MEMORANDUM

To: Kristina Kind and Stacy Caldwell, Tahoe-Truckee Community Foundation

From: Ashleigh Kanat and Rosanna Ren, Economic & Planning Systems

Subject: 2023 Housing Needs Assessment Update; EPS #221110

Date: September 21, 2023

The Mountain Housing Council (MHC), an initiative of the Tahoe-Truckee Community Foundation (TTCF), retained Economic & Planning Systems (EPS) to provide an update to the Housing Needs Assessment, which EPS last updated for MHC in 2021.

Although efforts to meet the housing needs of the local workforce are not new, the Mountain Housing Council (MHC), an initiative of the Tahoe Truckee Community Foundation, brings together a diverse set of regional partners to accelerate solutions to producing "achievable" local housing. The MHC is comprised of 28 partners, including local governments, special districts, corporate partners, nonprofits, and networks.

The primary goal of the Needs Assessment Update is to quantify and document how housing demand and supply in the Tahoe-Truckee region is changing, using a combination of government and third-party data sources and inputs from MHC's own housing survey of Tahoe-area employees and employers.

The results present an estimate of worker households (segmented by residents, seasonal workers, and in-commuters) and homeless individuals in need of housing that is more affordable, better quality, closer to work, or less crowded. The analysis further breaks down this need by sub-geography, unit size, and income, among other factors. This data can be compared to the results from the 2016 and 2021 assessments to get a sense of how housing need in the region is evolving and which groups are most affected. The results may inform policies or programs that MHC may pursue to address need among vulnerable populations.

The 2023 Update improves upon prior assessments by updating the Study Area geography to align exactly with the Tahoe-Truckee School District boundary, incorporating analysis of need by age and race, and updating several data collection sources

and analytical methods. Ultimately, the goal is that MHC will be able to independently complete this update on an annual basis to track the region's progress towards improved availability, variety, and affordability of housing in the Tahoe-Truckee region.

Key Housing Needs Analysis Findings

1.   **Total unmet demand for housing in the region is estimated to be approximately 8,200 units.** The Resident Workforce contributes the most to this unmet demand, with an estimated 4,200 inadequately housed households. In-commuters, who currently work in the region but live outside the region, represent the second largest need, with unmet demand of 2,500 units. Seasonal Workers represent 1,400 units of unmet need, while there are 88 unhoused people in the Study Area.

2.   **Unmet housing need declined overall since the 2021 update.** As a trend, total unmet need for housing in the region decreased between 2016 and 2021 by more than 2,600 units, then decreased between 2021 and 2023 by approximately 1,300 units. Because the timing of most recently available public data sources for this update spans from 2019 to 2023, the trend cannot be attributed to a single event or cause. However, some reasons for the recent decline may be exit from the labor force or increased share of hybrid and remote workers following the COVID-19 pandemic.

3.   **Among income categories, households making between 30 and 60 percent of Area Median Income (AMI) and those making 80 and 120 percent of AMI generate the most unmet need.** While the AMI for all households in the Study Area is reported by ESRI to be approximately $97,000 per year, AMI varies substantially by household size. For example, AMI for a one-person household in Placer County is reported by the California Department of Housing and Community Development (HCD) as $79,750, but for a four-person household it is reported as $113,900. Households falling in lower income categories are more likely to experience inadequate housing, as their housing costs typically represent a higher proportion of their income.

4.   **Despite the region's large unmet need for housing, approximately 23,000 housing units located in the Study Area are not occupied on a full-time basis.** The Tahoe region's position as a premier vacation destination results in a substantial number of second homes and vacation rentals that limit the availability of year-round housing for the local workforce.

5.   **Housing issues are negatively affecting both employees and employers in the region.** The 2023 Community Housing Needs Survey, which surveyed both employees and employers, found that many employees continue to experience difficulties finding and staying in housing that they can afford. Employer responses to the survey showed that nearly 80 percent believe that current housing conditions are detracting from their business' ability to hire and retain workers and effectively plan for the future.

Study Area

An international tourism destination, the Tahoe-Truckee region[1] (the Study Area) has long experienced the housing and labor market asymmetries typical of resort communities. Roughly two-thirds of the housing inventory is given over to seasonal use, with the short-term rental market limiting residents' access to much needed long-term rental housing. The region's employers rely on seasonal employees who face a shortage of affordable rental options and are often forced to live far from work or in overcrowded situations. The housing market's orientation toward visitors rather than full-time residents and workers has only accelerated since the COVID-19 pandemic. The transition to remote work, which pushed up demand for housing in the region, enabled a wave of home sales and an associated wave of displacement of low- and middle-income renters.

Figure 1 Regional Context

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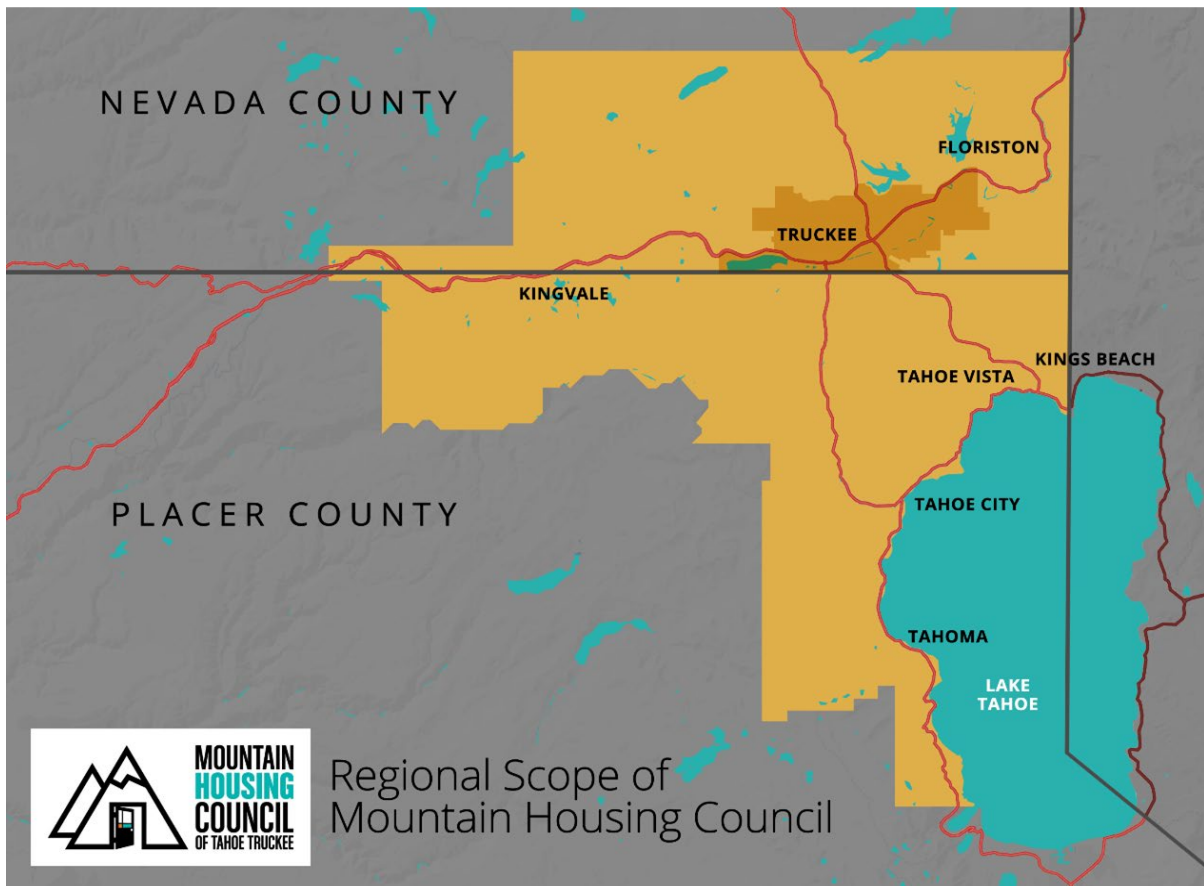
[1] The Tahoe-Truckee region, as defined by the Mountain Housing Council, is approximately 550 square miles and is characterized by the same boundaries as the Tahoe Truckee Unified School District.

2023 Needs Assessment Update

In order to provide baseline data for the Regional Housing Implementation Plan, in 2021, MHC sought a refresh of the workforce housing demand estimates section of the 2016 Truckee and North Tahoe Regional Workforce Housing Needs Assessment prepared by Bay Area Economics (BAE). Now, MHC is interested in identifying and understanding trends to measure changes in overall need, as well as progress in key areas. As in 2021, the 2023 updated Needs Assessment continues to focus on four 'cohorts' of demand for workforce housing, each of which represents a distinct source of housing need in the region. The four cohorts include:

1. **Resident Workforce.** Working households, already residing in the Study Area but in inadequate housing.
2. **In-Commuting Workforce.** Workers who are employed in the Study Area but live elsewhere.
3. **Seasonal Workforce.** Workers who live in the Study Area on a seasonal basis.
4. **Homeless Population.** People living and potentially working in the Study Area, without a safe, secure, consistent place to live.

For purposes of this study, unmet housing need (also referred to as 'inadequately housed households') is defined as households that are overburdened from a cost perspective (i.e., paying too much for their housing), occupy housing units that are overcrowded (i.e., more than one person per room), or occupy units that do not have adequate plumbing or kitchen facilities ('underhoused'). Further detail on these qualifying characteristics can be found in the Methodology section below.

In addition to updating the 2021 Workforce Housing Needs Assessment, the 2023 Needs Assessment includes housing needs estimates segmented by household race/ethnicity and by age cohort. With data from the original study in 2016 and the 2021 update, the 2023 Update also provided an opportunity to establish trendlines for selected data points like unmet housing need and housing cost burden.

Data Interpretation

There are important considerations to keep in mind when interpreting the result of this Needs Assessment. One of the key purposes of this update is to establish trend data since the 2016 workforce housing Needs Assessment was completed. Therefore, this update relies heavily on the original methodology developed in 2016 by Bay Area Economics (BAE), with some exceptions. The 2016 assessment notes that its results represent "only a reasonable estimation of the existing unmet housing demand within the region and should be interpreted with caution. The estimates reflect demand originating from existing resident, non-resident, and seasonal worker households and, as such,

illustrate the magnitude of the mismatch between the available housing stock within the region and the types of housing units that may best suit the needs of the region's workforce." Such caution should be applied to the 2021 and 2023 updates as well.

Deviations from BAE's 2016 methodology were introduced primarily to facilitate the replication of this Needs Assessment going forward. The updated methodology relies on government data sources and locally issued surveys but requires less data manipulation (although some is still required). For this update, EPS relied on many data sources, which come from various government agencies (like U.S. Census) or third-party providers (like ESRI) and were not necessarily published simultaneously. EPS sought to use the most recently available data, but the timing of these data sources span from 2019 to 2023. Some data sources, such as the U.S. Census American Community Survey, provide 5-Year estimates that represent data collected over a 5-year period, meaning that some information is based on data going as far back as 2015. Because of this, trends or observations in the analysis cannot be ascribed to a single event or cause with certainty.

A final consideration is that the numbers of units reported in this assessment represent the extent to which there is a mismatch between working households and the units they occupy, it does not represent the number of additional units that need to be delivered in order to solve a regional housing crisis. Construction of additional units is certainly one aspect of the solution, but only as part of a broader policy toolkit. While this assessment gives a general idea of demand for certain product types and price points, development of new units intended to address the marginal need for housing in the community should also be informed by more granular data, such as the employee survey and ongoing stakeholder interviews.

Study Area Update

The 2023 Needs Assessment updated the Study Area boundaries to match the Tahoe-Truckee Unified School District and MHC's current administrative boundaries. The sub-geographies of the Town of Truckee and Eastern Placer County—were maintained from the 2021 update.[2] The previous updates in 2016 and 2021 used a Study Area geography created from BAE's selection of census tracts. Population, housing units, and other key metrics of the old and new Study Areas were compared in ESRI Business Analyst to ensure that the change in Study Area did not significantly affect population counts or demographics. This change eases data collection as data from U.S. Census and American Community can be drawn for the TTUSD geography, rather than relying on heavily on survey responses. With U.S. Census data available for the District, EPS was also able to draw upon ACS and PUMS as data sources to estimate housing need for Seasonal Workers, rather than use the employee survey, which may be less representative of the Study Area population.

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[2] Eastern Placer County is defined by the Placer County portion of the Study Area.

Methodology

The 2023 Housing Needs Assessment used a substantially similar methodology relative to the 2021 update and BAE's approach in 2016, especially for the Resident Workforce. This involved accessing a variety of publicly available government data, as well as leveraging results from the employee and employer surveys. It should be noted that, while the assessment uses the most recently published public data, there is a lag of at least one year, and up to four years, depending on the source. For example, the most recent Comprehensive Housing Affordability Strategy (CHAS) tables are based on 2019 ACS 5-Year Estimates, while the responses from the employee survey were collected in March 2023. Estimation methods for each cohort are outlined below, with the exception of the Homeless Population, for which estimates were provided directly by those overseeing the local HUD Point-in-Time Homeless Count.

Resident Workforce

EPS began by retrieving data from ESRI's ArcGIS Business Analyst, which forecasts 2022 estimates using 5-Year 2017-2021 U.S American Community Survey (ACS) data for a user-defined geographic area. Using GIS shapefiles, this was done for the Study Area as a whole, as well as for the sub-geographies of the Town of Truckee and Eastern Placer County (defined as the Placer County portion of the Study Area). The ESRI data provides figures for the working population within the designated area, and the number of working households, which can be used to generate the number of workers per household. ESRI also provides estimates on the number of households by household size, the number of housing units, the regional median household income, households by tenure, households by age, households by race/ethnicity, as well as the population of sub-cohorts such as veterans and seniors.

Having obtained the number of working households and household size distribution within the Study Area and sub-geographies, EPS then used 2021 U.S. Census Bureau Public Use Microdata Sample (PUMS) data from the relevant PUMS Area[1] to determine the distribution of household sizes by income category. As PUMS Areas must have at least 100,000 residents, it cannot be used to obtain absolute numbers for the much smaller Study Area. However, the PUMS dataset provides granularized data, such as the distribution described above, that cannot be acquired from sources such as ESRI. EPS then applied the PUMS-derived distribution ratio to the Study Area's workforce household population, which generates a crosstabulation of total workforce houses by both household size and income category in the Study Area. Household size was then translated to housing unit size based on HCD-defined standards regarding persons per room to arrive at the total Resident Workforce housing demand in each geography.

The portion of Resident Worker households living in inadequate housing was subsequently estimated based on total workforce housing demand, multiplied by the proportion of households within each income category that experienced one of the primary HUD-defined housing problems between 2015 and 2019, as reported in the HUD

CHAS dataset. The HUD-defined problems coincide with this study's definition of housing need and are as follows:

- Overburdened (spending more than 30 percent of household income on housing)
- Overcrowded (more than one person per room—not just bedrooms, all rooms in the unit)
- Underhoused (presence of incomplete plumbing or kitchen facilities)

The Needs Assessments divided total unmet housing need by income, unit size, and housing tenure. For the 2023 Update, EPS also broke down the unmet demand by race/ethnicity and age. This could evaluate whether any subgroup was disproportionately affected by inadequate housing. In addition to defining the proportion of inadequately housed by income level, HUD's CHAS dataset also provides figures on the number of households facing housing problems in each Census-defined race/ethnicity groups. This data was used to calculate proportions that divided the total unmet housing need into race/ethnicity categories.

The age segmentation used the MHC survey to identify respondents that expressed dissatisfaction with their current housing situation across three age categories defined in ACS. The proportions were then compared to the overall population distribution by age.

In-Commuters

The number of In-Commuters is based on the 2020 U.S. Census Longitudinal Employment and Household Dynamics (LEHD) Survey. Similar to ESRI, the LEHD portal allows one to specifically define a desired geography (e.g., the Study Area and its sub-geographies). For each geography, an 'Inflow-Outflow' analysis was performed to obtain the total number of In-Commuter Workers. EPS then applied the workers per household ratio obtained from ESRI Business Analyst to determine the total number of In-Commuter households. The unmet demand from In-Commuter households was then calculated by applying the 55 percent of in-commuting survey respondents (i.e., only those who also indicate that they live outside of the Study Area) who stated that they would be very likely to relocate to the Study Area if adequate housing were to become available. Income distribution among In-Commuter households was assumed to mirror that of the Resident Workforce.

Seasonal Workers

In the 2023 Update, EPS estimated total number of Seasonal Workers based on 2021 5-year estimates from ACS. This is a different methodology from previous updates that analyzed Seasonal Worker housing need. Prior to 2023, the MHC survey was used to estimate the number of Seasonal Worker households in the Study Area. With the updated Study Area reflecting the TTUSD geography, Seasonal Worker estimates can be obtained via ACS instead. ACS offers a more robust source based on data collected in the field where the survey may be less representative of the Study Area population due to survey respondent bias or sampling bias.

ACS classifies year-round workers as those who work 50 or more weeks per year; thus, seasonal workers are those who work less than 50 weeks per year. Next, PUMS data was used to generate household size and income segmentations for Seasonal Workers, similar to the analysis done for Resident Workers, but with an additional variable to filter for workers who worked less than 50 weeks per year. The proportions were then applied to the total estimate of Seasonal Workers in the Study Area to break them down into their income groups. To estimate unmet need among Seasonal Workforce households, the HUD CHAS dataset was used in a manner similar to the estimation method for Resident Workers.

Existing Housing Inventory

According to American Community Survey data, there are 35,045 housing units in the Study Area. However, only about 12,000 of these are occupied by households year-round, and only about 12,700 units are primary residences in total. This suggests that over 22,300 units in the Study Area are used as second homes or vacation rentals. While unsurprising given the Tahoe region's draw as a vacation destination, the prevalence of unoccupied units in an area where so many are inadequately housed remains a noteworthy juxtaposition.

For all units, primary residences or otherwise, the leading product type is overwhelmingly single-family homes, which account for 83 percent of housing stock, shown in **Figure 3**. Lower-density multifamily, consisting of less than 19 units per development, accounts for just 12 percent of the housing stock, while developments of 20 units or greater represent just 3 percent. The remaining units consist of mobile homes. A diversity of product type is important to meet the needs of households at various life stages.

Figure 2 Housing Inventory by Product Type

Sources: US Census American Community Survey 2017-21; EPS
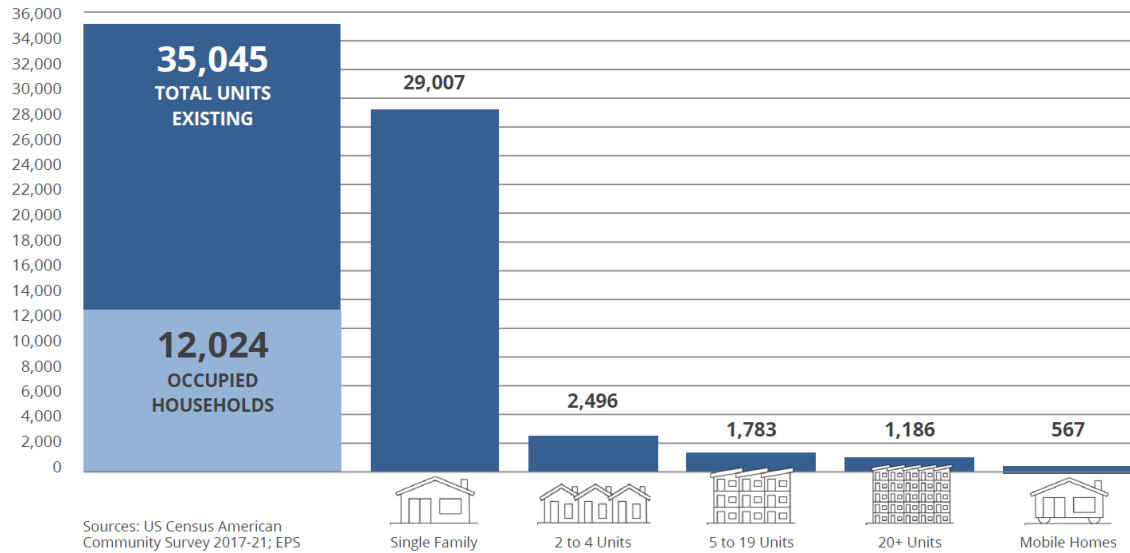
Home values have skyrocketed in the region since the beginning of 2020. According to RedFin, residential properties in the Town of Truckee have a median sales price of over $1.1 million as of May 2023, or about $577 per square foot. This is nearly a 65 percent increase from May 2020 values, although a 16 percent decline from a peak of $1.35 million in May 2022. Other communities in the Study Area have experienced similar trends. In Eastern Placer County, the Sunnyside-Tahoe City area is seeing median home sales of over $1.63 million and a value per square foot of $633. The median home sale in King's Beach is reported to be slightly lower at $675,000 as of May 2023. This is equal to about $486 per square foot.[3]

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[3] The volume of monthly sales in these two locations is very low, thereby leading to large fluctuations in the trend data.

Figure 3   Median Home Sales Price in Truckee
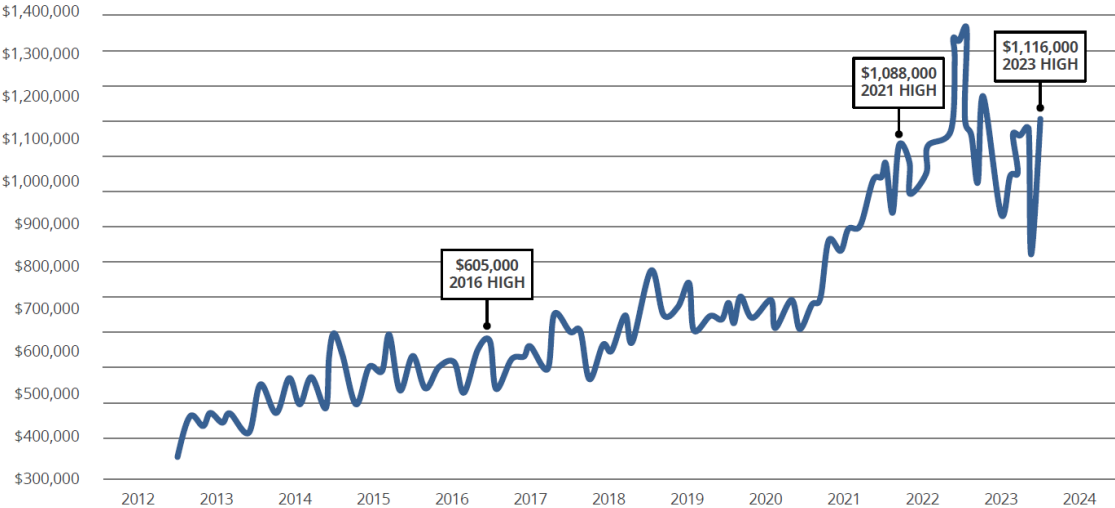
Source: Redfin Monthly Housing Market Data

Overview of Findings and Trends

As shown in **Figure 4**, 4,180 Resident Worker households are inadequately housed, accounting for approximately half of the total unmet need of 8,197 in the Study Area. In-Commuters represent the second largest need, with unmet demand of 2,485 units. Seasonal workers represent 1,444 units of unmet need and there are 88 unhoused people in the study area, with an assumption that each person requires his or her own unit as there are no family units among the homeless population.

Figure 4 Total Unmet Need by Cohort (in Units)

Figure 5 compares adequately housed workforce households versus inadequately housed workforce households by income category.

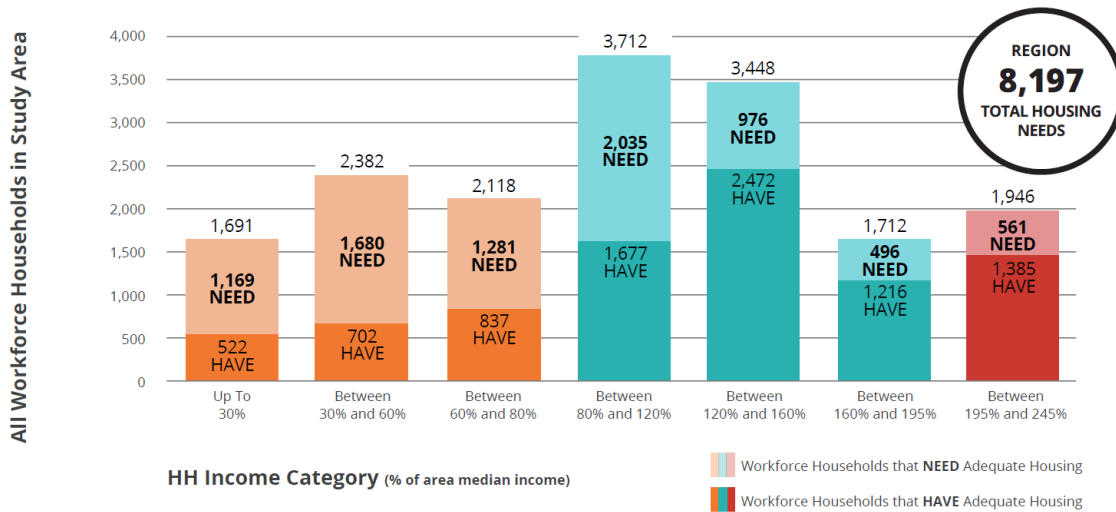**Figure 5 Inadequately Housed Workforce HHs vs. Adequately Housed HHs (in units)**

Figure 6 shows that one-bedrooms (3,295 units) and two-bedroom (2,619 units) are the most needed among inadequately housed households. Studios are the third most required, with 1,831 units needed. An estimated 452 units of 3 bedrooms or larger are

also needed. It should be noted that unit sizes are reflective of existing household sizes in the Study Area and assume that a given household will occupy the smallest possible unit without overcrowding.
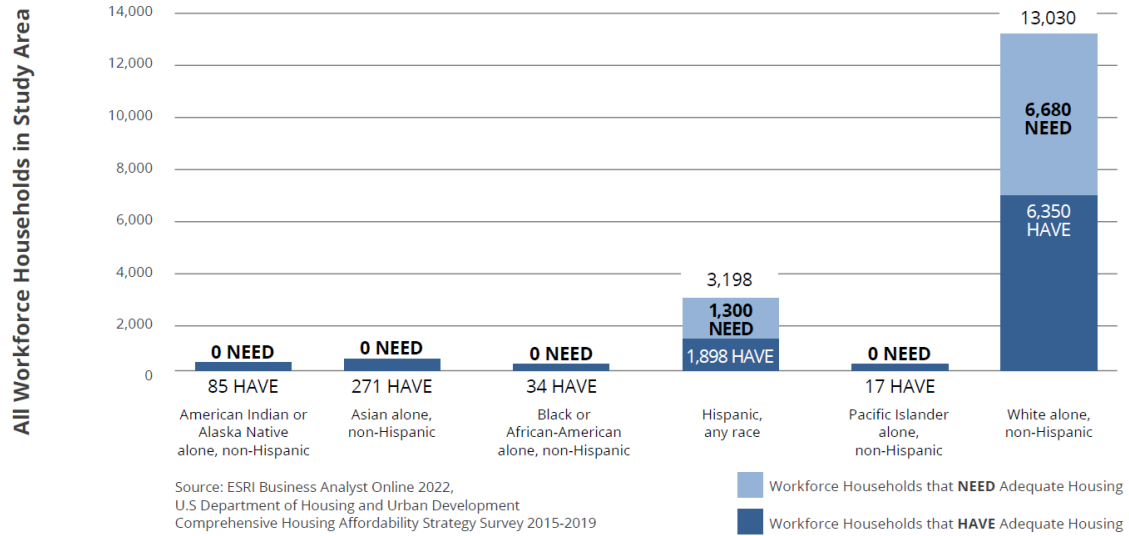
Figure 6 Unit Size Required by Income Category
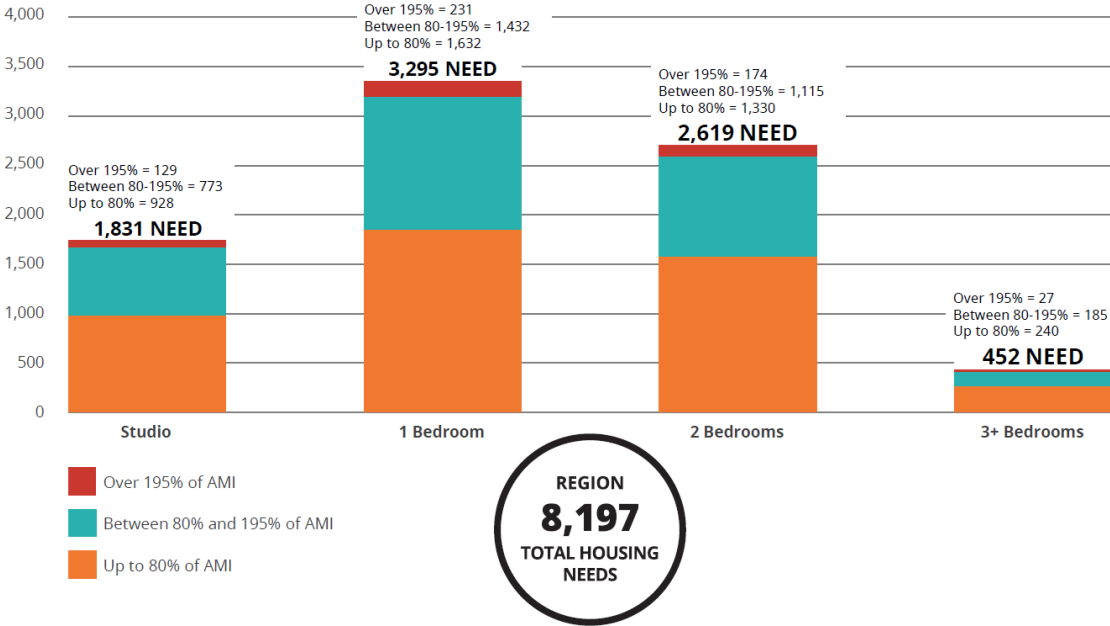
Unmet Housing Need by Age and Race/Ethnicity

CHAS data shows that out of the households in Truckee that experience housing problems, 82 percent of households identify as white and the remaining 18 percent are Hispanic. Applying this proportion to the Study Area's unmet housing demand of 4,180 Resident Worker households suggests that around 3,400 households would be white and 610 would be Hispanic. However, it should be noted that in the Study Area population, 77 percent are white, and 19 percent are Hispanic. The general lack of racial/ethnic diversity of the Tahoe Truckee area does not lend itself to any notable differences in the subset of those in need of housing. However, minority households may face added challenges in securing housing, including language barriers and bias.

Figure 7   Unmet Housing Need by Race/Ethnicity

Source: ESRI Business Analyst Online 2022,
U.S Department of Housing and Urban Development
Comprehensive Housing Affordability Strategy Survey 2015-2019

Workforce Households that **NEED** Adequate Housing
Workforce Households that **HAVE** Adequate Housing

To estimate unmet housing needs by age of the householder, EPS relied on the survey, which asked respondents about their satisfaction with their current housing situation. Among respondents aged 18 to 65, 53 percent of dissatisfied respondents are between 30 and 49 years old. For context, this age group represents 49 percent of the Study Area population, indicating that this age group faces disproportionate challenges. Some potential concerns that mid-career working households may have with respect to housing may be space constraints, affordability, or commute times.

Figure 8   Unmet Housing Need by Age

Survey Respondents
Dissatisfied with Housing Situation

Population Total
in Study Area

Age 18 to 29 (young)
Age 30 to 49 (mid-career)
Age 50 to 65 (older)

Source: MHC survey 2023, US Census American Community Survey 2017-21
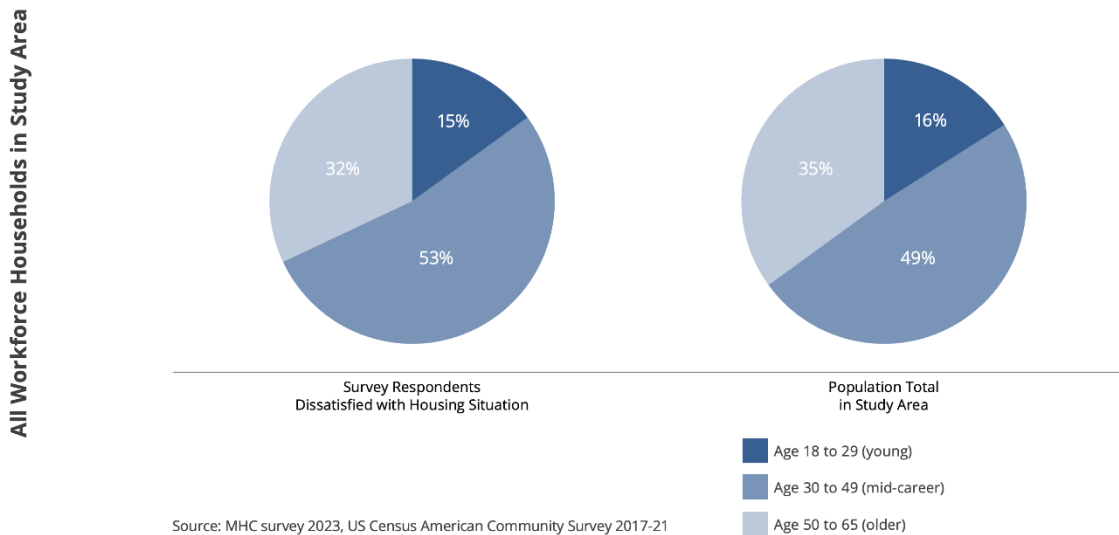
Resident Workforce Households

Table 1 shows the distribution of unmet demand by income category and unit size for Resident Workforce households in the Study Area. With regard to income categories, the greatest need is among households earning from 30 percent to 60 percent of AMI and 80 percent to 120 percent of AMI. Households in these categories comprise one-half of unmet demand within this cohort. Significant levels of unmet demand also exist for those making up to 30 percent of AMI and those between 60 and 80 percent of AMI. In terms of unmet need for unit types, 1-bedroom units are in the highest demand, followed by 2-bedroom units, with these accounting for about 70 percent of unmet need. Demand for these units represents an unmet need among households comprised of two to four people.

Table 1 Resident Workforce Households Unmet Demand by Income and Unit Size (in units)

Percent of AMI	Studio	1-Bedroom	2-Bedroom	3+ Bedrooms	Total Units
Up to 30%	131	225	163	23	542
Between 30% and 60%	236	407	294	41	978
Between 60% and 80%	182	315	227	32	756
Between 80% and 120%	274	473	342	48	1,137
Between 120% and 160%	87	150	108	15	361
Between 160% and 195%	46	80	57	8	191
Between 195% and 245%	52	89	64	9	215
Total	1,008	1,739	1,256	176	**4,180**

Sources: ESRI; US Census American Community Survey 2021; US Census Public Use Microsample Data 2021; California Department of Housing and Urban Development Income Limits 2023; U.S Housing and Urban Development Department Comprehensive Housing Affordability Dataset 2019; Economic and Planning Systems, Inc.

EPS also estimated demand among subgroups within the broader Resident Workforce Cohort. These include working veterans and working seniors, who represent 231 households and 509 households, respectively. While not all households in these demographics may be facing housing needs, these are two subgroups that often face housing insecurity due to their unique housing needs or discriminatory social barriers towards accessing housing. Other subgroups for whom unmet demand is estimated include renters (1,225 units needed) and owners (2,955 units needed). Regarding tenure, the split between unmet demand from renters and owners is reflective of existing occupancy patterns in the Region (i.e., current renters who are inadequately housed and current homeowners who are inadequately housed). It does not necessarily reflect the preferences for rental vs. for-sale housing among those with unmet housing needs.

Tables 2 and **3** show unmet demand for Resident Workers for the Town of Truckee and for Eastern Placer County. Truckee has an unmet need of just over 2,100 units, approximately half that of the entire Study Area. Eastern Placer County, meanwhile, has an unmet need of about 1,800 units. The distribution among income categories and unit

sizes was assumed to mirror that of the Study Area as a whole. The difference between the sum of these two sub-geographies and total Resident Workforce unmet demand for the Study Area represents non-Truckee Nevada County, and a very thin portion of El Dorado County.

Table 2 Resident Workforce Unmet Demand in the Town of Truckee (in units)

Percent of AMI	Studio	1-Bedroom	2-Bedroom	3+ Bedrooms	Total Units
Up to 30%	66	114	83	12	275
Between 30% and 60%	120	206	149	21	496
Between 60% and 80%	93	160	115	16	384
Between 80% and 120%	139	240	173	24	577
Between 120% and 160%	44	76	55	8	183
Between 160% and 195%	23	40	29	4	97
Between 195% and 245%	26	45	33	5	109
Total	511	882	637	89	**2,121**

Sources: ESRI; US Census American Community Survey 2021; US Census Public Use Microsample Data 2021; California Department of Housing and Urban Development Income Limits 2023; U.S Housing and Urban Development Department Comprehensive Housing Affordability Dataset 2019; Economic and Planning Systems, Inc.

Table 3 Resident Workforce Unmet Demand in Eastern Placer County (in units)

Percent of AMI	Studio	1-Bedroom	2-Bedroom	3+ Bedrooms	Total Units
Up to 30%	57	99	71	10	238
Between 30% and 60%	103	178	129	18	429
Between 60% and 80%	80	138	100	14	332
Between 80% and 120%	120	207	150	21	498
Between 120% and 160%	38	66	48	7	158
Between 160% and 195%	20	35	25	4	84
Between 195% and 245%	23	39	28	4	94
Total	442	762	551	77	**1,832**

Sources: ESRI; US Census American Community Survey 2021; US Census Public Use Microsample Data 2021; California Department of Housing and Urban Development Income Limits 2023; U.S Housing and Urban Development Department Comprehensive Housing Affordability Dataset 2019; Economic and Planning Systems, Inc.

Table 4 shows projected unmet demand by Resident Workforce Households for the year 2028. This is based on the California Economic Development Department occupational employment projections, which show an anticipated 7.6 percent increase in total jobs for Nevada and Placer Counties. These projections make the assumption that all new jobs will be absorbed by the Resident Workforce. Projections for the sub-geographies can be found in **Appendix A**.

Table 4 Projected 2028 Resident Workforce Household Unmet Demand (in units)

Percent of AMI	Studio	1-Bedroom	2-Bedroom	3+ Bedrooms	Total
Up to 30%	141	243	175	25	583
Between 30% and 60%	254	438	316	44	1,053
Between 60% and 80%	196	339	245	34	814
Between 80% and 120%	295	509	368	52	1,224
Between 120% and 160%	94	162	117	16	388
Between 160% and 195%	50	86	62	9	206
Between 195% and 245%	56	96	69	10	231
Total	1,085	1,872	1,352	189	**4,499**

Sources: ESRI; US Census American Community Survey 2021; US Census Public Use Microsample Data 2021; California Department of Housing and Urban Development Income Limits 2023; U.S Housing and Urban Development Department Comprehensive Housing Affordability Dataset 2019; California Employment Development Department Employment Projections 2023; Economic and Planning Systems, Inc.

In-Commuter Households

Table 5 shows unmet demand estimates for In-Commuting households. According to LEHD data, 7,955 individuals work inside the Study Area but live elsewhere. Assuming the same number of workers per household found within the Study Area, this translates to 4,530 In-Commuting households. On the employee survey, about 55 percent of in-commuting respondents indicated that they would be 'Very Likely' to reside in the Study Area should adequate housing become available. This suggests an unmet need of 2,485 units for In-Commuters. However, an additional 30 percent of in-commuting respondents indicated that they were 'Somewhat Likely' to relocate to the Study Area should adequate housing become available. If this more aggressive estimation method of including 'Somewhat Likely'-respondents is used, that would equate to an unmet need for approximately 3,800 units. In estimating total unmet demand for the Study Area, this assessment only includes 'Very Likely'-respondents.

Table 5 In-Commuting Households Unmet Demand by Income and Unit Size (in units)

Percent of AMI	Studio	1-Bedroom	2-Bedroom	3+ Bedrooms	Total Units
Up to 30%	48	83	60	8	199
Between 30% and 60%	81	140	101	14	337
Between 60% and 80%	76	132	95	13	316
Between 80% and 120%	131	226	163	23	543
Between 120% and 160%	124	213	154	22	513
Between 160% and 195%	66	113	82	11	272
Between 195% and 245%	74	127	92	13	305
Total	599	1,034	747	105	**2,485**

Sources: US Census Longitudinal Employment-Household Dynamics Survey 2020; Mountain Housing Council Employee Survey 2023; US Census Public Use Microsample Survey 2021; Economic and Planning Systems, Inc.

Seasonal Worker Households

This assessment estimates that there is an unmet need for 1,444 units among Seasonal Workers, with the majority coming from households making less than area median income. However, given the nature of living arrangements of those who work on a seasonal basis, this cohort's need is perhaps better thought of in terms of beds, for which there is a need for approximately 2,300. This cohort's unmet need represents a good opportunity for partnership with local employers in order to increase the availability of adequate housing.

Table 6 Seasonal Workforce Households Unmet Demand by Income and Unit Size (in units)

Percent of AMI	Studio	1-Bedroom	2-Bedroom	3+ Bedrooms	**Total Units**
Up to 30%	32	123	145	40	340
Between 30% and 60%	34	132	156	43	365
Between 60% and 80%	20	75	89	25	208
Between 80% and 120%	33	128	151	42	355
Between 120% and 160%	10	37	44	12	102
Between 160% and 195%	3	12	14	4	33
Between 195% and 245%	4	15	18	5	42
Total	135	522	616	171	**1,444**

Sources: US Census American Community Survey 2021; US Census Public Use Microsample Data 2021; California Department of Housing and Urban Development Income Limits 2023; U.S Housing and Urban Development Department Comprehensive Housing Affordability Dataset 2019; Economic and Planning Systems, Inc.

Unhoused Population

The unhoused population in the Study Area in 2023 was 88 individuals, according to the HUD Point-in-Time Homeless Count. Of these individuals, 76 are estimated to be in eastern Nevada County and 12 are in eastern Placer County. The total number of 88 represents an increase of 44 people over the 44 reported in the previous Needs Assessment. The 2016 housing Needs Assessment did not estimate this cohort individually.

Trendline Analysis

There is value in monitoring trends over time to understand if and how the scale of the need is changing and to identify where progress is being made and where additional effort is needed. To support a trendline analysis, the survey and model maintain some of the same questions and analyses such that collecting the same data over several years can establish trendlines. Such information may help assess how the area's housing situation is evolving over time. However, it is important to note that the modeled data relies on sources from a range of years, including U.S. Census 5-year estimates or other data collected two to five years before the study's stated year. While one may want to ascribe trends to certain events in time – the pandemic, for instance – the results are likely not a reliable source for making such causal claims.

Below are several trends derived from the survey and Needs Assessment model from 2016, 2021, and 2023. While three points in time may begin to suggest real trends, it is MHC's goal to perform this update on an annual basis to generate consistent data that reflects changes in the Study Area.

Regional Unmet Housing Need

Relative to the 2021 workforce housing Needs Assessment, housing need is down in the Resident Worker and In-Commuter cohorts, but up among Seasonal Workers and Homeless, as shown in **Figure 9**. Total unmet need for housing in the region decreased between 2021 and 2023 by 1,331 units, predominately due to the decline of 1,032 units needed by In-Commuter Workers. Resident Worker need also decreased by 513 units, while Seasonal Workers saw an increase of 169 units. The decline in In-Commuter need is driven by both a decline in the number of In-Commuters into the Study Area and, based on survey responses, a decrease in the likelihood that the respondents would move to the Study Area should adequate housing become available.

**Figure 9   Regional Unmet Housing Need, 2016-2023** [4]

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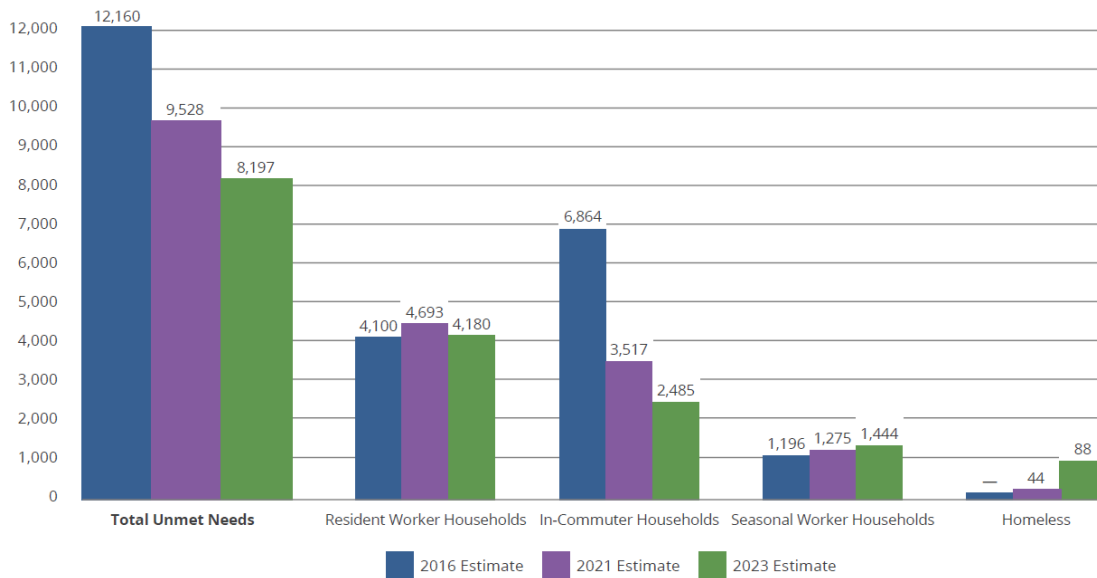
[4] Much of the decrease in need between 2016 and 2021 can be attributed with a changed in methodology. The 2016 survey asked in-commuters if they would move to the Study Area, offering a Yes/No response, and 84 percent of respondents answered "Yes." Beginning in 2021, the survey asks in-commuters how likely (i.e., "Not Likely at All," "Somewhat Likely," "Very Likely") to move to the Study Area if appropriate housing were available. The model in 2021 and 2023 uses the percentage of respondents who indicated that they would be "Very Likely" to move.

Housing Burden

Housing burden measures the percentage of households paying more than 30 percent of their income towards housing costs (rent, mortgage, taxes, insurance, utilities, and other recurring expenses). Based on the survey responses, this percentage has dropped over time, from 77 percent to 53 percent in 2023 (**Figure 10**). Because the people who choose to complete the survey may be those most impacted by unmet housing needs (i.e., respondent bias), there are other data sources that can inform the question of housing burden. For example, in ACS, across both the owner and renter cohorts, 35 to 37 percent were considered overburdened in the Study Area, as shown in **Figure 11**.

Figure 10   Percentage of Households Paying More than 30 Percent on Housing Costs, 2016-2023 MHC Survey
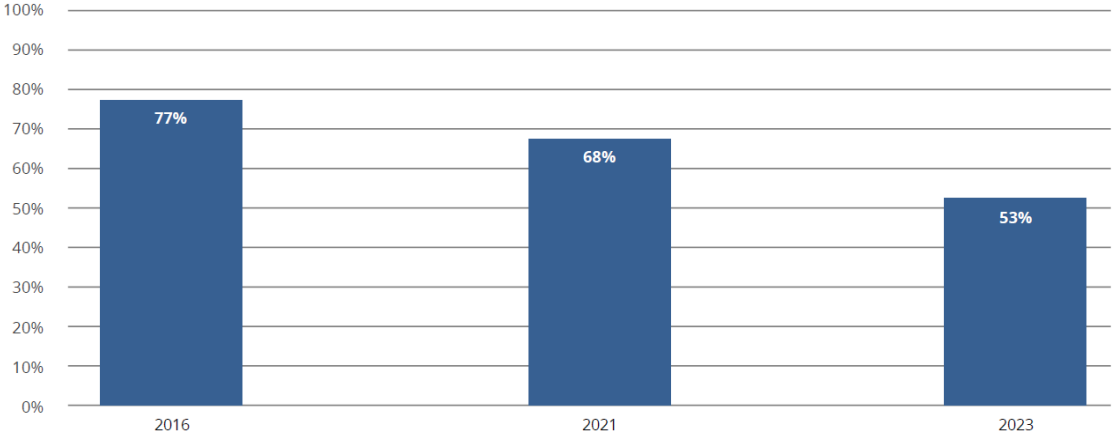
Source: Survey Response

Figure 11   Percentage of Households Paying More than 30 Percent on Housing Costs, 2017-2023 (U.S. Census/American Community Survey)
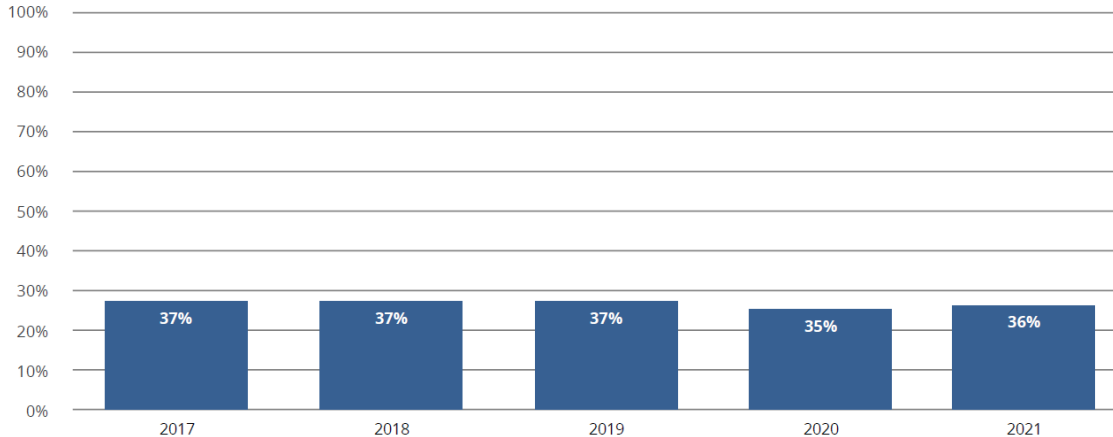

Source: American Community Survey 5-Year Estimates 2011-2021 includes both owner and renter occupied households in TTUSD (Study Area)

In-Commuter Need

In-commuter levels could be a useful indicator of housing need, as a greater number of in-commuters would suggest more residents are unable to afford housing closer to their place of work. This can be additionally supported by questions in the employee survey, which asks respondents of their willingness to relocate if housing closer to their place of work was available and affordable. The 2023 Update found nearly 8,000 workers in-commuting to the Study Area. This is a drop of nearly 1,000 In-Commuters from the 2021 study, as shown in **Figure 9**. Survey responses show that the percentage of in-commuters interested in moving into the Study Area also decreased since 2016. The decline in overall unmet housing need between the 2021 and 2023 updates is partially driven by the drop in the number of In-Commuter households. Because the data sources for estimating unmet housing need are collected across several years, from 2019 to 2021, the trend cannot be attributed to a single event or cause. However, a possible reason for this decline may be the increased share of remote workers following the COVID-19 pandemic, in which workers who may have previously commuted into the Study Area are able to work from home. This may contribute to a greater acceptance of their current housing situation and a lower desire to move into the Study Area, since employees are able to live in more affordable areas farther from their places of work.

Figure 12   In-Commuter Trends in the Study Area, 2016-2023
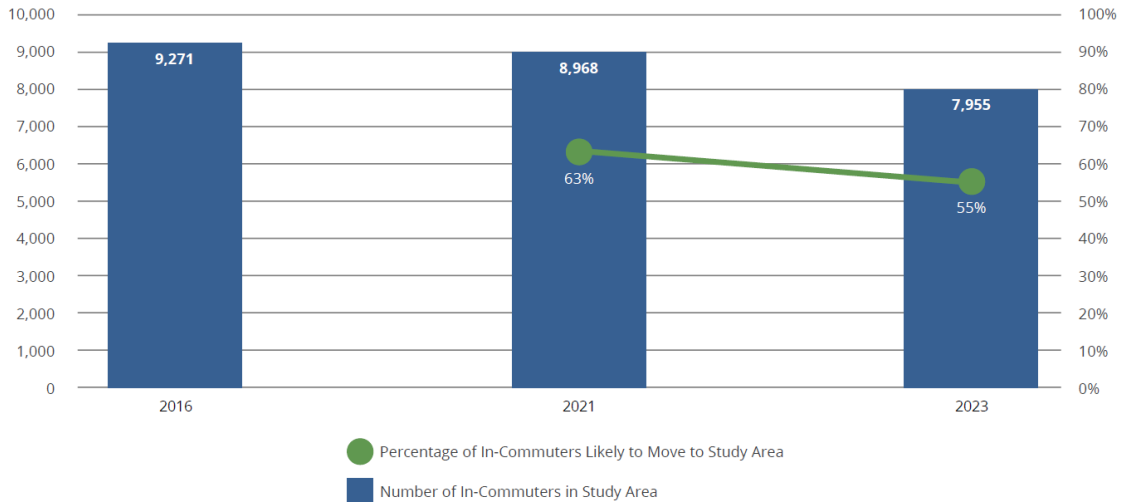
Source: MHC Employee Survey, 2023; LEHD, 2020