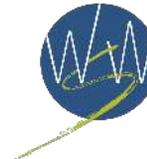


# South Shore Region Local Resident Housing Action Plan

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## Executive Summary

### What is the South Shore Region Local Resident Housing Action Plan?

The South Shore Region Local Resident Housing Action Plan defines an implementable partnership framework to improve the availability, suitability and diversity of local resident housing options in the South Shore Region. Local resident housing is defined as:

*Dwellings of all types that those who live and/or work in the South Shore Region can afford to purchase or rent, serving the entire range of households and incomes.*

This Plan specifies a variety of strategies that address the full range of local resident housing needs that will be implemented over the next six (6) years. Twenty (20) strategies to meet local resident housing needs have been identified and prioritized, roles and responsibilities have been assigned, and a timeline for implementation has been defined.

While current strategies cover a six-year implementation period, the operation of this Plan will continue and evolve well beyond this timeframe. Progress will be tracked; housing needs and market changes monitored; available resources, organizations and funding continually assessed; and community engagement constantly conducted to understand when new or modified strategies and/or implementing partners are needed. Modifications will occur as changes are identified.

The following graphic summarizes the 20 diverse strategies that the South Shore Region will pursue over the next six years to achieve its goal and objectives. Please reference the rest of this report for more detail on Plan goals and objectives, action strategies, partner roles and responsibilities, timeline and implementation.

# South Shore Region Local Resident Housing Action Plan Summary



## Why Was the Action Plan Created?

Community leaders have long recognized that there is a housing crisis in the South Shore, but did not understand the extent of the problem nor have a coordinated direction to address it. In 2018, the Tahoe Prosperity Center convened the Housing Tahoe Partnership to bring the right partners to the table and to focus on housing solutions that would have a lasting positive impact for the community. The over fifty community leaders that comprise the Housing Tahoe Partnership supported the completion of a South Shore Housing Needs Assessment to understand the extent of the housing problem, followed by a Housing Action Plan to provide a cohesive “roadmap” for government, local agencies, businesses and residents to address the problem. Combined, these studies bring cohesion to South Shore efforts around housing.

The *South Shore Region Housing Needs and Opportunities* study was completed in October 2019 and quantified local resident housing needs and issues in the South Shore. The study showed that about 3,290 housing units are needed through 2026 to address the current housing shortfall for residents and the workforce and to keep up with job growth and retiring employees. Fifty-seven percent of these units (1,880 total) need to be priced below current market prices to meet the full range of local resident housing needs. Below-market dwellings needed currently includes a mix of housing types to diversify options for residents and employees, with prices ranging primarily between \$200,000 and \$400,000 for ownership and \$500 to \$1,250 per month for rent. In contrast to this need, the majority of housing produced in recent years exceeds \$500,000 in value and available market rate rentals average over \$1,800 per month.

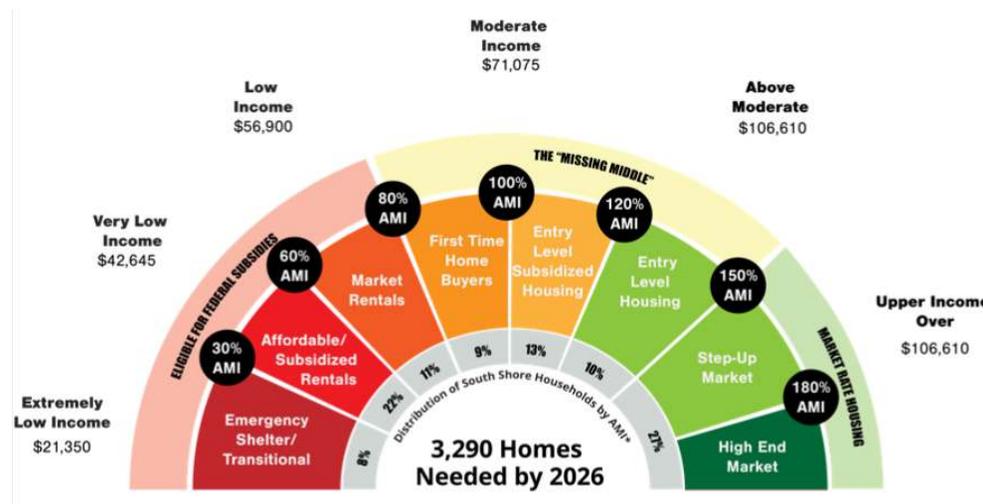
The shortage of suitable housing available to local residents and employees at prices they can afford is directly linked to many undesirable trends that threaten the strength and diversity of the South Shore Region community and economy. The *2019 South Shore Region Housing Needs and Opportunities* study provides significant detail on these trends, some of which include:

- Declining year-round resident occupancy of homes – only 46% of housing units in the South Shore are now occupied by year-round residents;
- Changing resident demographics, including the loss of family households with children due to the cost and lack of housing options;
- Displacement of residents due to redevelopment, condemnation and competition with second homeowners and visitors. Displaced residents that do not locate other housing options may, among other problems, face homelessness, be forced to leave the Region, and move into overcrowded housing situations;

- High incidence of households being cost-burdened by their housing payment (i.e., paying more than 30% of their income for housing), leaving less money for other important expenses like transportation, food, health care or education. Forty-eight percent of South Shore renters and 34% of South Shore owners are cost-burdened;
- Employees being forced to commute from homes outside of the South Shore, costing employees an average of \$7,500 per year in commuting costs, increasing vehicle miles traveled and decreasing air quality in the Region; and
- Employers struggling to fill current jobs, much less add more jobs. This affects employee satisfaction, retention and morale, as well as the ability to provide the high quality customer service expected by residents and visitors. One-half of South Shore employers had employees leave or refuse a job offer because they could not find or lacked suitable housing.

The South Shore Region Local Resident Housing Action Plan was formed to define a strategic path forward to improve the availability of local resident housing to help stop the progression of, and preferably reverse, the above trends. By establishing the coordinating structure for housing efforts in the South Shore, the Action Plan will help the region achieve its common goal of improving local resident housing options so that residents and workers can live, work and thrive in the South Shore Region, for the betterment of the local community and economy.

### Spectrum of Local Resident Housing Needs: South Shore Region



## How Was the Action Plan Formed?

A Housing Advisory Group, representing 17 South Shore Region jurisdictions, regulatory agencies, non-profits, employers, and regional organizations, with input from the public and technical assistance from consultants, created this Housing Action Plan to help address the local resident housing needs identified in the *2019 South Shore Region Housing Needs and Opportunities* study. This process began in November 2019 and concluded in March 2020. In short, the process:

- Began with a presentation of key findings from the *2019 South Shore Region Housing Needs and Opportunities* study to shape initial goals and priorities for the Local Resident Housing Action Plan.
- Utilized a resident and employee survey (which received over 2,000 representative responses) and initial public work session to ground the Action Plan in community priorities related to local resident housing needs and strategies.
- Conducted three technical work sessions with the Housing Advisory Group to prioritize and craft strategies that would be most effective for the South Shore Region based on community priorities.
- Conducted a second public work shop and hosted an online questionnaire to verify community priorities and get input on strategies devised through the technical work sessions.
- Held two final Housing Advisory Group sessions to modify the actions and priorities pursuant to public input received, establish a timeline, and define roles and responsibilities to set the stage for the next step – Plan implementation.

More detail on the Action Plan process and its participants is provided in the Appendix to this Action Plan.

## What Does the Action Plan Do?

The South Shore Region Local Resident Housing Action Plan:

- Defines a “partnership framework” to improve local resident housing options in the South Shore Region, recognizing that no one entity can solve the Region’s housing challenges. This is particularly important in the South Shore Region, given the various partners and layers of regulations affecting the ability to produce and provide local resident housing. The partnership framework defines a structure through which partners can work together, coordinate rather than duplicate efforts, and leverage resources to achieve goals.
- Establishes common local resident housing goals and measurable objectives for the Region. Common goals and objectives focus the housing efforts of various partners, prioritize the application of limited resources, and allow partners to track the effectiveness of implemented strategies and programs as they relate to community priorities and needs.
- Specifies a plan of action by prioritizing the implementation of 20 strategies over the next six years that have been developed to meet Plan goals and objectives, along with defining partner roles and responsibilities and a timeline for achievement.
- Recommends an implementation and management structure to continue the partnership framework and communication, coordinate strategy implementation, manage the inventory of local resident housing created, track the progress of the Action Plan, engage the community, and make modifications when needed.

The implementation of the Action Plan and its strategies will help the South Shore Region achieve defined goals and objectives. The Action Plan sets a general goal for the South Shore to work together to improve the quality, variety and availability of dwellings that those who live and/or work in the South Shore can afford to purchase or rent. Measurable objectives to achieve this goal include:

- Increasing the availability of local resident housing by an average of 150 dwellings per year through a combination of new development, redevelopment, infill, and improving the condition and use of existing homes;
- Ensuring local resident housing serves the full range of incomes in need in the South Shore Region. This includes housing options and rentals for homeless and extremely-low-income households earning below 30% AMI (currently about \$20,000 per year), additional resident and employee rentals up to 80% AMI (currently about \$50,000 per year), and ownership housing up to 150% AMI (currently about \$100,000 per year);
- Ensuring that at least 80% of South Shore employees have opportunities to live in the South Shore; and
- Increasing the percentage of the South Shore housing stock that is occupied by year-round residents from 46% to at least 50%.

It is intended that implementation of the Action Plan and its strategies will also:

- At least stop (and potentially reverse) the undesirable trends observed in the *2019 South Shore Region Housing Needs and Opportunities* study;
- Strengthen partnerships in the Region;
- Increase community education and engagement around local resident housing issues and needs;
- Improve the availability of and support for resources to address local resident housing needs; and
- Establish a framework to maintain and grow an effective local resident housing program over the long term, which will continue to evolve as community priorities and housing needs change.

## South Shore Region Local Resident Housing Action Plan

The South Shore Region Local Resident Housing Action Plan defines an implementable partnership framework with 20 defined housing strategies that have been designed to improve the availability, suitability and diversity of local resident housing options in the South Shore Region. While the Plan as drafted presents specifics on strategies that will be implemented over the next six-years, the operation of this Plan will continue and evolve well beyond this timeframe. The Plan defines an implementation and management structure to track progress; monitor housing needs and market changes; continually assess available resources, organizations and funding; and conduct frequent and widespread community engagement to understand when new or modified strategies and/or implementing partners are needed. Modifications will occur as necessary to address observed changes.

### Organization of the Plan

The primary components of the Plan include:

1. Goals and Objectives. Presents the general desired result to be achieved (goal) and measurable targets by which to monitor progress (objectives). Objectives should be revisited as local resident housing needs evolve.
2. Housing Action Strategies. The action strategies are the 20 prioritized strategies that have been developed to meet Plan goals and objectives. The action strategies include defined roles and responsibilities and a timeline for achievement. This is the Action part of the Plan.
3. Implementation and Management Structure. This structure represents the core operational needs to implement strategies, manage an inventory of local resident housing, coordinate implementation, and track the progress of the Action Plan. This structure is needed for successful implementation and housing management and to ensure continuation of the partnership framework to increase the availability of local resident housing in the South Shore Region.

The Appendix contains a summary of the Action Plan process, defined terms used in this Plan, and acknowledgements of Plan participants.

This Plan is also accompanied by Technical Documentation, which contains important information for Plan implementation. The Technical Documentation should be referenced by implementing parties to understand the detailed background behind the formation of each strategy, best practices for each strategy, other communities implementing the strategy, implementation steps, and partner roles specific to the South Shore Region.

## 1. Goal and Objectives

The South Shore Region Local Resident Housing Action Plan presents a variety of actions that address a range of housing needs for employees and year-round residents in the South Shore. The *2019 South Shore Region Housing Needs and Opportunities* study showed that about 3,290 housing units are needed through 2026 to address the current housing shortfall for residents and the workforce and to keep up with job growth and retiring employees. Fifty-seven percent of these units (1,880 total) need to be priced below current market prices to meet the full range of local resident housing needs. Below-market dwellings needed currently includes a mix of housing types with prices ranging primarily between \$200,000 and \$400,000 for ownership and \$500 to \$1,250 per month for rent. As local resident housing needs change, the Housing Action Plan will evolve accordingly.

### *Overall Goal*

The primary goal of this Local Resident Housing Action Plan is to work together to improve the quality, variety and availability of homes that those who live and/or work in the South Shore can afford to purchase or rent. This includes:

- Providing a diversity of homes encompassing all types of dwellings;
- Covering the full spectrum of prices needed by local residents and employees: from those experiencing homelessness to extremely-low-income through upper-income households;
- Utilizing a variety of strategies that create new housing, improve existing housing and increase the year-round occupancy of existing housing units;
- Providing options for year-round and seasonal housing needs in balance with the needs of visitors;
- In the interest of preserving the community along with the natural environment in the South Shore Region.

### *Measurable Objectives*

Measurable objectives were established to provide aggressive, but achievable, targets for improving local resident housing availability and conditions in the South Shore Region. Objectives will be tracked to monitor progress and revisited as local resident housing needs evolve. As progress is tracked, objectives that are either too aggressive or too achievable can be modified. As the implementation of the Plan matures, strategies have time to produce noticeable effects, more resources are applied, partner strategies are expanded, and housing markets and community needs and priorities change, objectives can be added, removed or altered in response.

Current objectives specify four trackable measures:

Number of Units.<sup>1</sup> Increase the availability of local resident housing by an average of 150 units per year through a combination of new development, redevelopment, infill, and improving the condition and use of existing homes through housing partnerships, policies and programs.

Income Levels.<sup>2</sup> Facilitate local resident housing for the full range of incomes in need, while focusing housing subsidies and assistance on homes for local residents that need to be priced below what the market can produce. Currently this means focusing subsidies in the South Shore for:

- Housing options and rentals for homeless and extremely-low-income households earning below 30% AMI (currently about \$20,000 per year);
- Rentals for households earning below 80% AMI (currently about \$50,000 per year); and
- Ownership housing options for households earning from 80% AMI to 150% AMI (currently between \$50,000 to \$100,000 per year).

Commuting Employees.<sup>3</sup> Provide opportunities for at least 80% of South Shore employees to live in the South Shore, reducing the need for South Shore employees to commute from homes in other locations.

Local Occupancy.<sup>4</sup> Strengthen our local resident base by increasing the percentage of housing stock in the South Shore Region that is occupied by local employees and year-round residents from 46% to at least 50%.

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<sup>1</sup> It is estimated that 3,290 housing units are needed through 2026 to address the current housing shortage and keep up with future needs, meaning that the availability of local resident housing would need to be increased by 550 units per year. In comparison, only 100 dwellings have been constructed in the South Shore each year since 2010 (see 2019 South Shore Housing Needs and Opportunities, WSW Consulting, et al., pp. 1, 52). Providing 150 units per year, while aggressive, is potentially achievable when it includes creating units through methods other than new construction, as identified in the Action Strategies. Providing 150 units per year will also help move the Region toward achieving its “local occupancy” objective, specified herein.

<sup>2</sup> The “income levels” objective will be tracked by monitoring how much local resident housing is provided for the various income levels and comparing this to the distribution of housing needs as identified in the *2019 South Shore Housing Needs and Opportunities* study (see pp. 7, 8 and Section 9). This objective will be updated over time as housing markets, price points, and local resident needs change.

<sup>3</sup> Between 70% to 75% of South Shore employees currently live in the South Shore. Of the 25% to 30% of employees that commute to work from homes outside of the South Shore, about 40% would prefer to live in the South Shore if suitable housing they can afford is available (see *2019 South Shore Housing Needs and Opportunities*, WSW Consulting, et al., pp. 5, 35-6). This objective, therefore, seeks to improve the ability for South Shore employees to reside in the South Shore if desired and decrease the need for employees to commute to work from homes outside of the area.

<sup>4</sup> The percentage of dwelling units in the South Shore that are occupied by year-round residents has dropped from 61% in 2000 to 54% in 2010 and 46% in 2017 (see *2019 South Shore Housing Needs and Opportunities*, WSW Consulting, et al., pp. 1, 42). This objective seeks to stop the erosion of the year-round resident base and preferably reverse it, such that at least one-half of the housing units in the region are again occupied by year-round residents.

## 2. Housing Action Strategies

A range of local resident housing strategies – 20 of them – have been prioritized for implementation over the next six years. The Housing Advisory Group, with input from the public, housing needs assessment and technical assistance from the consultants, reviewed a list of over 40 strategies that have been used in communities throughout the nation to address local resident housing needs.<sup>5</sup> From this list, 20 were identified as high priority for the South Shore to pursue. The options that did not make the top 20, however, are not lost. As the regional partners expand their capacity and successes, more strategies can be brought into the housing program to increase the impact of the actions taken.

This process of strategy review, prioritization and selection recognizes several key components to creating an effective housing action plan:

- There is no silver bullet. No one strategy can do it all – several strategies are needed to address the broad range of ownership and rental housing needs at various price points in the South Shore Region.
- The South Shore Region cannot do everything at once. Prioritization is required because the regional partners, even combined, do not have the capacity or resources to implement every strategy at once. By using limited resources to try to do everything, then it is more likely that nothing would be accomplished.
- Having a range of strategies builds flexibility into the Plan. Some strategies will be more effective than others as housing markets, investments, development, resources, opportunities and capacities change. Having a variety of programs will ensure local resident housing can be provided in multiple environments, will address a variety of housing needs, and be responsive to the goal and objectives of this Plan.
- Community engagement is essential. Current strategies were prioritized in significant part through input from South Shore residents and employees through survey participation and workshops, combined with data on core housing needs and gaps in the region. To retain support and ensure housing strategies remain on target, continued communication of housing programs, successes and challenges is necessary.

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<sup>5</sup> The strategy review process is described in more detail in the Appendix.

The 20 strategies identified for implementation addresses local resident housing from multiple aspects, including:

Funding: Paying for it

Programs: Getting people into homes

Partnerships: Working together

Incentives: Making it easier

Regulations: Making it happen

Preservation: Keeping what we create

The graphic on page two of this Plan (Executive Summary) summarizes the housing strategies that the South Shore Region will implement over the next six years and the primary purpose of each strategy.

This section provides more detail on the action strategies as follows:

- Timeline for implementation: Shows the anticipated schedule for implementation for each prioritized local resident housing strategy.
- Roles and responsibilities: Identifies the South Shore Region entities, organizations and stakeholders that will be responsible for implementing each strategy. Convening (coordination), lead and supporting roles are identified. A category “further evaluation” has also been added, meaning that the partner will determine its level of support at the time that the specifics of the strategy are researched and formulated by implementing partners.
- Action strategy descriptions: Provides more detail on each of the 20 prioritized strategies, presented in the order shown on the timeline. A definition is provided for each strategy, along with each strategy’s purpose and a summary of the proposed actions.

The Technical Documentation can be referenced for a summary of strategies that did not make the top 20 and that will be revisited for potential addition to the Action Plan as the housing program matures, capacity is added, and housing needs change.

### *Timeline for Implementation*

The 20 housing strategies identified for implementation within the next six years are shown on the timeline below. Strategies will be monitored and modified as needed to ensure effectiveness. The bottom of the timeline shows on-going housing strategies, which are strategies that are already in operation and that will continue in the South Shore. The on-going housing strategies will also be monitored as part of this Plan.

Factors affecting timing. The timeline considers the current resource, management and capacity limits in the South Shore Region, along with existing momentum. It also considers stepping stones – what needs to happen before later strategies may be implemented. In short, the timeline recognizes that it is not just what you do, but when you do it, that can make or break the success of a particular strategy. Considerations factoring into the timing include:

- Current capacity: what can we do now (e.g., available staff, funding)
- Ease of implementation: political and capacity limits
- Political and community support: the extent of political will, community support
- Political capital: will this create a success we need in order to build up support for other strategies
- Extent of impact: how much housing can it provide
- Building blocks: some actions need to happen before others can be successful

Finally, and importantly, the timeline is based on the premise that additional capacity – staffing, financing, resources, etc. – will be added in the South Shore over time. Once initiated, all strategies will require ongoing maintenance, monitoring, reporting and management. Additional resources will be needed to operate and evolve the program and implement more strategies.

Action phase vs. ongoing phase. The timeline below shows when strategies will operate in “action phase” (dark blue coloring) and “ongoing phase” (light blue coloring).

- Strategies in the “action phase” means that partners are ramping up efforts, defining and establishing resources (e.g., staff, funding, etc.), building collaborations, and doing the research and work necessary to get the strategy in place and operational.
- Strategies in the “ongoing phase” means that the core of the strategy is in place and partners are conducting the work necessary to manage its outcomes.

What this illustrates is that work on each strategy never stops – partners are either actively establishing the strategy and ramping up its operation or are doing the day-to-day tasks needed to monitor and manage its operation once established.

### Timeline of Priority Action Strategies

HOUSING STRATEGIES	Strategy Type	2020				2021				2022				Mid Term 4-6 years	Long Term 6+ years
		2	3	4	1	2	3	4	1	2	3	4			
Quarter															
Development #1 - TTD/Pacific/City partnership*	Partnerships														
Second Home to Long Term Rental*	Programs														
Private Donations/Grants*	Funding														
Community Land Trust*	Preservation														
Development #2 - City/SJCLT partnership*	Partnerships														
Incentivize Housing Using State Codes as a Model*	Incentives														
Federal and State Grants/Loans*	Funding														
Conservancy - Tahoe Livable Communities*	Partnerships														
Code Simplifications	Incentives														
Permanent Deed Restriction/Guidelines*	Preservation														
Land Banking/Acquisition*	Partnerships														
Welcome Mat Initiative*	Incentives														
Employer Assisted Housing	Partnerships														
Improve Rental Conditions	Preservation														
Homebuyer Assistance*	Programs														
Fee Waivers/Deferrals*	Incentives														
Redevelopment Assistance	Incentives														
Inclusionary Zoning	Regulations														
Residential/Commercial Linkage	Regulations														
Taxes Dedicated for Housing	Funding														
<b>On-going programs - to continue</b>															
Senior Housing	Programs	City, El Dorado County - have small portfolio													
Transitional housing/homeless	Programs	El Dorado County Housing Authority, Tahoe Coalition for the Homeless - active													
Tenant Hotline	Programs	City - administers hotline; more outreach/education needed													
Self Help Build	Programs	Habitat for Humanity - could expand into this region													
VHR/STR Requirements	Incentives	City, Counties, TRPA - in process													
Transfer of Development Rights	Incentives	City, Counties, TRPA - in process													
Rent to Own	Preservation	Can occur now - education, opportunities needed													
Acquisition of Market Units	Preservation	SJCLT and TRPA - have mechanisms in place													
Housing Choice Vouchers	Funding	El Dorado County Housing Authority, Douglas County - currently administer													
Opportunity Zones	Funding	El Dorado Community Foundation, Lake Tahoe South Shore Chamber - promoting													

\*Indicates strategies that already have some active components.

Abbreviations: Conservancy = California Tahoe Conservancy, STR = Short Term Rental, SJCLT = St. Joseph Community Land Trust, TRPA = Tahoe Regional Planning Agency, TTD = Tahoe Transportation District

### *Roles and Responsibilities*

When assigning roles, the Housing Advisory Group prioritized utilizing partners that are already working on or that have expertise with various identified strategies. More than one partner is involved with each strategy, providing the ability to share resources and capacity and leverage successes for a more effective housing program. In the South Shore Region, this coordination is imperative for multiple reasons:

- Regulatory consistency. Ensuring, for example, that changes made to land use and development plans, codes and ordinances at the local level are consistent with regional planning regulations so that they will be effective, and vice-versa.
- Strategy coordination. Sharing resources and expertise to achieve a common desired outcome, rather than each partner working on their own, duplicating efforts, and inefficiently utilizing resources.
- Financing planning. Coordinating state and federal financing applications for various housing project and program needs being conducted by partners in the South Shore Region to reduce local competition for the same funds, unify messaging, and increase the success of receiving needed monies.
- Communication of programs. Centralized coordination and communication of housing programs and strategies is necessary to ensure local residents, developers, Realtors, property managers, employers and others are aware of and know how to use and access local resident housing programs and have the opportunity to provide input to make improvements.

The table below generally identifies which primary community partners will be involved in coordinating (convener), lead and support<sup>6</sup> roles for each prioritized strategy. A category “further evaluation” has also been added, meaning that the partner will determine its level of support at the time that the specifics of the strategy are researched and formulated by implementing partners.

More specific information on the roles of different partners within each strategy is summarized in the Technical Documentation for this Plan.

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<sup>6</sup> Technically all of the Action Plan partners “support” the prioritized strategies – otherwise they would not be priorities. In the context of defining roles, “support” means that the partner will consciously dedicate resources and staff to complete the strategy, bringing expertise and resources to the table with other partners to get the strategy in place and operational for on-going success.

### Matrix of Responsibilities: Action Strategies

Legend:	Lead	L-1 (implement first); L-2 (implement second)
	Support	Analysis, coordination, expertise, advocacy
	Convener	Pull needed partners together to coordinate action
	Further Explore	May support through further analysis/discussion

Strategy priority	City	Douglas County	El Dorado County	TRPA	EDCF	Conservancy	SJCLT	TPC	TaHoCo	TTD	Tahoe Chamber	South Tahoe Chamber	Employers
Development #1 - TTD/Pacific/City partnership*	S			S						L	S	S	
Second Home to Long-term rental*	S	S			S				L		S	S	S
Private Donations/Grants*					L		S	S			S		S
Community Land Trust*					S		L						S
Development #2 - City/SJCLT partnership*	L/S			S			L/S				S	S	
Incentivize Housing Using State Codes as a Model*	L	S	L	L				C					
Federal and State Grants/Loans*	L	S	L		S	L - State		C		S			
Conservancy - Tahoe Livable Communities*	S		S	S		L	S	S			S	S	
Code Simplifications	L	L	L	L									
Permanent Deed Restriction/Guidelines*	L	S	S	L			S	C					
Land Banking/Acquisition*	L	S	S		S	L	S						
Welcome Mat Initiative*	S	S	S	L		S		C			S		
Employer Assisted Housing					S		S	S	S		C/L	S	S
Improve Rental Conditions	L - 1	L - 2	L - 2						S				
Homebuyer Assistance*	L/S	S	S		S						S		
Fee Waivers/Deferrals*	L	L	L	L		S		C			S		
Redevelopment Assistance	L	L	L	L - regs							S		
Inclusionary Zoning	L - 1		L - 2	S		S	S	S			FE	FE	FE
Residential/Commercial Linkage	L - 1		L - 2	S				S			FE	FE	FE
Taxes Dedicated for Housing	S		S		C			S		S	FE	FE	FE

\*Indicates strategies that already have some active components.

Strategies are sorted in the same order of the timeline presented above.

Lead partners are to-be-determined for “taxes dedicated for housing” and “employer assisted housing,” but will be identified through discussions led by the identified convener for each strategy.

Abbreviations: City = City of South Lake Tahoe electeds, advisory boards, and staff; TRPA = Tahoe Regional Planning Agency; EDCF = El Dorado Community Foundation; Conservancy = California Tahoe Conservancy; SJCLT = St. Joseph Community Land Trust; TPC = Tahoe Prosperity Center; TaHoCo = Tahoe Home Connection; TTD = Tahoe Transportation District; Tahoe Chamber = Lake Tahoe South Shore Chamber of Commerce.

### *Action Strategy Descriptions*

The following tables summarize each prioritized strategy, presented in their order of planned implementation. A definition is provided for each strategy, along with each strategy's purpose and a summary of the proposed actions. The action steps identified were tailored through this process to ensure effectiveness in the South Shore.

Detailed information on the proposed actions and assigned responsibilities is provided in the Technical Documentation for this Plan. The Technical Documentation should be referenced by implementing Action Plan partners for the detailed background behind the formation of each strategy, best practices and other community examples, additional steps necessary to carry out its implementation, and recommended partner roles.

## South Shore Action Plan Strategies

Action Strategy	Purpose – What Will It Do	Proposed Actions – How Will We Do It?
<p><b>Development #1 – TDD/Pacific/Town partnership*</b></p> <p>Partnering with developers to build local resident housing</p> <p><u>Location:</u> Near intersection of Ski Run Blvd and Pioneer Trail</p>	<p>Build 77 new apartments for local resident and employee households earning below 80% AMI or less within the next three years.</p>	<ul style="list-style-type: none"> <li>Finalize agreements between Tahoe Transportation District (TTD) and Pacific Development.</li> <li>Conduct community engagement and gather feedback on design.</li> <li>Amend City Area Plan.</li> <li>Secure project finance.</li> <li>Proceed with finalizing design, development approvals, and construction.</li> </ul>
<p><b>Second home to long term rental conversion*</b></p> <p>Unlocking existing housing inventory that has not been available to local residents.</p>	<p>Formalize and expand the reach of the program to provide more long term rental opportunities for local residents.</p>	<ul style="list-style-type: none"> <li>Formalize Tahoe Home Connection – create non-profit status, staff, and systems.</li> <li>Secure additional funding.</li> <li>Establish web-based homeowner and tenant matching system.</li> <li>Establish ongoing outreach to potential landlords and tenants.</li> <li>Expand the network of property managers.</li> </ul>
<p><b>Private Donations/Grants*</b></p> <p>Tax deductible contributions to a non-profit organization, which purchases, develops, or funds housing development and programs.</p>	<p>Harness local giving to better meet local resident housing needs with a dedicated, flexible source of funding.</p>	<ul style="list-style-type: none"> <li>Continue work of El Dorado Community Foundation (EDCF) on pursuing funding sources.</li> <li>Establish eligible funding recipients and project criteria.</li> <li>Cultivate funders/donors.</li> </ul>
<p><b>Community Land Trust*</b></p> <p>Community nonprofit owns land, develops/improves housing and provides long-term stewardship for permanent affordability through ground leases.</p>	<p>Expand current efforts to provide more local resident housing and supportive programs.</p>	<ul style="list-style-type: none"> <li>Explore additional funding opportunities to expand capacity.</li> <li>Clarify role and tasks of SJCLT in coordination with other non-profits and government leaders on housing.</li> <li>Ensure SJCLT Board composition/contracts are aligned with public funding and long term strategic direction.</li> </ul>

\*Indicates strategies that already have some active components.

Action Strategy	Purpose – What Will It Do	Proposed Actions – How Will We Do It?
<p><b>Development #2 – City/SJCLT partnership*</b> Partnering with developers to build local resident housing on publicly owned site. <u>Location:</u> Al Tahoe neighborhood, Riverside Drive</p>	<p>Build 3-5 homes for sale, affordable to local residents making 120% or less AMI. Secure permanent affordability through a land lease.</p>	<ul style="list-style-type: none"> <li>• Riverside partnership between SJCLT and City of South Lake Tahoe identified as land priority #2.</li> <li>• Land transfer discussion with City Council in early 2020.</li> <li>• Finalize project design.</li> <li>• Secure City and financing approvals.</li> <li>• Conduct outreach and homebuyer education.</li> <li>• Construct and sell homes</li> </ul>
<p><b>Incentivize Housing Using State Codes as a Model*</b> Create alignment with state land use regulations that support local resident housing. CA state codes provide helpful direction.</p>	<p>Increase opportunities for local resident housing development, consistent with statewide policies, but tailored to work in the South Shore.</p>	<ul style="list-style-type: none"> <li>• Prioritize state regulations to model: density bonus, parking reductions, streamlining, accessory dwelling units.</li> <li>• Evaluate what local changes are needed, and by what entities.</li> <li>• Coordinate entities responsible for changes, and seek support from staff, Boards, Council, commissions and public.</li> <li>• Consider use of deed restrictions on some or all development rights in the Tahoe Region as part of a local resident housing incentive program.</li> </ul>
<p><b>Federal &amp; State Grants/Loans*</b> Federal and State loans, grants, and tax credits are a basic ingredient in many successful housing programs and projects.</p>	<p>Seek outside funding sources to compliment local housing investments and initiatives and better serve year-round residents and employees.</p>	<ul style="list-style-type: none"> <li>• Form a working group to match housing initiatives and funding opportunities, and to coordinate local pursuit of competitive federal and state resources.</li> <li>• Establish a plan and build staff capacity to apply for, administer and manage funds.</li> </ul>
<p><b>Conservancy - Tahoe Livable Communities</b> Partnering with developers to build local resident housing on publicly owned sites.  <u>Location:</u> El Dorado County, Placer County, and the City of South Lake Tahoe</p>	<p>Develop housing consistent with goals of this Action Plan and needs identified in <i>2019 South Shore Housing Needs and Opportunities</i>. Include sustainable and smart growth neighborhood economic development benefits: storm drainage, transit/circulation, walkable &amp; bikeable communities.</p>	<ul style="list-style-type: none"> <li>• CA Tahoe Conservancy (“Conservancy”) will partner with developers to utilize state-owned designated asset lands.                         <ul style="list-style-type: none"> <li>○ This currently includes projects underway on Asset Lands located at 2070 Lake Tahoe Boulevard (Assessment Numbers (AN) 023-231-03 and 023-381-01), 1860 Lake Tahoe Boulevard (AN 032-291-28), and 1029 Tata Lane (AN 032-291-31).</li> </ul> </li> <li>• Conduct community engagement throughout process; input on design, neighborhood compatibility, etc.</li> <li>• Develop RFQ/RFP process and priority goals</li> <li>• Select development partner(s) per RFQ/RFP responses</li> <li>• Negotiate Exclusive Negotiation Agreement</li> <li>• Proceed with finalizing project/neighborhood design, development approvals, finance, construction</li> </ul>

\*Indicates strategies that already have some active components.

Action Strategy	Purpose – What Will It Do	Proposed Actions – How Will We Do It?
<p><b>Code Simplifications</b> Update code provisions and simplify procedures that impede affordable housing development, beyond alignment with CA laws.</p>	<p>Greater clarity and ease for homeowners and developers seeking to do development/redevelopment that helps with local resident housing needs.</p>	<ul style="list-style-type: none"> <li>• Explore specific code simplification opportunities, specifically:                             <ul style="list-style-type: none"> <li>○ Ensure local regulations and information reflect recent TRPA development right conversions, transfers, and bonus units.</li> <li>○ Explore further expanding the application of bonus units.</li> <li>○ Allow any type of coverage for mixed-use developments.</li> <li>○ Provide banked development rights and commodities to local resident housing (all jurisdictions).</li> </ul> </li> </ul>
<p><b>Permanent Deed Restriction/ Guidelines*</b> Permanent home restrictions by occupancy, income level, with rent/resale limits to retain affordability over time.</p>	<p>Grow an inventory of local resident housing that is attainable and insulated from investor/second home buyers. Ensure public investment benefits are preserved.</p>	<ul style="list-style-type: none"> <li>• Research examples in similar communities.</li> <li>• Design to meet South Shore market conditions and housing needs.</li> <li>• Coordinate among jurisdictions and TRPA.</li> <li>• Establish criteria and guidelines for occupancy and preferences.</li> <li>• Establish reporting and tracking protocols, implement regional tracking and reporting system.</li> <li>• Determine who will manage restrictions over time.</li> <li>• Conduct outreach and education.</li> </ul>
<p><b>Land Banking/ Acquisition*</b> Acquiring land for eventual local resident housing development. Acquisition may occur through purchase, trades, life estates, donation (non-profits), in-lieu requirements.</p>	<p>Secure land to meet future/long term local housing needs.</p>	<ul style="list-style-type: none"> <li>• Support the Conservancy Tahoe Livable Communities program for Development Rights &amp; Acquisition</li> <li>• Establish criteria to prioritize sites(s).</li> <li>• Inventory potential opportunities.</li> <li>• Understand constraints.</li> <li>• Include vacant, underutilized, redevelopment.</li> </ul>
<p><b>Welcome Mat Initiative*</b> Update code provisions and simplify procedures that impede affordable housing development, beyond alignment with CA laws.</p>	<p>Greater clarity and ease for homeowners and developers seeking to do development/redevelopment that helps with local resident housing needs.</p>	<ul style="list-style-type: none"> <li>• Continue TRPA “welcome mat” initiative to provide information and ease navigation of entitlement process.</li> <li>• Provide resources for developers to understand and get assistance navigating the development process, entitlements</li> <li>• Help projects “get to yes”</li> </ul>

\*Indicates strategies that already have some active components.

Action Strategy	Purpose – What Will It Do	Proposed Actions – How Will We Do It?
<p><b>Employer Assisted Housing</b>                      Help employers provide housing support to employees through partnerships, pooling resources, technical assistance, etc. Examples: down payment, rent/mortgage, master leasing/providing rentals.</p>	<p>Create coordinated opportunities for employers to engage in solutions for their employees to help support local resident housing goals.</p>	<ul style="list-style-type: none"> <li>• Designate a convener to bring employers together to design and collaborate on program development.</li> <li>• Educate on potential solutions to address housing issues.</li> <li>• Bring together compatible partners to create solutions: new development, seasonal lease tradeoffs, Tahoe Home Connection, St. Joseph Community Land Trust (SJCLT), etc.</li> <li>• Track progress; learn from each other.</li> </ul>
<p><b>Improve Rental Conditions</b>                      Combination of tools to improve existing rental inventory, including funds for capital upgrades, inspections and enforcement, and grants/loans for landlords.</p>	<p>Create an integrated response to rentals in poor condition that includes notifying owners of needed repairs, providing incentives/ability to make repairs, while retaining affordable rents.</p>	<ul style="list-style-type: none"> <li>• Pursue funding for renovations and improvements.</li> <li>• Explore methods to detect/notify landlord of repairs needed – potential City inspection program expansion, county options.</li> <li>• Establish loan/grant terms for repairs; program management.</li> <li>• Is acquisition/rehab part of the program?</li> <li>• Conduct outreach, marketing, and education.</li> </ul>
<p><b>Homebuyer Assistance*</b>                      Down payment assistance of grants or second mortgages for qualified buyers.</p>	<p>Build upon existing program and prior programs; help local residents buy homes.</p>	<ul style="list-style-type: none"> <li>• Determine a lead/hub/single point of contact to coordinate the multiple homebuyer assistance programs.</li> <li>• Expand existing programs to reach more households earning under 120% AMI.</li> <li>• Seek local funding to serve more moderate and middle income households: 120% AMI and higher.</li> <li>• Include homebuyer education and financial readiness.</li> <li>• Work with employers to assist employees.</li> </ul>
<p><b>Fee Waivers/Deferrals*</b>                      Water/sewer fees, permit or other fees deferred until rental or sale of home to reduce the cost to build local resident housing.</p>	<p>Incentivize local resident housing development by helping to reduce the cost of construction.</p>	<ul style="list-style-type: none"> <li>• Review best practices/lessons learned from STPUD (and other) programs.</li> <li>• Determine criteria for TRPA and other jurisdictions to adopt deferrals</li> <li>• Design and adopt deferral program.</li> <li>• Seek opportunities to cover the cost of full fee waivers for especially beneficial projects.</li> </ul>

\*Indicates strategies that already have some active components.

Action Strategy	Purpose – What Will It Do	Proposed Actions – How Will We Do It?
<p><b>Redevelopment Assistance</b> Facilitate infrastructure improvements that would support affordable housing.</p>	<p>Facilitate redevelopment in desired areas by being proactive with infrastructure upgrades, potentially providing assistance, and reducing regulatory inhibitions.</p>	<ul style="list-style-type: none"> <li>• Evaluate redevelopment assistance/facilitation options:                             <ul style="list-style-type: none"> <li>○ Expand/focus City complete streets program to target priority redevelopment areas</li> <li>○ Explore monies or assistance for infrastructure upgrades to assist redevelopments tied with local resident housing.</li> <li>○ Review regulations for onerous infrastructure/upgrade requirements that inhibit/discourage redevelopment</li> </ul> </li> </ul>
<p><b>Inclusionary Zoning</b> Requires that a percentage of new residences built are for local resident housing. Compliance may be through a fee or building local resident housing.</p>	<p>Produce local resident housing along with market rate housing development. City to lead; other jurisdictions may follow.</p>	<ul style="list-style-type: none"> <li>• Determine if tool could increase funding and/or construction of year round resident housing.</li> <li>• Study policy options consistent with best practices in other communities, but tailored for local conditions.</li> <li>• Utilize stakeholder group/committee to help with review.</li> <li>• Conduct community engagement; modify for adoption.</li> <li>• Explore expanding program to the South Shore region.</li> <li>• Monitor and update policies over time.</li> </ul>
<p><b>Residential/Commercial Linkage</b> A fee directly linked to the need for housing generated by new development through jobs created; distinction may be made for commercial vs. residential developments.</p>	<ul style="list-style-type: none"> <li>• Study in coordination with inclusionary housing.</li> <li>• Determine if tool could increase funding and/or construction of local resident housing while still supporting growth/development.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand impacts as related to residential and commercial development in the City – both on project feasibility and generation of local resident housing/resources.</li> <li>• Research CA state linkage requirements</li> <li>• Determine if implementation should occur and, if so, whether with Inclusionary Zoning or at a later date.</li> </ul>
<p><b>Taxes Dedicated for Housing</b> Sales, property, lodging, real estate transfer, excise, vacancy tax, etc. can be dedicated sources for local resident housing efforts.</p>	<p>A dedicated source of funding to help finance local resident housing for all needed income levels, as well as fund housing programs and staff capacity to implement and ensure success.</p>	<ul style="list-style-type: none"> <li>• Analyze which tools are available in CA and NV, and how much revenue they might generate under different scenarios.</li> <li>• Conduct community engagement to refine promising options.</li> <li>• Define what local resident housing, programs, and/or administrative costs could qualify to receive the funding.</li> <li>• Determine ballot language, timing and run a campaign</li> </ul>

\*Indicates strategies that already have some active components.

### 3. Implementation and Management Structure

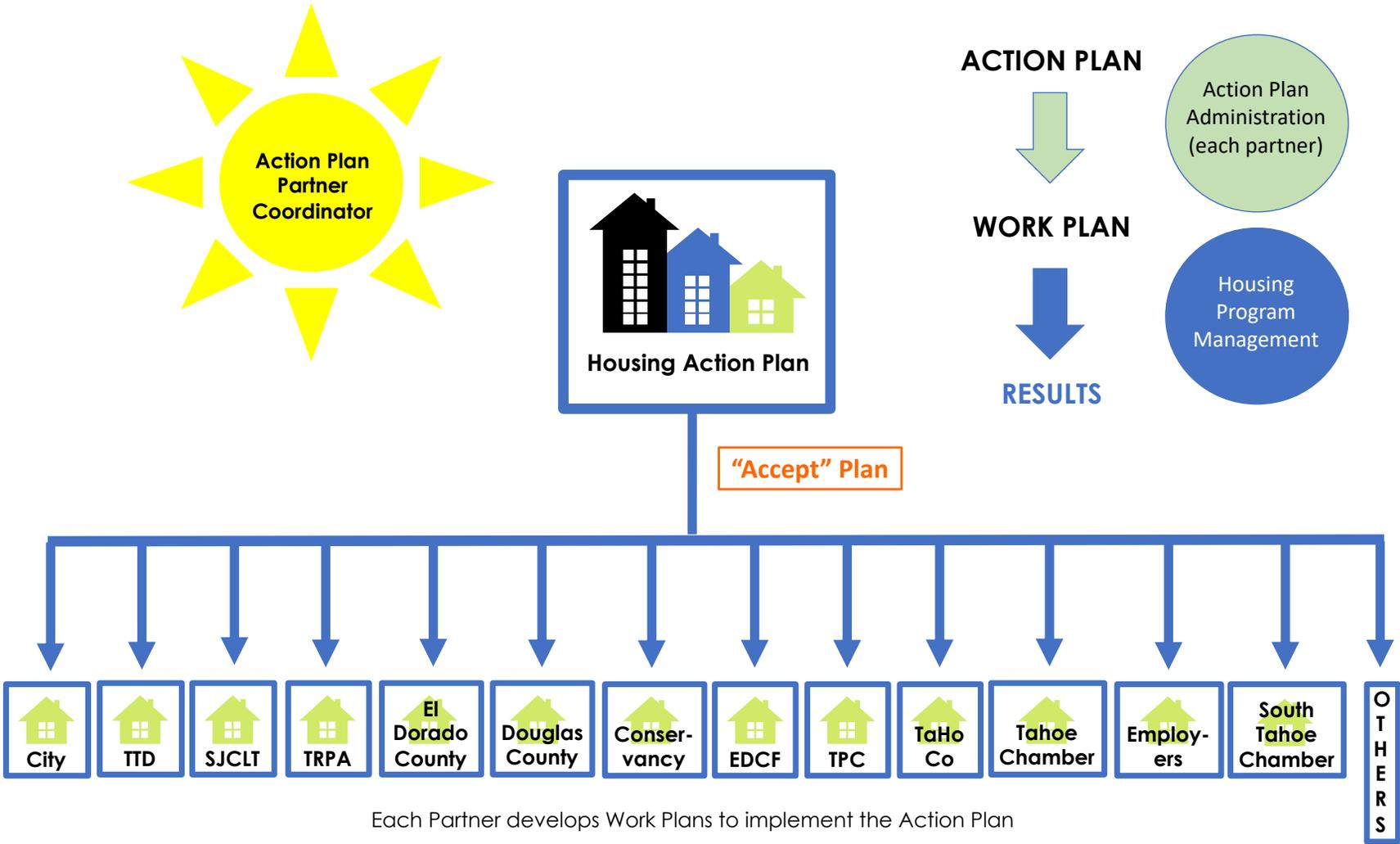
The South Shore Region has several programs, organizations and structures in place that are working to address local resident housing needs. This Action Plan will help evolve local resident housing efforts to better meet the needs of residents and employees by defining, growing, and strengthening a partnership framework to address housing needs. This will allow the South Shore Region to leverage resources and capacity throughout the region and avoid duplicating efforts.

This section defines a Plan implementation and management structure to continue the coordination of implementing partners for effective Plan implementation and ensure that the housing and programs created are managed for the long term. The recommended components include:

- Action Plan Coordinator – convener of Action Plan implementing partners to continue communication, support existing and new partnerships, monitor progress toward meeting goals and objectives, track and report on successes and challenges, and adapt the Plan as needs and opportunities change;
- Action Plan Administrators – each implementing partner entity will identify an administrator to integrate the Action Plan into the entity’s work plan and define and manage the budget and staff to implement the Plan. Administrators will also attend Action Plan Coordinator meetings to report on progress or challenges and coordinate with other implementing partners.
- Program Management – ensuring clear tracking, monitoring and management of units to retain regional housing goals:
  - Housing guidelines – providing information on local resident housing development specifications, affordability levels, ownership and rental qualification procedures, sale/resale and rental standards, compliance and grievance processes, unit management, etc.;
  - Deed restrictions – working toward consistency, clarity, and ensuring local resident housing goals are achieved;
  - Unit management/housekeeping – having a structure in place to monitor and manage the sales/rental occupancy, qualifications, maintenance, compliance monitoring, waitlists, etc. of local resident housing units.
  - Inventory tracking – maintaining a database of deed restricted local resident housing to track their effectiveness, continued affordability, turnover, and occupancy to ensure the housing goals are being met.
- Financing – continually researching financing options and managing different sources to achieve each Action; and
- Public Education and Engagement – ensure community support by educating and informing the public about the housing program and continually soliciting feedback.

The structure of Plan implementation and management is illustrated below.

### Action Plan Implementation and Management



Each Partner develops Work Plans to implement the Action Plan

## *Regional Housing Entity*

### Background

Community leaders have long recognized that there is a housing crisis in the South Shore, but did not understand the extent of the problem nor have a coordinated direction to address it. In 2018, the Tahoe Prosperity Center convened the Housing Tahoe Partnership to bring the right partners to the table and to focus on housing solutions that would have a lasting positive impact for the community. At the time, the region already had significant momentum around the issue, including:

- Region-wide concern over the lack of local resident housing; and
- Multiple jurisdictions and organizations working to address housing.

Despite the desire to address housing and efforts to do so, little ground was being made in increasing local resident housing options. It was recognized that a lack of a focused direction for housing efforts among implementing parties, combined with limited resources and capacity, was restricting individual efforts.

In response, the over fifty community leaders that comprise the Housing Tahoe Partnership supported the completion of the 2019 South Shore Housing Needs and Opportunities study, followed by the South Shore Region Local Resident Housing Action Plan to bring cohesion to the South Shore efforts around housing. The housing needs study showed how much local resident housing is needed, for whom and at what price points to support a strong year round resident base and local economy. The Action Plan utilized this information to help shape common housing goals and objectives and provide a cohesive “roadmap” for government, local agencies, businesses and residents to address the problem.

The region desires to carry forward the partnership framework that has been developed through the Action Plan process. To do this, the partners involved in creating this Plan recognize the need for a regional entity to oversee the implementation and management of the Action Plan and its outcomes.

### Purpose of a Coordinating Regional Housing Entity

A coordinating regional housing entity is needed to engage partners and monitor, facilitate, and educate on housing activities and programs in the South Shore. A coordinating entity will provide stability and cohesiveness to the multiple partner entities involved in implementing local resident housing programs. It can operate to sustain a housing program over the long term by maintaining momentum through political, community and market changes. Such an entity would provide central support for the implementation of the regional housing program defined by this Plan and help partner entities be more productive by:

- Working in cooperation with each other;
- Sharing rather than competing for resources;
- Leveraging each organizations' capacity and resources for greater effectiveness;
- Avoiding duplication of programs and services; and
- Coordinating efforts and building partnerships to reach local resident housing goals.

It will also be a needed central resource for the community to learn about regional housing resources and understand how to access and apply for available programs and housing. A strong community engagement program through a coordinating entity will also ensure housing efforts continue to meet community needs and build community momentum, awareness and support for continued local resident housing efforts.

### Regional Housing Entity Structure and Roles

Part of the initial Action Plan Coordinator meetings with implementing partners will be to target the specific tasks this entity should perform and necessary agreements needed for its formation. As Action Plan strategies are implemented and partners assess their resources and capacity, tasks that this entity should provide to fill program gaps, assist partners, inform the public and facilitate success will be more clearly defined. This will in turn shape the entity's relationship to jurisdictions and existing organizations, governance structure, staffing needs and funding requirements and options.

A recommendation on the structure of this entity and potential roles is provided in this Plan as a starting point based on primary issues presented through the Action Plan process, recognizing that changes may occur based on the outcome of Action Plan Coordinator discussions with implementing partners.

## 1. Recommended Timing and Structure

It is recommended that a *non-profit public benefit corporation* be formed *within the first two years* of Action Plan implementation to undertake the coordinating role for the South Shore Region housing program. This organization can be a new entity or build on other organizations – e.g. morphing or adding to existing entities, expansion of Tahoe Home Connection, etc.

The recommended structure takes into account input received from the Housing Advisory Group and several primary factors of the South Shore Region, including:

- The need to coordinate a regional housing program.
- The South Shore Region includes multiple jurisdictions: parts of two states, two counties, one city and part of the TRPA region.
- Two housing authorities exist: one in Nevada (Nevada Rural Housing Authority) and one in California (El Dorado County Housing Authority), neither of which can operate over state lines.
- Other non-profits in the region are aligned to support the Action Plan consistent with their mission by increasing their capacity to undertake their core competencies. For example, St. Joseph Community Land Trust is increasing their ability to provide and manage local resident housing under 120% AMI through a land lease model; the Tahoe Coalition for the Homeless is expanding their ability to address homeless services.

A non-profit public benefit corporation can work across the region; partner with or point partners and community members to Housing Authorities as needed; establish a broad public purpose for regional housing program management and assistance; and fill needs where housing authorities or the land trust may be limited (e.g., serve higher incomes, manage deed restricted dwellings, provide broad housing program support to jurisdictions, etc.).

In forming such an entity, challenges will arise.

- It will be necessary to balance local, regional and state housing goals and interests; provide assistance to multiple partners with diverse interests; and procure resources to support the organization and regional coordination.
- Over the long term, managing the potential for “turf wars” (e.g., minimizing tasks that create competition with other organizations for the same resources) and maintaining the organization’s credibility as a trusted, neutral coordinator to support implementation of the housing program as a whole may prove challenging.

To help address these challenges, it is recommended that, in addition to having a representative board, an Advisory Committee also be formed to help provide direction to the coordinating entity. The Advisory Committee should include the Action Plan partners, Housing Authorities and other regional housing organizations to ensure accountability of the organization to its roles as Action Plan Coordinator and management and implementation support to the implementation partners. Additional employers, agency representatives, and/or community stakeholders may be included in the Advisory Committee as projects and programs evolve.

## 2. *Recommended Initial Roles*

The ultimate goal should be to provide a central coordinating resource for housing in the South Shore Region, which will:

- Coordinate the activities of the other organizations (reducing overlap of services and enabling each partner to perform effectively);
- Facilitate partner meetings to draw out potential and build coalitions (partnerships, untapped capacity, other resources, etc.);
- Collect information and facilitate processes to update Action Plan activities as determined by partner input, changing community needs, available financing and resources, and shifting markets;
- Offer technical expertise to partner entities (deed restriction templates, housing guidelines, buyer/renter qualifying criteria, etc.);
- Educate the community about regional housing successes and community benefits, gather feedback to make programs more effective, and generate community support;
- Provide a clearing house for residents seeking homes, assistance, and program information (to guide them to the correct partner organization or program and help them apply);
- Help to track/monitor local resident housing inventory, programs, and progress; and
- Help leverage funding and resources by coordinating partner resources and activities, grant and loan applications, and monitoring local, state, and federal availability.

The most immediate tasks for this organization identified through the Action Plan process include:

- Action Plan Coordinator. Having a politically-neutral convener to ensure coordination of partners is needed to maintain partner coordination and communication for successful Action Plan implementation and updates. This organization will take over this role from TPC when able.
- Housing program support to help manage the details – program applications, waitlists, compliance management, tenant turnover, deed restriction monitoring and unit resales (particularly for local resident ownership product) – which jurisdictions often prefer to outsource.
- Providing technical expertise to implementing partners with respect to local resident housing deed restrictions and housing guidelines, as well as other strategies as identified.

As mentioned above, the roles for this organization will evolve over time as the housing program matures.

***Action Plan Coordinator (TPC initially; regional housing entity second)***

The Housing Advisory Group identified Tahoe Prosperity Center as taking the interim role as Action Plan Partner Coordinator until the Regional Housing Organization can be formed and funded to take over this role. This role is best filled by a politically-neutral party in the community (e.g. not associated with one particular jurisdiction or governing body).

This role is one of the most important aspects of Plan implementation in the South Shore Region to ensure continued partner alignment and coordinated outcomes. A regular meeting schedule will provide structure to the program, keep momentum, continue communication, support existing and new partnerships, and help maintain partner focus and accountability for implementation.

Tasks include:

- Facilitation of partner meetings on a regular schedule (quarterly to begin). As mentioned above, an important first-year outcome will be to work with the implementation partners to define the roles and organization of a coordinating regional housing entity.
- Summarize and advertise the collective impact of Action Plan partners (update quarterly and track and advertise through a published snapshot of accomplishments or website);
- Community engagement/communication – design and implement a coordinated strategy;
- Partnership development to build capacity of existing partners and recommend and bring in new partners;
- Project management: assist partners to implement strategies, coordinate teams (research, facilitate teams, data organization, outreach, etc.), and modify approaches where needed;
- Work Plan development assistance/review: track the development of work plans to carry out Action Plan strategies and objectives and ensure coordination/communication is occurring where needed; and
- Over the longer term, utilize partner input to determine when shifts in housing strategies, priorities, needs, and objectives may need to be revisited. The objectives to this Plan are based on local resident housing needs through 2026. The priorities of this Plan should be revisited in line with scheduled Housing Element and/or Housing Needs study updates.

The Action Plan Coordinator will also work with the implementation partners to develop a data dashboard for tracking success. This will initially contain data specified by the Action Plan objectives (number of dwellings created, income levels served, percentage of South Shore employees living in the region, and the percentage of dwellings occupied by year-round residents). Additional measures will be added (e.g., funding raised, new partners brought in or partnerships formed, new lands acquired or made available for housing, etc.), as results are achieved.

### ***Action Plan Administrators (Action Plan partners)***

Each implementing partner should assign an Action Plan Administrator within their organization. This role includes procuring and managing the budget and staff to implement the Plan. The first steps of administration will be to:

- Submit the Action Plan for acceptance by the applicable Commission, Council, Board or other governing body. This step establishes support and accountability for implementing the Plan;
- Attend Regional Housing Coordinator meetings and provide updates on Action Plan progress, challenges, and outcomes;
- Develop work plans to implement Action Plan strategies – including prioritizing strategies; appointing staff, resources, and funding; building in necessary coordination with other partners (e.g., MOUs, contracts, meetings, etc.); and planning for needed capacity additions; and
- Assess housing program support and management needs (guidelines, deed restrictions, housing unit or loan/grant management, tracking) and determine components best addressed in-house vs. by an alternative entity (e.g., the regional housing organization, other entity, etc.). Where multiple implementing partners have overlapping gaps, this may point to efficiencies that can be realized by placing the tasks with a regional housing entity.

### ***Housing Program Management (Partners and regional housing entity)***

Management of an ongoing, successful local resident housing program will require the following components to ensure clear tracking, monitoring and management of units to meet local resident housing goals:

- a. Housing guidelines – providing information on local resident housing development specifications, affordability levels, ownership and rental qualification procedures (e.g., occupant asset limits, household qualification requirements, etc.), sale/resale requirements (e.g., vetting/qualifying applicants, resale requirements and tracking, prioritizing multiple applicants for one property, etc.), rental standards, compliance and grievance processes, unit management, etc.

Guidelines are essential for, among other things, program transparency, consistency, clarity and fairness in housing specifications, and qualifying and prioritizing applicants for local resident housing units.

- b. Deed restriction (permanent) – ensuring consistency, clarity, and that local resident housing goals are met, including preserving affordability in perpetuity for local resident housing.

Many housing strategies in this Plan will require deed restrictions. Deed restrictions must be legally sound, acceptable to lenders, attentive to local resident needs, protective of public subsidies used, and achieve the intent of the program. Many components of deed restrictions for various programs are the same - draft restrictions that can be easily modified for each.

Partner coordination is necessary. With multiple partners potentially providing incentives or subsidies to produce the same deed restricted housing unit (e.g., TRPA bonus unit, plus density bonus (City), plus free sewer connection (STPUD)), ensuring deed restrictions preserve all interests and inputs is essential. Layering deed restrictions is NOT recommended – deed restrictions are confusing to the public, Realtors, property managers, developers, and can be concerning to lenders if improperly drafted or applied. Best practice is one deed restriction per property, which is why coordination is essential.

- c. Unit management/housekeeping – having a central structure in place to monitor and manage the sales/rental occupancy, occupant qualifications, maintenance, compliance monitoring, waitlists, etc., of local resident housing units. This oversight will require additional capacity as the inventory of homes expands.
- d. Inventory tracking – maintaining a database of deed-restricted rental and ownership units to track their continued affordability, turnover, and occupancy to ensure the housing program and units are meeting goals. TRPA is working on this system.

### ***Funding (Partners and regional housing entity)***

Adding to the housing inventory and building programs requires financing. This Action Plan identifies multiple sources of financing to achieve its goals, including:

- Expanded federal/state grant/loan outreach and coordination;
- Private donations/grants collection and other private investment;
- Coordinating partner capacity and resources;
- Exploring a voter-approved housing tax; and
- Potential development fees by exploring commercial/residential linkage.

Financing, although addressed in the Action Strategies, is reiterated as a core component to emphasize the coordination needed to effectively compete for financing and generate access to more.

- Many partners have projects underway or will be ramping up programs. Helping partners navigate financing options, coordinate applications for overlapping financing needs, unify messaging, and improve South Shore visibility for effectively competing for state and federal awards will be needed.
- Passing a housing tax is hard. Many communities with active housing programs and great successes have failed. Learn from those that have been successful and take the steps necessary to build the political capital and community support to succeed.

Identifying financing opportunities, finding new ways to combine and leverage resources, coordinating Region needs, and managing multiple resources to support the strategies in this Plan needs to be an on-going process.

***Public Education and Engagement (Partners and regional housing entity)***

A professional education/outreach (marketing) strategy is needed. Building and implementing effective strategies requires a solid grounding in the best tools, techniques, and information available.

This is a component that is often overlooked in housing programs, to their detriment. Public education and community engagement is essential for the major initiatives contained in this Plan, including pending housing developments, housing tax initiative, and changes to development regulations. Outreach should:

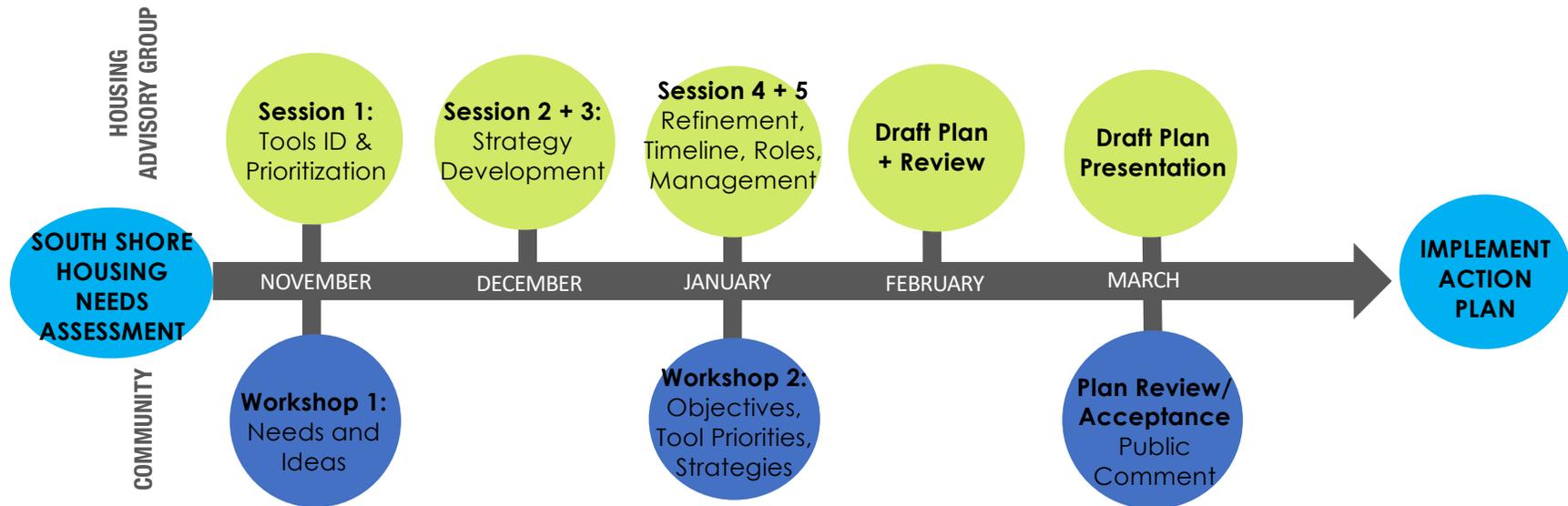
- Build Community Momentum and Awareness. Educate the community on the regional housing challenges; the need to take action; the steps being taken, by whom, and outcomes; and how the community benefits.
- Strengthen Community Engagement. Utilize a variety of tools and local organizations to reach out to and engage the community to learn about the Action Plan process and share their feedback.
- Every achievement of the Action Plan, no matter how big or small, should be expressed to the community.

Transparency builds trust, which builds support.

- Outreach and education is essential if support for additional revenue, capacity, land development, code changes, or other resources are sought for housing. This includes the proposed tax measure within this Action Plan.
- A community that supports housing and is informed of its benefits will help stabilize commitments to housing when political winds shift or economic challenges cast doubt.

## APPENDIX A – Action Plan Process, Definitions and Acknowledgements

### Local Resident Housing Action Plan Process



The Action Plan process began with completion of the 2019 South Shore Region Housing Needs and Opportunities study to:

- Identify how much, what type, at which price points, and for whom local resident housing is needed both currently and over the next 6 years;
- Inventory existing programs and resources; and
- Understand current achievements and capacity.

Using the 2019 South Shore Region Housing Needs and Opportunities report as the foundation, the South Shore Region Local Resident Housing Action Plan process kicked off in November 2019. The process included five work sessions with the Housing Advisory Group over a three-month period, two public workshops, and online participation opportunities for public input. The consultant team provided technical assistance on housing solutions in the intermountain west and worked with the Housing Advisory Group, comprised of 16 South Shore and regional jurisdictions and organizations, to prioritize and develop strategies to make the Housing Action Plan for the South Shore Region. Public input helped ground the approach through workshops and online opportunities for participation.

More specifically, the process:

- The process began with a presentation of key findings from the *2019 South Shore Region Housing Needs and Opportunities* study to shape initial goals and priorities for the Local Resident Housing Action Plan in November.
- A public work shop was held first to ground the Action Plan in community priorities related to local resident housing needs and strategies. This was supplemented with input from the over 2,000 responses to a South Shore resident and employee survey that was conducted as part of the housing needs study. Housing Advisory Group members were additionally presented with information on the necessary components of successful housing programs, core needs for housing plan implementation, and how other communities have been addressing similar housing challenges.
- At the first Housing Advisory Group session, the Housing Advisory Group was presented with about 40 housing tools that other communities have used to address local resident housing needs. Through input from the consultants and discussion among the Group, the Housing Advisory Group prioritized tools they felt would be most effective for the South Shore Region.
- The Housing Advisory Group then spent two technical work sessions on the prioritized tools to develop action strategies. Through this process, the Housing Advisory Group learned about best practices in comparable communities, developed strategies, and discussed roles and responsibilities for implementation. The outcome of these sessions was presented to the public in a second workshop and through an online questionnaire to evaluate priorities and get input on drafted actions.
- The final two Housing Advisory Group sessions modified the actions and priorities pursuant to further review and public input received. Goals and objectives were modified; a timeline for prioritized action strategies was developed; and roles and responsibilities were identified among the various partners to implement the Plan.

## Definitions

The following definitions are provided and coincide with those used in the *2019 South Shore Region Housing Needs and Opportunities* study.

Action Plan Partners – Refers to the South Shore Region jurisdictions, state and regional entities, organizations and others that have roles and responsibilities identified in this Plan to help carry out Action Strategies. As the Action Strategies are implemented, it is likely that additional partners may be pulled in or shifting of roles may occur as more is learned about the most effective implementation path.

Affordable housing – As used in this report, housing is affordable if the monthly rent or mortgage payment is equal to or less than 30% of gross household income (before taxes).

Area Median Income (AMI) – A term that generally refers to the median incomes published annually for counties by the California Department of Housing and Community Development and US Department of Housing and Urban Development (HUD). AMI varies by household size. AMI is used to set income and rent limits for housing programs statutorily linked to HUD income limits (e.g. low-income housing tax credit rentals).

Community Engagement - Community engagement seeks to better engage the community to achieve long-term and supported outcomes, processes, relationships, discourse, decision-making, or implementation. It includes using a variety of tools and strategies to ensure the community is informed, consulted, and involved in issues that affect their well-being.

Extremely-low-income – Households whose incomes do not exceed 30% AMI. In the South Shore, this is currently about \$20,000 per year for the average-sized 2- to 3-person household.

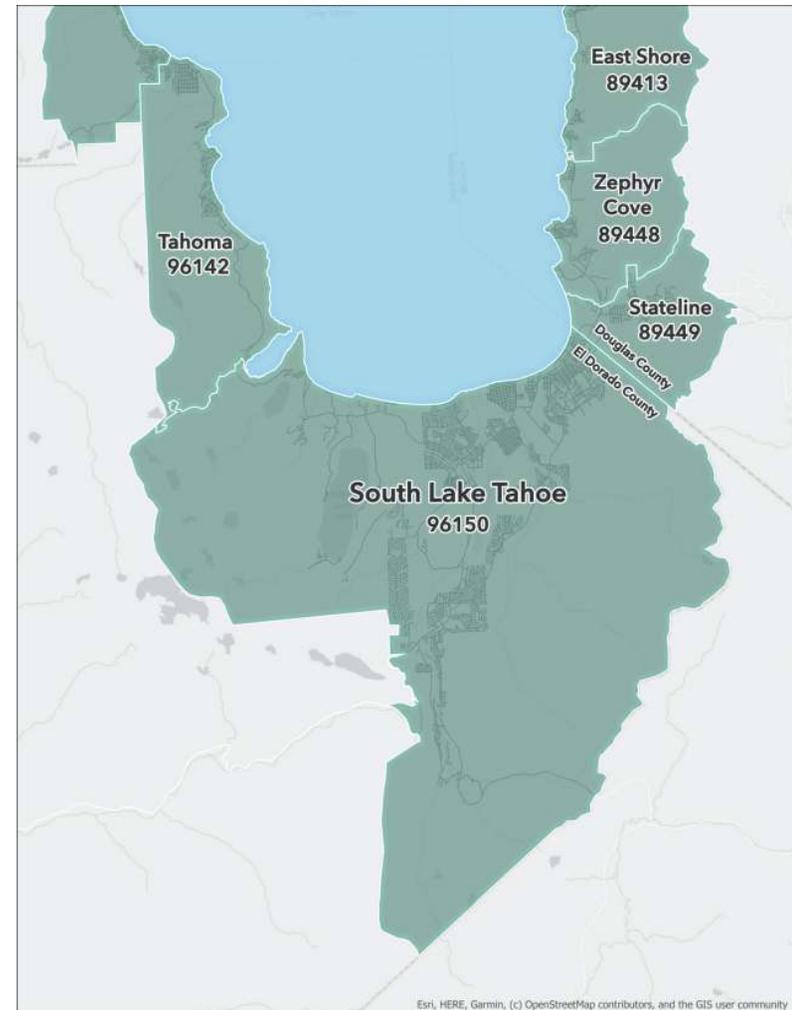
Infill – Generally refers to the development of vacant parcels within previously built areas. These areas are already served by public infrastructure, such as transportation, water, wastewater, and other utilities. Under Area Plan and Regional Plan regulations affecting the South Shore, the development of some parcels may not be classified as “infill” despite meeting this basic definition. Applicable regulations should be consulted.

Local resident housing – Dwellings of all types that those who live and/or work in the South Shore Region can afford to purchase or rent, serving the entire range of households and incomes.

Local Resident Housing Action Plan – A partnership framework with actionable strategies to increase the inventory of local resident housing – dwellings that South Shore Region employees and year-round residents can afford to purchase or rent.

## South Shore Region Defined

This Action Plan covers the South Shore Region, defined by the zip code areas shown in the map below, including Tahoe regions of Douglas County, the City of South Lake Tahoe and unincorporated areas of El Dorado County, including Tahoma, in the South Tahoe area. Throughout this Plan, the term “South Shore Region” is used to indicate this area.



Graphical Source:TRPA GIS Department

## Acknowledgements

We would like to thank everyone who gave their time and assistance to create the South Shore Region Local Resident Housing Action Plan. Development of the Plan relied on extensive participation from South Shore Region jurisdictions, state and regional organizations, non-profit organizations, employers and institutions, real estate agents, property managers, community stakeholders, South Shore residents and employees, and the Housing Advisory Group, including representatives from:

### South Shore Region Local Resident Housing Action Plan Advisory Group Organizations

<b>JURISDICTIONS</b>	<b>STATE/REGIONAL ORGANIZATIONS</b>	<b>AREA NON-PROFITS</b>	<b>EMPLOYERS/INSTITUTIONS</b>
City of South Lake Tahoe	California Tahoe Conservancy	El Dorado Community Foundation	Barton Health
Douglas County	Tahoe Regional Planning Agency	Family Resource Center	Hard Rock Hotel and Casino
El Dorado County	Tahoe Transportation District	Lake Tahoe South Shore Chamber of Commerce	Lake Tahoe Community College
		South Tahoe Chamber of Commerce	South Tahoe Alliance of Resorts
		St. Joseph Community Land Trust	Vail Resorts
		Tahoe Prosperity Center	

The Housing Advisory Group and many members of the general public participated from the beginning of the Housing Needs and Opportunities study process through the completion of the Local Resident Housing Action Plan: a nine-month commitment of time and resources. We cannot thank the community enough for the wealth of insight and experience they brought to this process. The South Shore Region Local Resident Housing Action Plan would not exist without this broad and extensive participation.