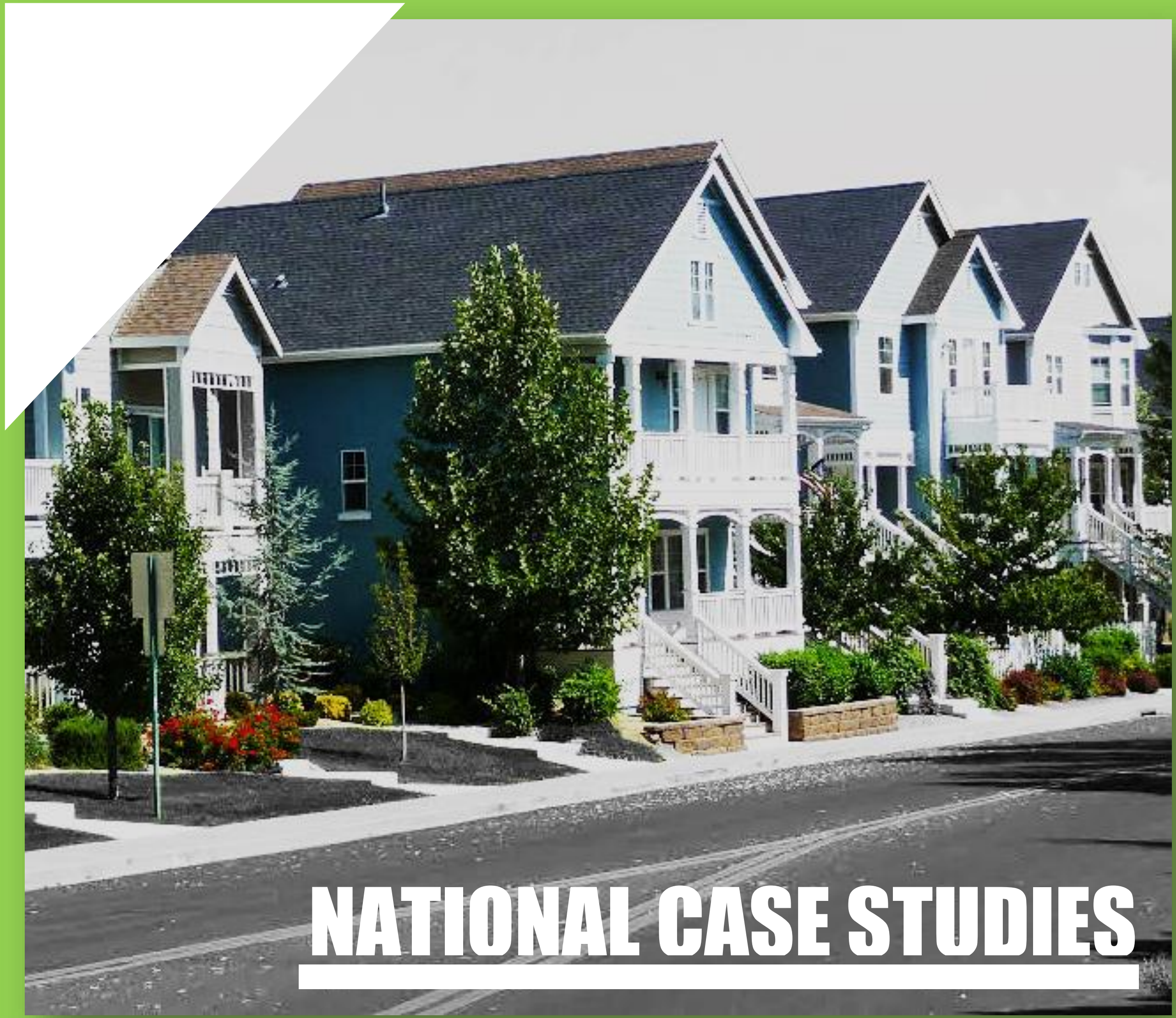
Source: 2017 Annual Action Plans from the Washoe County Home Consortium, Reno, and Sparks.

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

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

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

5.



NATIONAL CASE STUDIES

TOOLS TO IMPLEMENT HOUSING AFFORDABILITY

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

TOOLS

INCLUDED IN THIS SECTION:

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

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

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

5.1 REGIONAL HOUSING TRUST FUND

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

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

LOCAL SOURCES FOR HOUSING TRUST FUNDS

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

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

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

HOW HAVE OTHERS USED THIS TOOL?

A Regional Coalition for Housing (ARCH) member cities created the “Eastside Housing Trust Fund” to assist with the development of affordable housing in East King County in Washington. There are fifteen (15) member jurisdictions who have committed a total of $34 million since 1993 to create affordable housing for individuals, low- and moderate-income families, senior households, persons transitioning from homelessness, and persons with special needs. Jurisdictions have also contributed over $7 million worth of land, fee-waivers, and other in-kind donations. The ARCH Housing Trust Fund has funded over 3,250 units in East King County. In addition to direct production and preservation of affordable units, these funds have supported individuals looking for affordable rental and ownership housing, as well as the development of new housing policies across the region.[64]

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

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

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

5.2 INCLUSIONARY ZONING

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

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

HOW HAVE OTHERS USED THIS TOOL?

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

Source: Fairfax County

MANDATORY

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

VOLUNTARY

The Workforce Dwelling Units program in Fairfax County, VA is a voluntary incentive-based system, designed to encourage development of new affordable housing in the County's high-density areas. Developers receive a density bonus in exchange for offering 12 percent of all new units at prices affordable to households earning 120 percent of AMI or less. This policy was expanded to set a higher affordability threshold (20 percent of all new units) in the County's largest downtown area, where significant high-rise development was occurring.[65]

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

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

5.3 ACCESSORY DWELLING UNITS (ADUs)

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

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

THE BENEFITS

- EXPAND HOUSING OPTIONS FOR RESIDENTS – ADUs are a powerful tool to meet two growing demographic trends: more multigenerational households and more smaller households (with 1 or 2 persons). ADUs can allow seniors to “age in place” by providing additional living quarters for a caretaker or, on the flip side, an ADU can be used to house an aging relative or an 18- to 34-year-old returning to their family home. This flexibility helps prevent overcrowding of the main property as well.
- EXPAND THE SUPPLY OF AFFORDABLE HOMES – ADUs tend to have lower construction costs and thus can often be offered at lower price points than other housing products (plus, they can be much faster to build under appropriate zoning). In fact, a survey of ADU owners in Portland, Seattle, and Vancouver found that 58 percent of ADU owners reported renting the unit below the market rate. [66]
- PROVIDE A SOURCE OF SUPPLEMENTAL INCOME – homeowners can earn additional income by renting out an ADU on their property, allowing them to reduce their housing cost-burden while also contributing to the overall housing stock.
- SUPPORT MIXED-INCOME COMMUNITIES – ADUs allow people at a variety of income levels to live in the same neighborhood, even as land values and housing prices are rising (particularly in areas with strong access to opportunity).

- LEVERAGE UNDERUTILIZED LAND TO SUPPORT FUTURE GROWTH – this includes leveraging land that would not have been suitable for more traditional housing types.
- IMPROVE THE ENVIRONMENT – the increased urban density supported by ADUs has been proven to reduce carbon emissions.[67]

COMMON CONCERNS THAT CAN BE ADDRESSED THROUGH EFFECTIVE PROGRAMMING AND POLICYMAKING

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

CONCERN	OPTIONS FOR POLICYMAKERS TO ADDRESS THE CONCERN	EVIDENCE AND EXAMPLES
ADUS WILL NOT BE BUILT TO THE SAME QUALITY STANDARDS AS OTHER HOMES AND WILL DETRACT FROM THE APPEARANCE OF THE NEIGHBORHOOD	▪ IDENTIFY NEIGHBORHOODS WHERE ADUS ARE MOST APPROPRIATE AND TAILOR SUPPORTIVE POLICIES AND PROGRAMS TO THOSE AREAS (I.E. DO NOT PASS A BLANKET POLICY THAT TREATS ALL NEIGHBORHOODS THE SAME) ▪ PROVIDE CONSTRUCTION AND DESIGN GUIDELINES TAILORED TO THE EXISTING CHARACTER OF NEIGHBORHOODS (THIS COULD INCLUDE STOCK BUILDING PLANS) ▪ BUILD PARTNERSHIPS WITH CONSTRUCTION INDUSTRY PROFESSIONALS TO CONNECT INTERESTED HOMEOWNERS WITH TECHNICAL ASSISTANCE ▪ CONNECT ADU OWNERS WITH EXISTING REGIONAL RESOURCES FOR LANDLORDS (TRAININGS, GUIDES, ETC.) TO ENSURE CONTINUED MAINTENANCE AND QUALITY OF THE UNIT	SANTA CRUZ COUNTY, CALIFORNIA ONLY ALLOWS ADUS IN RESIDENTIAL ZONES, PROVIDING THE PARCEL MEETS SEVERAL ADDITIONAL REQUIREMENTS (THERE IS ONLY ONE EXISTING UNIT ON THE PARCEL BEFORE THE ADU, THERE IS SUFFICIENT INFRASTRUCTURE, ETC.). TO HELP HOMEOWNERS IDENTIFY IF THEIR PARCEL IS ELIGIBLE AND OTHER INITIAL STEPS IN DEVELOPING AN ADU, THE COUNTY PROVIDES A GIS LOCATOR TOOL AND AN ADU FINANCING GUIDE.[68] THE WEST DENVER RENAISSANCE COLLABORATIVE HAS ALSO PRODUCED A STRONG GUIDEBOOK FOR ADU CONSTRUCTION TO SUPPORT THEIR FORTHCOMING PILOT PROGRAM THAT WILL BOTH EFFECTIVE ADU CONSTRUCTION.[69]
ADUS WILL CREATE MORE ON-STREET PARKING CONGESTION	▪ IDENTIFY NEIGHBORHOODS WHERE IT IS APPROPRIATE TO REQUIRE OR INCENTIVIZE OFF-STREET PARKING WHEN BUILDING ADUS*- CONDUCT A STUDY OF PARKING DEMAND IN NEIGHBORHOODS ACROSS THE CITY TO INFORM THIS PROCESS ▪ ALLOW TANDEM PARKING IN CERTAIN ZONES TO EXPAND OFF-STREET PARKING OPTIONS	ACCORDING TO THE TURNER CENTER SURVEY OF ADU OWNERS IN OREGON, PORTLAND, & VANCOUVER, ONLY 12% OF ADUS REPORTED INCLUDING NO OFF-STREET PARKING.[70]

	▪ OFFER A PARKING WAIVER REQUEST PROCESS WHEN REQUIRING PARKING SPOTS, BY WHICH AN OWNER CAN DEMONSTRATE HOW THEIR ADU WILL NOT CONTRIBUTE TO ON-STREET PARKING CONGESTION **PARKING REQUIREMENTS CAN BE A MAJOR DISINCENTIVE TO ALL TYPES OF DEVELOPMENT, INCLUDING ADUS, SO THIS TYPE OF REQUIREMENT SHOULD BE CONSIDERED CAREFULLY AND TAILORED TO SPECIFIC SUBMARKET OR NEIGHBORHOOD CONDITIONS*	FURTHER, RESEARCH SHOWS ADU RESIDENTS TYPICALLY HAVE FEWER CARS, PARTICULARLY IN AREAS WHERE PUBLIC TRANSIT IS AVAILABLE.[71] TO AVOID ON-STREET PARKING CONGESTION, THE CITY OF SEATTLE, WASHINGTON REQUIRES ONE PARKING SPOT PER ADU, BUT ALSO ALLOWS TANDEM PARKING AND REQUESTS FOR PARKING WAIVERS TO ENSURE THAT THE PARKING REQUIREMENT IS NOT A SIGNIFICANT BARRIER TO ADU CONSTRUCTION.
ADUS WILL NOT ACTUALLY ADDRESS OUR REGIONAL HOUSING NEEDS BECAUSE THEY WILL MAINLY BE USED FOR SHORT-TERM RENTALS	▪ PROVIDE INCENTIVES (E.G. TAX BREAKS) FOR HOMEOWNERS THAT RENT THEIR ADU TO LONG-TERM TENANTS ▪ LEVERAGE EXISTING PROGRAMS, LIKE THE HOUSING CHOICE VOUCHER PROGRAM, TO CONNECT ADU OWNERS WITH POTENTIAL LONG-TERM TENANTS ▪ ENACT AN OWNER OCCUPANCY REQUIREMENT, WHEREBY A HOMEOWNER MUST LIVE IN EITHER THE MAIN HOUSE OR THE ADU (BOTH CANNOT BE USED AS RENTALS SIMULTANEOUSLY)	THE SAME TURNER CENTER SURVEY AS NOTED ABOVE ALSO FOUND THAT “60% OF ADUS ARE OR WILL BE USED FOR THE PURPOSES OF PERMANENT HOUSING, AS COMPARED TO 12% FOR SHORT-TERM RENTALS.” SEVERAL RESPONDENTS NOTED THAT THE SUPPLEMENTAL INCOME FROM THE ADU MADE IT POSSIBLE FOR THEM TO AFFORDABLY PURCHASE THE ENTIRE PROPERTY. THE CITY OF BELLINGHAM, WASHINGTON’S ADU POLICY EMPLOYS AN OWNER OCCUPANCY REQUIREMENT.[72]
CONCERN ABOUT NEIGHBORHOOD AND PROPERTY OVERCROWDING AS A RESULT OF ADUS	▪ LIMIT THE SIZE OF ALLOWABLE ADUS TO TWO-BEDROOMS OR LESS ▪ LIMIT THE NUMBER OF PERSONS THAT CAN LIVE IN AN ADU, BASED ON THE NUMBER OF BEDROOMS ▪ DO NOT ALLOW ADUS ON PARCELS THAT ALREADY HAVE MORE THAN ONE EXISTING DWELLING UNIT ▪ REQUIRE PROPERTY OWNERS TO CONFIRM THEIR SANITATION SYSTEMS ARE APPROPRIATELY SIZED FOR ADDITIONAL LOADS BEFORE CONSTRUCTING AN ADU	THE CITY OF TACOMA, WASHINGTON HAS IMPLEMENTED TWO PILOT ROUNDS OF AN ADU PROGRAM TO TEST POLICY CHOICES PRIOR TO FINALIZATION BY CITY COUNCIL—ONE OF THE TEST POLICY PARAMETERS INCLUDES AN OCCUPANCY LIMIT, IN ADDITION TO THE OCCUPANCY STANDARDS OUTLINED IN THE CITY’S HOUSING CODE.[73]
CONCERN ABOUT ADUS LOWERING SURROUNDING PROPERTY VALUES	▪ SEE RECOMMENDATION ABOVE ABOUT PROVIDING DESIGN GUIDELINES AND TECHNICAL ASSISTANCE	THERE IS NO DIRECT EVIDENCE ABOUT THE IMPACT OF ADUS ON SURROUNDING PROPERTY VALUES. IT HAS BEEN OBSERVED THAT HOMES IN DENSER URBAN NEIGHBORHOODS THAT INCLUDE FEATURES LIKE ADUS HAVE HIGHER SALES PRICES.[74] ADUS ARE SHOWN TO INCREASE THE TAXABLE VALUE OF THE MAIN PROPERTY, GENERATING MORE TAX REVENUE FOR LOCAL GOVERNMENTS TO PROVIDE THE NECESSARY SERVICES TO SUPPORT THE ENTIRE COMMUNITY.[75]

HOW HAVE OTHERS USED THIS TOOL?

After adopting an ordinance that streamlined the process for developing ADUs, the City of Santa Cruz, California created an ADU Development Program offering technical assistance grants, loans for ADU construction, and a wage subsidy program. The technical assistance grants cover the cost of speaking to a professional for one hour about ADU design problems and prototypes; the loan program offers low-interest loans, expedited permitting, and design guidelines to property owners interested in building ADUs; and the wage subsidy program provides 50 percent salary assistance for builders using graduates from the City's building trades training program. The City processes 40 to 50 ADU permits on average each year.[76]

Source: Santa Cruz Sentinel

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

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

5.4 INFILL DEVELOPMENT

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

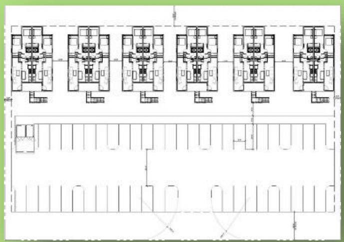
WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

INNOVATIVE HOUSING MODELS FOR INFILL DEVELOPMENT

Several companies are exploring new building products that are more suitable for infill, such as Kasita, a modular housing concept that can be built in approximately 3 months for $95,000 to $129,000 per studio unit. These 408-square-foot units can be standalone accessory dwelling units or stacked as low- to mid-rise multifamily. Their compact size is suitable for many small or otherwise unconventional sites, plus they are quicker to build and can be offered at more affordable price points than conventional residential development.[77]

Another low-cost housing model that can be developed on infill properties is produced by IndieDwell. All IndieDwell homes are factory built modular housing that uses the frame of a recycled shipping container to reduce construction time, cost, and waste. Their single-family product is as small as 320 square feet for a one-bedroom and their multifamily product allows for 24 homes per acre of buildable land, including appropriate parking. Compared to conventional stick built or manufactured housing, IndieDwell offers 50 to 75 percent lower initial costs, an 80 percent reduction in on-site construction time, 50 percent lower operating costs, and 40 percent lower maintenance costs over 20 years. [78]



Kasita infill site renderings
Source: Kasita

HOW HAVE OTHERS USED THIS TOOL?

Through its Small Lot Subdivision Ordinance, the City of Los Angeles allows infill development by-right on small lots in multifamily and commercial zones, in the form of detached townhouses. The ordinance streamlined the process by eliminating the need for rezoning and provided additional developer flexibility by reducing parking requirements, allowing additional subdivision of parcels, and lowering minimum development standards. These additional flexibilities have reduced development costs, offering more affordable housing options on previously underutilized lots.[79]

Source: Modative Inc. Architects

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

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

5.5 AFFORDABLE HOUSING PRESERVATION

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


Source: The Preservation Compact

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

HOW HAVE OTHERS USED THIS TOOL?

In 2007, a group of cross-sector stakeholders in Cook County, Illinois released a Rental Housing Action Plan that set a goal of preserving at least 75,000 affordable rental units by 2020. Recognizing that preservation requires a multi-faceted approach, the plan outlined six key initiatives, including increasing available capital for preservation activities and improving coordination and information across the region. To implement these initiatives, the stakeholder group established a formal structure with full-time staff and a leadership team from key partners across the region, called the Preservation Compact. It is staffed and coordinated by a local nonprofit mortgage lender. One of the Compact's key programs is a $26 million financing pool to support the redevelopment of 1- to 4-unit buildings for affordable rental housing throughout the region. This program has approved $15.9 million in loans for 281 units of rental housing since its inception. The Compact also provides education about available financing options for existing property owners who want to upgrade their properties while preserving the affordability of the properties. For property owners interested in selling, the Compact serves as a link to interested buyers that are committed to long-term affordability.[80]

LOCAL GOVERNMENT SUPPORT

Complementing the Compact's efforts, the City of Chicago and Cook County have adopted several policies to support the production and preservation of affordable rental housing. For example, the City of Chicago established an Affordable Housing Preservation ordinance, which requires owners of federally subsidized rental properties to notify the City at least 12 months ahead of any changes that would affect the property's affordability restrictions (e.g., contract expirations or refinancing). This notice period allows the City, often in partnership with the Preservation Compact, to solicit bids from pre-qualified affordable housing developers who can purchase the property and maintain its affordability.[81]

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

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

5.6 PROPERTY ASSESSED CLEAN ENERGY (PACE) FINANCING

Property Assessed Clean Energy (PACE) is a financing mechanism that enables low-cost, long-term funding for energy efficiency, renewable energy and water conservation projects. PACE financing is repaid as an assessment on the property's regular tax bill, and is processed the same way as other local public benefit assessments (sidewalks, sewers) have been for decades. Depending on local legislation, PACE can be used for commercial and residential properties.[82]

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

IN 2017

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

HOW HAVE OTHERS USED THIS TOOL?

Washington, D.C. established a local PACE program in 2012, to reduce energy use and greenhouse gas emissions within the District. At the time, 75 percent of D.C.'s emissions came from buildings.[83] The program offers 100% financing of project costs for energy efficiency, renewable energy, and water conservation improvements for commercial properties, including office buildings, multifamily homes, industrial uses, and nonprofit buildings. The program is administered by a private partner, Urban Ingenuity, on behalf of the District's Department of Energy and Environment. Since 2012, the program has financed more than $34 million across 16 projects.

One of those projects was a 139-unit affordable multifamily housing property that was built in 2007 as part of the HOPE VI program, administered by HUD. Seeking to improve the overall building performance and to reduce energy and operating costs, the property owner applied for D.C.'s PACE program in 2013. Through the program, the property received $340,000 in financing from a regional bank to install more energy efficient lighting and controls, low flow water fixtures, and 37-kilowatt rooftop solar panels. These upgrades reduced energy use at the property by 15 percent and resulted in annual cost benefits totaling $40,000.[84]

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

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

5.7 EMPLOYER ASSISTED HOUSING

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

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

- Incomes are not keeping up with housing costs

Source: Baltimore Housing

HOW HAVE OTHERS USED THIS TOOL?

In Baltimore, Maryland, Live Near Your Work (LNYW) is a home buying incentive for the City's workforce, which provides anywhere between $2,000 to $22,500 in financial assistance towards a home purchase in the City. The City provides a base amount of assistance ($1,000), and the total amount of assistance depends on the employer's participation (at minimum another $1,000 to match the City's contribution). More than 100 employers participate in the program. Eligible employees must contribute at least $1,000 towards the purchase and must use the property as their principal residence. Participating employers have the right to develop additional program restrictions for their employees, including eligible neighborhoods.[85]

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

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

5.8 SECTION 108 LOAN GUARANTEE FUNDS

Section 108 offers HUD grantees a source of financing, in the form of federally guaranteed loans, large enough to pursue physical and economic projects capable of revitalizing entire neighborhoods. Section 108 funding can support mixed-income and mixed-use development, as well as preservation efforts. Public entities that are CDBG grantees can apply to receive loan guarantees equal to five time their annual CDBG allocation, in addition to their regular allocation. Under Section 108, project costs can be spread over time with flexible repayment terms and lower interest rates than could be found through private financing sources.[86]

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

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

HOW HAVE OTHERS USED THIS TOOL?

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


Source: High Ground Memphis

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

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

5.9 EXPEDITED PERMITTING

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

WHAT CONDITIONS CAN THIS TOOL ADDRESS?

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

RENO

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

Bill Thomas, AICP
Assistant City Manager
City of Reno

SPARKS

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

Armando Ornelas
Assistant Community Services Director
City of Sparks

WASHOE COUNTY

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

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

Director of Planning & Building
Community Services Department
Washoe County

HOW HAVE OTHERS USED THIS TOOL?

The City of Austin, Texas' S.M.A.R.T. (Safe, Mixed Income, Accessible, Reasonably Priced, Transit Oriented) policy sets five related goals, including proximity to transit, affordability for low-income persons, and accessibility. It uses fee waivers and expedited permitting and review as its primary incentives to market-rate developers and requires staff to complete an affordability impact statement for local laws that could affect housing affordability. The amount of fees waived are calculated based on the share of affordable units provided and the project type (e.g., single-family infill, single-family subdivisions, or multi-family), with additional priorities established to support Austin's Community Land Trust. City surplus land is also prioritized for development as S.M.A.R.T. housing. Staff support developers throughout the permitting and review process, including assistance in resolving development-related issues with other City departments. Since its inception in 2000, the city estimates that this policy has produced more than 4,900 units, with most priced for low-income individuals and families.[87]

Source: Texas Housers

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

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

6.

APPENDICES

GLOSSARY

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

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

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

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

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

	rate." The 4 percent credit yields an approximate subsidy of 30 percent of the eligible low-income unit costs and is awarded on a non-competitive basis to eligible projects, in conjunction with tax-exempt private-activity bonds, by the State Housing Finance Agency.
9 percent tax -credit	The 9 percent credit yields an approximate subsidy of 70 percent of the eligible low-income unit costs. This credit is awarded annually on a competitive basis by the State of Housing Finance Agency.

Appendix A: Original Graphs and Data

Section 3.1 – Population and Demographics

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

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

	Truckee Meadows	Washoe County	Reno	Sparks
Change in the share of households that are renters from 2000 to 2016[88]	3.9	2.5	1.3	3.0
Share of households that are renters	43.9%	43.2%	53.6%	43.2%

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

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

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

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

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

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

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

Section 3.2 – Housing Supply

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

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

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

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

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

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

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

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

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

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

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

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

3.3 – Affordability Concerns

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

Sources: 2010-2014 CHAS data.

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

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

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

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

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

Income needed to afford average home value[89]	$75,640	$69,320	$69,920	$64,760
Median household income	$60,042	$54,955	$48,815	$54,196

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

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

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

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

Sources: 2010-2014 CHAS data.

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

Sources: 2010-2014 CHAS data.

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

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

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

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

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

Source: 2010-2014 CHAS data.

Appendix B: Data analysis methods

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

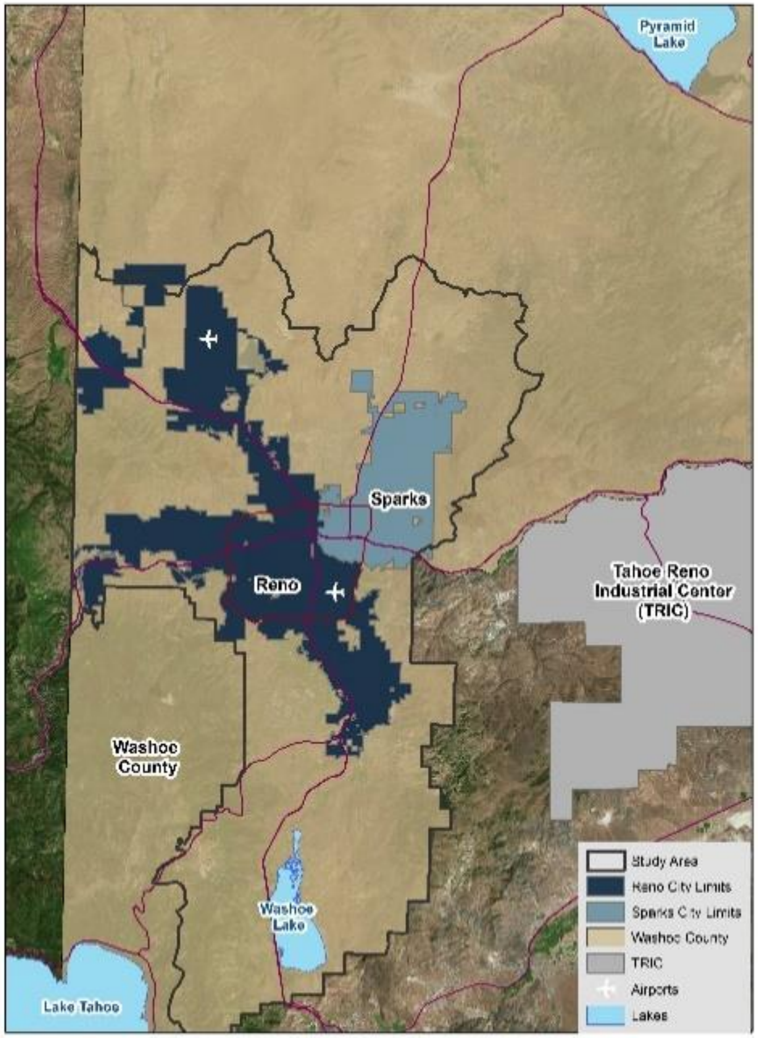


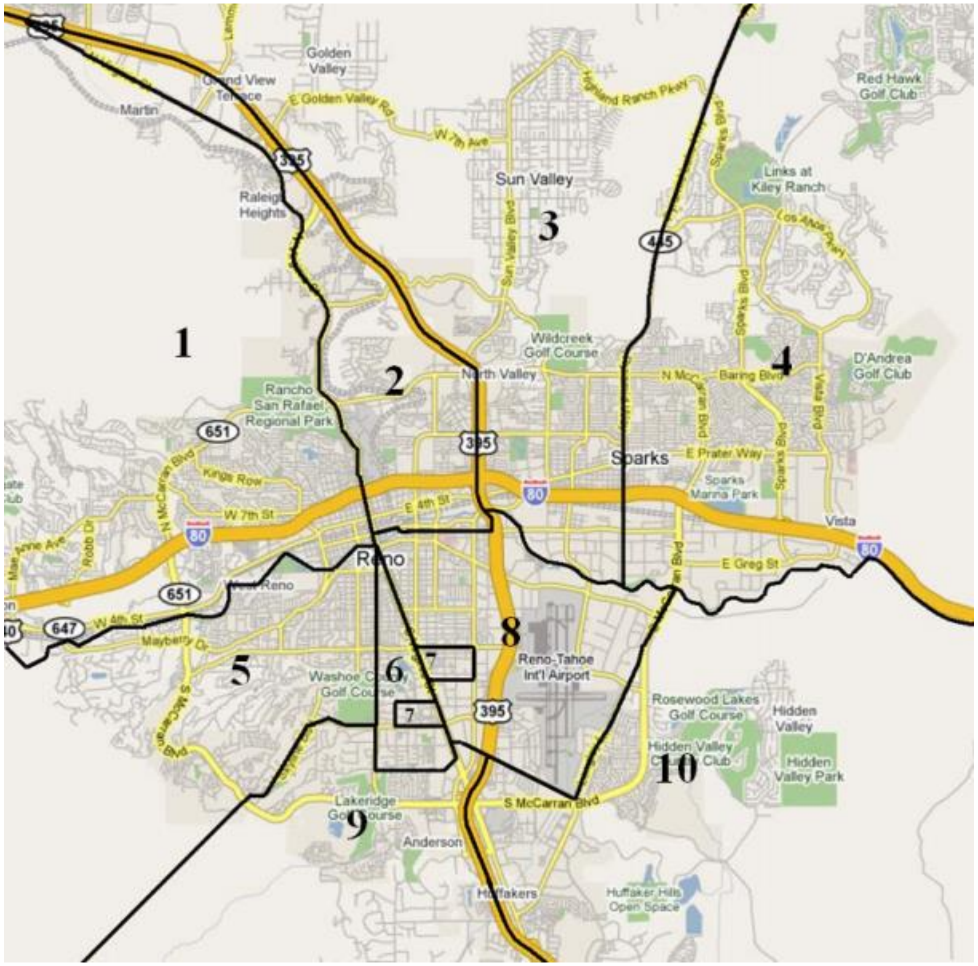
Figure 1: Truckee Meadows Analysis Area

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

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

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

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



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

Calculating values for the Truckee Meadows region

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

Comparing data over time

To compare data across years, 2000 Census data were converted to 2010 Census boundaries using the land area allocation factors provided in the 2000 Census Tract Relationship files from the U.S. Census Bureau.[90] All historic dollar figures were converted to the 2016-dollar equivalent, using CPI-U-RS inflation adjustment factors.[91]

Estimating future demand for new housing units

Demand for new housing units was estimated based off draft population projections for Washoe County, provided by TMRPA. The estimation method is consistent with the method used in the 2015 TMRPA Housing Study.[92] First, the total projected change in population between 2018 and 2028 was extrapolated from the Draft 2018 Consensus Forecast figures for Washoe County. Recognizing that persons in group quarters do not consume standard housing units, the total number of persons projected to be demanding new housing units in 2028 was adjusted down for the group quarters population. This new total for number of persons in households was then divided by the average household size to estimate the projected number of new occupied dwelling units. Assuming there will continue to be some level of housing vacancy throughout the region, the number of new occupied dwelling units was then combined with the projected number of vacant dwelling units to estimate total demand for new dwelling units by 2028. To make these estimates for the 2018-2028 period, it was assumed that the share of the population living in group quarters, average household size, and residential vacancy rate would be consistent with the most recently available ACS data for Washoe County.[93]

Estimated demand for new housing units 2018-2028

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

Calculating income needed to afford average housing costs

Average monthly mortgage payments were estimated for current average home values using the Zillow Mortgage Calculator.[94] These calculations assumed a 20 percent down payment, a 30-year fixed mortgage at a 4.448 percent interest rate, and an average property tax rate of

0.888% for Washoe County.[95] That monthly payment was then multiplied by 12 to estimate the total annual payment for a home at that average value. The annual payment was then multiplied by 100 and divided by 30 to calculate the annual income needed to afford a home at that value (in other words, the income needed so that a household would not pay more than 30 percent of their income on mortgage payments for that home). Similarly, average rent was multiplied by 12 to estimate the total annual rent payments for a home being offered at the average rent. The annual payment was then multiplied by 100 and divided by 30 to calculate the annual income needed to afford a home renting for that price (in other words, the income needed so that a household would not pay more than 30 percent of their income on rent for that home).

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

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

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

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

Income needed to afford average rent & home value in Reno

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

Income needed to afford average rent & home value in Sparks

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

Appendix C: Summary Data Tables for Truckee Meadows

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

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

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

Appendix D: Summary Data Tables for Washoe County

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

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

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

Appendix E: Summary Data Tables for Reno

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

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

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

Appendix F: Summary Data Tables for Sparks

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

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

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

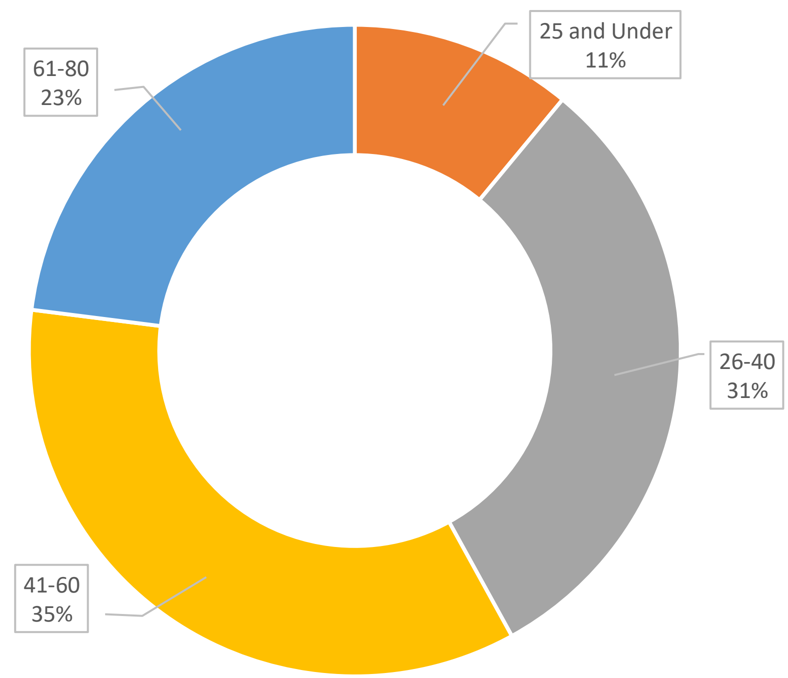
Appendix G: Summary of Responses to the Community Survey

Respondent Characteristics

Thirty-five percent of respondents were aged 41 to 60, followed by 31 percent of respondents who were aged 26 to 40, 23 percent of respondents who were aged 61 to 80, and 11 percent who were 25 and under.[96]

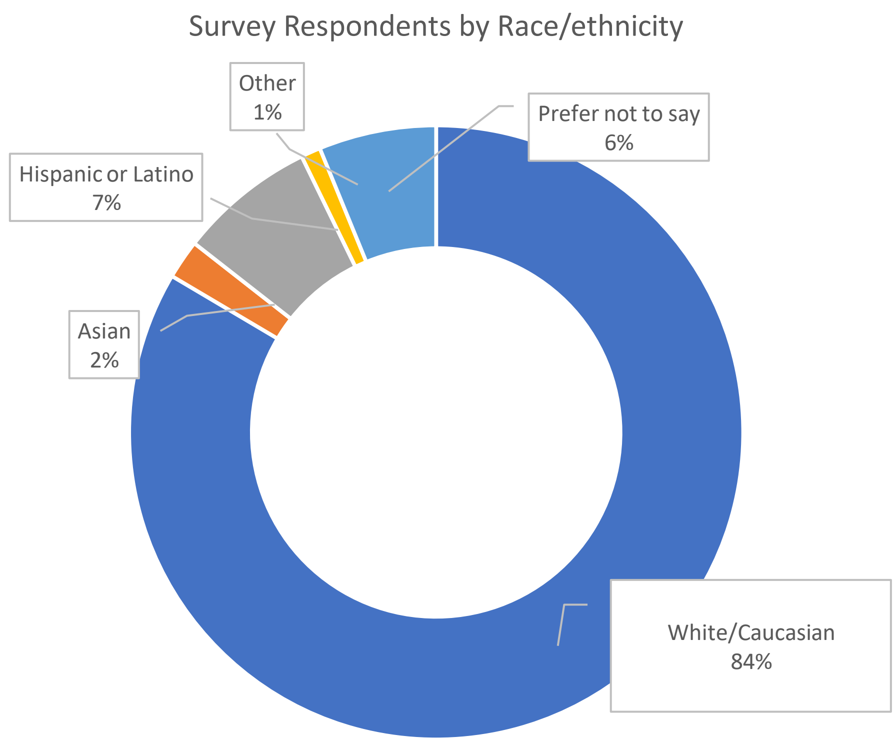
White/Caucasian residents were slightly overrepresented in this survey (making up 84 percent of the survey respondents versus 81 percent of the region's population). Hispanic/Latino residents were under represented (making up 7 percent of the survey respondents versus 24 percent of the region's population), as were Asian residents (making up 2 percent of the survey respondents versus 6 percent of the region's population).[97]

Survey Respondents by Age



The survey reached residents of 18 different zip codes in the region: 89431, 89433, 89434, 89436, 89441, 89501, 89502, 89503, 89506, 89508, 89509, 89510, 89511, 89512, 89519, 89521, 89523, and 89706.[98]

Sixty-three percent of respondents were homeowners, 31 percent were renters, and 6 percent of respondents had other living arrangements (primarily living with family).[99]

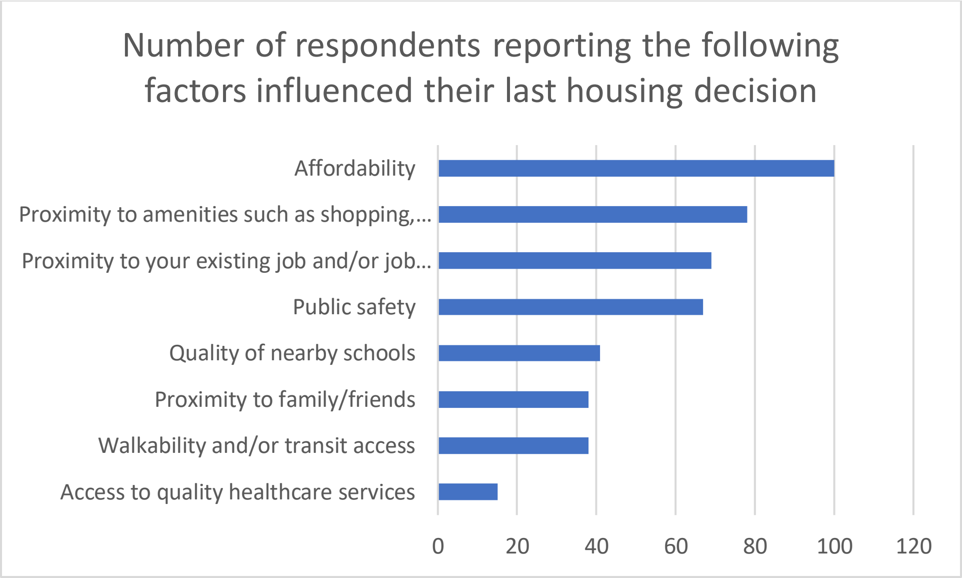


Summary of Responses

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

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

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



Among respondents who shared perspectives on what they considered to be an affordable amount of their income to be spending on housing,[100] 83 percent defined affordability as paying 30 percent of their income or less. Eight percent considered paying up to 40 percent of their income on housing to be affordable and nine percent considered paying between 40 and 50 percent of their income on housing to be affordable. No respondents considered paying more than 50 percent of their income on housing to be affordable. Several respondents noted the importance of factoring in transportation costs when discussing affordability. Many also noted that stagnating wages were a barrier to affordability, under any of these definitions.

Respondents were asked about affordability and housing needs in the region. Ninety-three percent of respondents disagreed when asked if there was enough affordable housing *in the Truckee Meadows region* (including 68 percent “strongly disagreed”);[101] 76 percent of respondents disagreed when asked if there was enough affordable housing *in their neighborhood* (including 53 percent who “strongly disagreed”);[102] and 81 percent of respondents agreed the region should be doing more to support its residents’ housing needs (including 61 percent who “strongly agreed”).[103]

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

- Forty-four percent of respondents said they lived in somewhat close or very close proximity to quality healthcare (20 percent said they did not live in close proximity, and 35 percent provided neutral responses).[104] Several respondents noted additional barriers to accessing that quality healthcare beyond physical distance—primarily adequate transit and cost of the services.
- Thirty-one percent of respondents said they lived in somewhat close or very close proximity to quality childcare (34 percent they did not live in close proximity, and 35 percent provided neutral responses).[105]
- Forty-one percent of respondents said they lived in somewhat close or very close proximity to quality education (31 percent they did not live in close proximity, and 28 percent provided neutral responses).[106] Several respondents noted the need for greater investment in the quality of the region's education system.
- Forty-one percent of respondents said they lived in somewhat close or very close proximity to employment opportunities (22 percent they did not live in close proximity, and 36 percent provided neutral responses).[107] Several issues noted issues with current wages offered by the job opportunities that they live near.
- Fifty-six percent of respondents said they lived in somewhat close or very close proximity to grocery stores (16 percent they did not live in close proximity, and 28 percent provided neutral responses).[108]
- Sixty-four percent of respondents said they lived in somewhat close or very close proximity to parks (12 percent they did not live in close proximity, and 24 percent provided neutral responses).[109]
- Thirty-six percent of respondents said they lived in somewhat close or very close proximity to public transit (47 percent they did not live in close proximity, and 17 percent provided neutral responses).[110]

[1] 2010-2014 Comprehensive Housing Affordability Strategy (CHAS) data from the U.S. Department of Housing and Urban Development (HUD).
[2] 2010-2014 CHAS data.
[3] 2016 Truckee Meadows Housing Study and Nevada Housing Division Low Income Housing Database.
[4] EDAWN estimates total employment at TRIC is nearly 10,000 as of Q1 2018. That number is expected to double within the next five years.
[5] Dougherty, Conor. March 20, 2018. California Housing Problems are Spilling Across Its Borders. New York Times. Available at: https://www.nytimes.com/2018/03/20/business/economy/reno-growth.html?hp&action=click&pgtype=Homepage&clickSource=story-heading&module=second-column-region&region=top-news&WT.nav=top-news
[6] 2017 HUD Point-in-Time Homeless Persons Count (PIT).
[7] ACTIONN 2018 Motel Count.
[8] Brisson, Amy and Lindsay Duerr. (2014). Impact of Affordable Housing on Families and Communities: A Review of the Evidence Base. Enterprise Community Partners. Available at: https://www.enterprisecommunity.org/resources/impact-affordable-housing-families-and-communities-review-evidence-base-13210
[9] For more information about the State's current housing programs and resources, visit the Nevada Housing Division's website: https://housing.nv.gov/
[10] This interim committee was established by Senate Concurrent Resolution No. 1, 2017. Available at: https://www.leg.state.nv.us/Session/79th2017/Bills/SCR/SCR1_EN.pdf
[11] A full list of recommendations considered by the interim committee during their May 31, 2018 meeting is available at: https://www.leg.state.nv.us/App/InterimCommittee/REL/Document/12348
[12] For more details on the contents of the regional plan, see Nevada Revised Statutes Chapter 278.0274: https://www.leg.state.nv.us/NRS/NRS-278.html#NRS278Sec0274
[13] More information and resources related to the Community Health assessment and planning process may be found through the Washoe County Health District: https://www.washoecounty.us/health/
[14] More information on ACTIONN's housing-related work is available at: https://actionn.org/economic-justice/
[15] Askin, Chris. April 20, 2018. Community Housing Land Trust Established. Community Foundation of Western Nevada. Available at: https://nevadafund.org/community-housing-land-trust-established/
[16] Higdon, Mike. April 25, 2018. Council approves community land trust to create affordable housing complex in Reno. Reno Gazette Journal. Available at: https://www.rgj.com/story/news/2018/04/25/reno-council-approves-community-land-trust-create-affordable-housing-complex-reno/548224002/
[17] City of Reno Downtown Action Plan (April 2017). Available at: https://www.reno.gov/home/showdocument?id=70983
[18] Krater, Ken. Presentation to Reno City Manager's Office on February 8, 2017. Available at: http://renocitynv.iqm2.com/Citizens/Detail_LegiFile.aspx?Frame=&MeetingID=1620&MediaPosition=3459.950&ID=7688&CssClass=

[19] Roedel, Kaleb. April 27, 2018. NNBW Titans of Commerce Roundtable brings Northern Nevada industry leaders together to spark innovation. Northern Nevada Business View. Available at: https://www.nnbusinessview.com/news/nnbw-titans-of-commerce-roundtable-brings-northern-nevada-industry-leaders-together-to-spark-innovation/#

[20] Draft 2018-2038 TMRPA Consensus Forecast for Washoe County.

[21] Projected number of new units accounts for persons living in group quarters, average household size, and residential vacancy. Method derived from the 2016 Truckee Meadows Housing Study. Additional details may be found in Appendix B.

[22] 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

[23] 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

[24] 2016 Truckee Meadows Housing Study. Projections show that residents over 60 years old will increase from 20 percent to 24 percent of the region's population between 2014 and 2035 (an increase of 44,600 seniors).

[25] 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.

[26] 2016 Truckee Meadows Housing Study.

[27] Desilver, Drew and Kristen Bialik. (2017). Blacks and Hispanics face extra challenges in getting home loans. Pew Research Center. Available at: http://www.pewresearch.org/fact-tank/2017/01/10/blacks-and-hispanics-face-extra-challenges-in-getting-home-loans/

[28] Joint Center for Housing Studies of Harvard University. (2017). The State of the Nation's Housing. Available at: http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/harvard_jchs_state_of_the_nations_housing_2017.pdf

[29] 2000 Census and 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.

[30] 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.

[31] Johnson Perkins Griffin's Reno-Sparks Apartment Survey for the 1st Quarter of 2018 is available here: http://jpgnv.com/wp-content/uploads/2018/04/Q1-ApartmentSurvey2018.pdf

[32] Location Inc. housing market data for Q4 2017.

[33] Location Inc. housing market data for Q4 2017.

[34] JPG Apartment Survey for Q1 2018.

[35] 2012-2016 American Community Survey 5-Year Estimates.

[36] Truckee Meadows Regional Planning Agency. (2016). Truckee Meadows Housing Study. Available at: http://tmrpa.org/truckee-meadows-housing-study/

[37] 2012-2016 American Community Survey 5-Year Estimates.

[38] One- and two-person households constituted 60 percent of all Truckee Meadows households in 2000 and grew to 64 percent of all households by 2016. Data from the 2000 Census and 2012-2016 American Community Survey 5-Year Estimates.

[39] 2010-2014 CHAS data.

[40] 2010-2014 CHAS data.

[41] The housing problems measured are cost-burden, overcrowding, incomplete plumbing, and incomplete kitchen facilities.
[42] More details on this measure may be found in the Nevada Housing Division's 2017 Annual Housing Progress Report, available at: https://housing.nv.gov/uploadedFiles/housingnvgov/content/Public/AHPR2017Final.pdf.
[43] 2010-2014 CHAS data.
[44] The remaining 8 percent include HUD-funded units (through programs like HOME, NSP, and Section 811), public housing units, and State Housing Trust Fund units.
[45] More information on this process is available at: https://www.huduser.gov/portal/publications/what_happens_lihtc_v2.pdf
[46] Nevada Housing Division Low Income Housing Database.
[47] Data provided by the Nevada Housing Division in March 2018.
[48] 2006-2010 and 2012-2016 American Community Survey 5-Year Estimates.
[49] Location Inc. housing market data for Q4 2017.
[50] 2012-2016 American Community Survey 5-Year Estimates.
[51] Location Inc. housing market data for Q4 2017.
[52] Affordability is defined as paying no more than 30 percent of your income on housing costs.
[53] Sixteen percent of all Truckee Meadows households are housing insecure and 24 percent of all Truckee Meadows renters are housing insecure. 2010-2014 CHAS data.
[54] 2010-2014 CHAS data.
[55] 2017 H+T Affordability Index from Center for Neighborhood Technology. Available at: https://htaindex.cnt.org/map/
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[70] As noted above, the Turner Center study is available at: http://ternercenter.berkeley.edu/uploads/ADU_report_4.18.pdf
[71] The City of Los Angeles' ADU Recommendation Report from 2016 summarizes this research and is available at: https://planning.lacity.org/ordinances/docs/ADU/StaffRpt.pdf
[72] More information about the City of Bellingham's ADU program is available at: https://www.cob.org/services/planning/development/pages/adu-ordinance-updates.aspx
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[85] More information on Baltimore's Live Near Your Work program is available at: https://livebaltimore.com/financial-incentives/details/live-near-your-work/#.WzUZZtJKiUl and http://static.baltimorehousing.org/pdf/livenear_employers.pdf

[86] More information on HUD's Section 108 Loan Guarantee Fund is available at: https://www.hudexchange.info/programs/section-108/
[87] More information about Austin's S.M.A.R.T. policy is available at: https://www.mayorsinnovation.org/images/uploads/pdf/13_-_Austin_housing.pdf
[88] This reflects the percentage point difference in the share of households that are renters (calculated by subtracting the percent of households that were renters in 2000 from the percent of households that were renters in 2016). This does not reflect percent change, which is calculated as the total number of households in 2016 minus the total number of households in 2000, divided by the total number of households in 2000.
[89] Assumes a 20 percent down payment, a 30-year fixed mortgage at a 4.448 percent interest rate, and an average property tax rate of 0.888% for Washoe County (per Smart Asset). Monthly mortgage payment was estimated using the Zillow Mortgage Calculator, which is available at: https://www.zillow.com/mortgage-calculator/
[90] Census Tract Relationship files are available at: https://www.census.gov/geo/maps-data/data/relationship.html
[91] CPI-U-RS inflation adjustment factors are available at: https://www.bls.gov/cpi/research-series/home.htm
[92] Exact methods from the TMRPA 2015 Housing Study may be found in Exhibit C-5 in the Appendices: http://www.tmrpa.org/files/reports/Truckee%20Meadows%20Housing%20Study%20Appendices.pdf
[93] 2012-2016 American Community Survey 5-Year Estimates for Washoe County reflect that 1.4 percent of the population lived in group quarters, the average household contained 2.6 persons, and the residential vacancy rate was 10 percent.
[94] Zillow Mortgage Calculator is available at: https://www.zillow.com/mortgage-calculator/
[95] Average property tax rate for Washoe County derived from SmartAsset.com
[96] Among respondents who provided an age group (100 respondents total).
[97] Regional population estimates by race/ethnicity are based on 2012-2016 American Community Survey 5-Year Estimates.
[98] Among respondents who provided their zip code (95 respondents total).
[99] Among respondents who provided their housing tenure (128 respondents total).
[100] 115 respondents total.
[101] Among respondents who answered this question (114 respondents total).
[102] Among respondents who answered this question (115 respondents total).
[103] Among respondents who answered this question (113 respondents total).
[104] Among respondents who answered this question (113 respondents total).
[105] Among respondents who answered this question (97 respondents total).
[106] Among respondents who answered this question (108 respondents total).
[107] Among respondents who answered this question (111 respondents total).
[108] Among respondents who answered this question (112 respondents total).
[109] Among respondents who answered this question (112 respondents total).
[110] Among respondents who answered this question (106 respondents total).