



## **Meeting Summary**

Mountain Housing Council  
Housing Programs Workgroup  
9.25.2017 | 11am-1pm  
Tahoe Truckee Community Foundation

## **Meeting Participants:**

JoAnn Anders, Town of Truckee Consultant  
Rob Choate, Nevada County  
Tex Ritter, Nevada County (via phone)  
Brendan Phillips, Nevada County  
Phebe Bell, Placer & Nevada Counties  
Teresa Crimmens, Truckee Family Resource Center  
Carmen Carr, Truckee Family Resource Center & Realtor  
Amy Kelly, North Tahoe Family Resource Center  
Alison Schwedner, Tahoe Truckee Community Collaborative

## **Staff Support:**

Seana Doherty, Freshtracks, Lead Facilitator  
Debbie Daniel, Freshtracks Associate

## **Topics in this Summary**

- Welcome/introductions
- Goal of Program Workgroup
- Review MHC Regional Program Matrix + SWOT (attached)
- Discussion: What's working, what's not, what other opportunities do we have?
- Next Steps: How do we want to work together, what do we want to focus on, who wants to be part of the TT? Others to invite? Research list. Outside program audit—do we want to do this?

## **Materials Shared (attached)**

- Matrix of Existing Local Housing Assistance Programs
- SWOT of Existing Local Housing Assistance Programs

## **Meeting in Brief**



The goal of the meeting was to bring together program experts - staff and consultants from each of the jurisdictions (Town of Truckee, Placer County, Nevada County) and other stakeholders to:

- 1) Review of affordable housing programs that currently exist and discuss what's working, what's not, and how to strengthen offerings moving forward.
- 2) Define next steps for Work Group work.

### Summary of the Discussion

The following chart reflects areas of interest discussed at the meeting:

#### Housing Programs Conversation

| Topics of Interest                                      | Questions, Comments, Suggestions   |
|---|--|
| Past programs that worked well and have now disappeared | <ul style="list-style-type: none"> <li>○ Northstar Workforce Housing – What happened to it?</li> <li>○ Rapid Re-Housing</li> <li>○ Town of Truckee funded Home Buyer Program – for families earning up to 160% AMI</li> <li>○ Martis Fund – very flexible, may be out of \$ or not have staffing to administer – further research</li> </ul>   |
| First Time Home Buyer Program                           | <ul style="list-style-type: none"> <li>○ Very restrictive HUD guidelines: AMI at or below 80% and home value under \$333,000 for Nevada County</li> <li>○ Town of Truckee does make loans but everything has to line up just right for each loan to happen</li> <li>○ Housing happens with one family/individual at a time getting housed</li> </ul>   |
| Rental Deposit Assistance                               | <ul style="list-style-type: none"> <li>○ FRCs have programs for rental assistance for families in crisis – not advertised</li> <li>○ Nevada County program experiencing challenges with getting landlords to sign restrictive lease agreement...funds may be converted to First Time Home Buyer Program</li> <li>○ Need more information about supportive housing programs and strategy to get them in North Tahoe Truckee area</li> </ul> |



### Challenges + Opportunities to Housing Programs Conversation

| Challenge   | Opportunity  | Comments   |
|---|--|--|
| <p>First Time Home Buyer Program:</p> <ul style="list-style-type: none"> <li>- Nevada County can only make 2 loans at a time</li> <li>- Applicants sometimes make decisions that disqualify them from program</li> <li>- Need more inventory at/or below program maximum purchase prices</li> </ul> | <ul style="list-style-type: none"> <li>- HOME Program Max Purchase price applies to single family homes, mobile homes, and condos – aim for condos and mobile homes in Eastern Nevada County as they may fall under max purchase price</li> <li>- Nevada County could benefit from float \$ to make more than 2 loans at a time (Board of Realtors Loan?)</li> <li>- Helpful tips for applicants – ex. don't get a car loan during application phase</li> <li>- As new local housing is planned, aim for max purchase prices so HOME (and similar down payment program) funds can be used</li> </ul> | <ul style="list-style-type: none"> <li>- Would it be beneficial for MHC to explore a loan for Nevada County (such as from Board of Realtors in past) to process more down payments at a time? YES</li> <li>- Less restrictive programs like Martis Fund or Town of Truckee's funded down payment assistance program should be explored/supported</li> </ul> <p>Action: Collect information to add to Matrix about available assistant programs from lenders to help with closing and other costs</p> |
| <p>Need supportive housing options</p>  | <ul style="list-style-type: none"> <li>- First step is to gain further knowledge about available programs</li> </ul>   | <p>Action: Debbie to work with Placer and Nevada County staff to create matrix of Supportive Housing Programs and MHC will help organize next meeting</p>  |
| <p>Need more flexible rental subsidy programs</p>   | <p>Funding required from private and non-HUD grant sources</p>   |  |



## Next Steps

- Analysis of current state bills regarding affordable housing: Brendan to share with group
- Research Supportive Housing and Rental Subsidy Programs
- Schedule meeting for Supportive Housing: Seana/Emily
- Research 1<sup>st</sup> Time Home Buyer Programs offered by lenders: Debbie