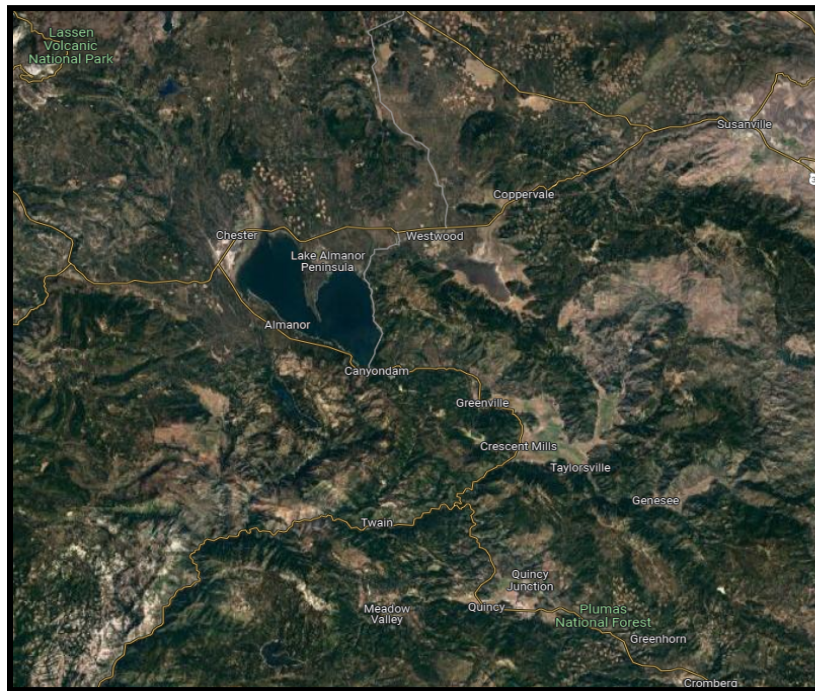


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# Lake Almanor Basin Strategic Housing Plan

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July 7th, 2023 / Summary Report



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# Preface

This summary and strategic plan are the result of several years of research, strategies, and summaries assembled by the local community, nonprofit organizations, County Offices and many others.

To ensure that this information is widely shared and acts as a resource for future conversations, we have created a library of resources that have been reviewed and included in the holistic understanding of the challenges and opportunities that Almanor Basin, and Plumas County as a whole, will need to address.

[Plumas County General Plan 2035 | 2013](#)

[House Element | 2019-2024](#)

[Plumas County Public Health Agency Strategic Plan Update Dec 2022 -2027](#)

[CDC/ATSDR Social Vulnerability Index | 2020](#)

[Plumas County Housing Study | June 2020](#)

[Plumas & Sierra Counties Plan to Address Homelessness | June 2020](#)

[Plumas County Local Hazard Mitigation Plan Update | October 2020](#)

[Plumas County Community Health Assessment | October 2020](#)

[California Wildfires Health and Social Services Recovery Needs Assessment | 2021](#)

[Major Issues from California Health & Social Services System Recovery Assessment](#)

[Talent Fire Recovery Housing Affordability Resources | August 2021](#)

[Housing Consortium Meeting | February 2022](#)

[Plumas County Social Safety Net Needs Assessment | March 2022](#)

[Dixie Fire Recovery Planning Process: Phase 0 Summary Report | May 2022](#)

[Plumas County Regional Builder & Developer Forum- Planning & Zoning | Sept. 2022](#)

[Sierra Nevada Climate Vulnerability Assessment | Sept. 2022](#)

[Friends of Warner Valley Strategic Plan | November 2022](#)

[Dixie Fire Recovery Planning Process: Phase 1A Summary Report | December 2022](#)

[Developing Successful Public Private Partnerships in Housing](#)

[Lake Almanor Basin Housing Typologies](#)

## Introduction

At the request of The Almanor Foundation, LMNOP Design Inc. has engaged in an extensive process of visioning and discovery over the past six months to develop a Strategic Housing Plan for the Almanor Basin and greater Plumas County.

With widespread affordable housing issues impacting California and the rest of the U.S., the destruction of the Dixie Fire merely exacerbated the existing housing crisis in Plumas County and the Almanor Basin.

The housing in Plumas County that was destroyed by the Dixie Fire was significant. It included the majority of Greenville, where most of the county's affordable housing stock was located. This has created an immediate need for an actionable strategic housing plan.

The shortage of affordable housing in the county means that not only are many families and individuals struggling to find homes that are both affordable and of decent quality, but the effects have pervaded local communities and businesses as well.

Affordable housing is essential for the long-term economic vitality of rural communities in places like Plumas County, because it helps attract and retain a skilled workforce, spurs economic growth, and supports local businesses.

This Strategic Housing Plan will:

1. Examine the challenges and pain points identified during the discovery process with local residents, business owners, and other stakeholders.
2. Provide recommendations to alleviate the challenges and pain points that serve as barriers to addressing the housing crisis that is facing the region.
3. Propose future-oriented strategies to alleviate the lack of affordable housing in Plumas County and the Almanor Basin.

## Strategic Priority Areas

### **Cultivate**

“Cultivate the Housing Stock and Resources We Already Have”

### **Construct**

“Facilitate the Construction of New Housing”

### **Conserve**

“Conserve & Preserve Affordable Housing to Sustain and Grow the Workforce”

## Mission & Goals

The Almanor Foundation's mission is to:

***Create opportunities for community development as stewards of initiatives and projects that unify individuals, groups, and organizations who have a common goal to create a better, more sustainable, and rewarding quality of life for those who reside in the Greater Lake Almanor Basin.***

A Strategic Housing Plan fits directly within the Foundation's mission and meets its objectives by:

- ★ Focusing in the near term on the Greater Lake Almanor Basin, which includes the communities of Canyon Dam, Greenville, Westwood, Clear Creek and Indian Valley.
- ★ Serving families and youth in the geographic communities.
- ★ Meeting specific community needs through philanthropic projects.
- ★ Soliciting and directing funds from philanthropists that are focused on general community needs and specific community improvement projects.
- ★ Addressing community challenges, and even disasters, through collaboration with individuals and organizations.
- ★ Identifying, with others, new ideas and efforts that spur prosperity and responsible growth in our communities.

In line with the mission and objectives of the Almanor Foundation, the following goals emerge from the strategic priority areas identified:

### **Preserve and Expand Housing Stock in the Almanor Basin & Plumas County:**

- Utilize New & Existing Resources to Expand Affordable Housing Options.
- Ensure the Meaningful Engagement of Residents, Property Owners, and Businesses in Preserving & Expanding.

### **Make a Large Move Towards Mixed Income Housing:**

- Facilitate a Large Mixed Income Development.
- Ensure the Affordability of Rental Units.

### **Encourage the Development of Secure and Healthy Communities by Establishing Pathways Towards Thriving Futures:**

- Facilitate Access to Economic Opportunities, Education, and Affordable Housing.
- Forge Strong Relationships with Residents and Property Owners.
- Establish Connections with Potential Organizations for Collaborative Efforts.

# Stakeholders

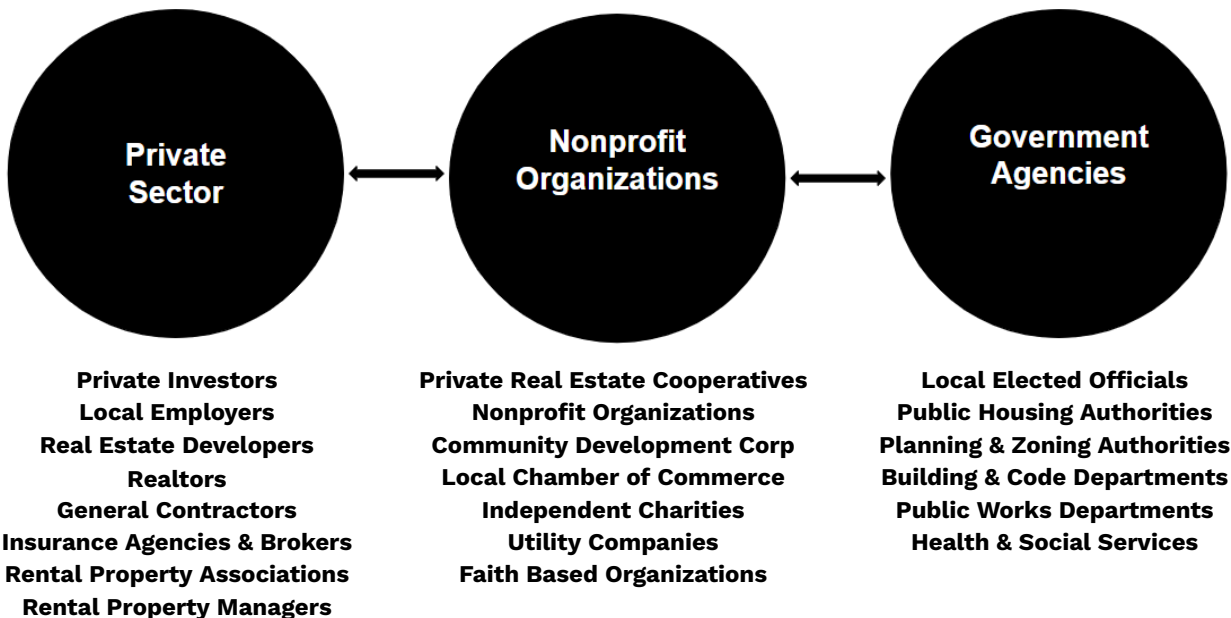
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Involving stakeholders in a community strategic housing plan is essential for several reasons. It ushers in different points of view, builds buy-in and support, promotes collaboration, ensures inclusion and equitable treatment, and improves the final outcome .



It is impossible to discuss the housing challenges facing the Almanor Basin without addressing the housing crisis impacting the greater region. This includes adjacent towns and communities, Plumas County as a whole, and the broader area surrounding it.

By involving various groups of stakeholders, the solutions reached are also likely to reflect the needs and desires of the community. It leads to more affordable and better quality housing, , and a more sustainable and fair housing system as a whole.



# Methodology

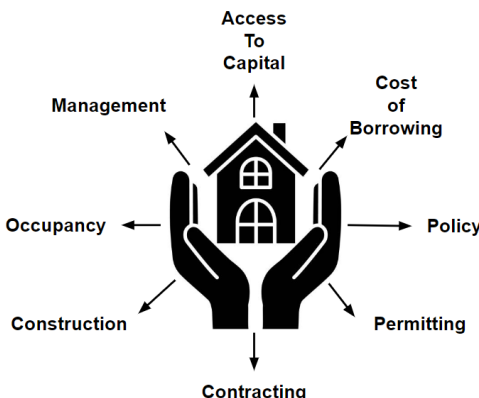
The Strategic Housing Plan presented herein takes a whole-systems approach to addressing the complex challenges facing affordable housing in the Lake Almanor Basin. Rather than attempting to solve individual challenges in isolation, this approach recognizes that each issue is interdependent and requires a comprehensive strategy that addresses the entire system.

We acknowledge these challenges as obstacles, but also view them as opportunities to take a fresh approach in discovering innovative solutions. By examining the problem areas through a different lens, we can identify underlying causes and root out systemic barriers that may have previously gone unnoticed.

One main advantage of a whole-systems approach is the recognition that affordable housing challenges are multifaceted and interconnected. Addressing only one aspect of the problem is unlikely to yield lasting results, as it may merely shift the burden to another part of the apparatus. For example, building more affordable housing units might solve the problem of availability, but it may not solve the issue of affordability if the cost of living remains high or increases.

To achieve lasting change, we must consider the complex interplay of factors that impact affordable housing in the Lake Almanor Basin. This requires a collaborative effort that involves stakeholders from different sectors and disciplines. This includes housing advocates, policymakers, developers, residents, and community organizations.

By recognizing the interdependencies and complexities of the issue, develop sustainable and equitable solutions that benefit the entire community.



## Process

The discovery, visioning, and strategic planning process was established over the past six months. From start-to-finish, it included the following:

### Discovery

*How did we get here? And where is “here”?*

- *Preparation & Planning*
- *Reviewing Existing Documents*
- *Economic Research & Planning*
- *Face-to-Face Discovery*
- *Market Analysis*
- *Employer Discovery*
- *Summary Discovery Report*
- *Housing System Map*

*[Employee and Employer Interviews/Workshops]*

### Visioning

*Where do we want to go?*

- *Revisions of Housing Systems Map*
- *Stakeholder Visioning*
- *Summary & Evaluation of Survey Responses*

*[Employee and Employer Interviews/Workshops]*

### Strategic Planning

*How do we get where we want to be?*

- *Strategic Planning*
- *Solutions Slidedeck*
- *Strategic Plan*
- *Presentation of Strategic Plan*

***\*For a full description of the process, please see the [LMNOP Design Scope Document](#).***



## Economic Overview

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At the start of the process, we worked with EcoNorthwest to complete a detailed study of the economic and social factors that affect the housing needs in the region.

Understanding the available types of housing and the income levels of residents before and after the Dixie Fire helps inform the development of effective solutions that address housing shortages and affordability issues.

Only by addressing both economic and socioeconomic factors can policymakers and stakeholders develop targeted and evidence-based solutions that meet the diverse housing needs of the local communities.

The economic study presented is meant to accomplish several goals. First, it analyzes *the state of the local housing stock and socioeconomic situation of residents and businesses, before and after the Dixie Fire.*

Second, the study *examines and challenges the assumption that short-term rentals were the reason for, or at least exacerbating the local housing crisis.*

Third, it provides guidance on the direction needed to sustain the Lake Almanor Basin as a place where people want to move and live in in terms of housing availability, cost, and pay in Plumas County (in alignment with the region, the state, and the country).

The full ECONorthwest Housing Analysis is available to read [here](#), and is attached to this Strategic Plan. However, among its key findings, list:

- The majority of residents in Plumas County are homeowners and live in detached, single-family homes.
- Among renters, the average housing costs in Greenville (median rent of \$700 from 2017-2021) were less than half of average rent across California, and lower than Plumas County overall.
- Studio or one-bedroom units are more likely to be occupied by renters in the county, and these units are available at lower monthly rates on average, making them more attainable for residents with lower incomes.
- However, nearly half of the 15,422 units across Plumas County were vacant in 2017-2021.

# Challenges and Pain Points

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In studying the housing challenges facing Plumas County and the Almanor Basin, we collected several rounds of feedback from employers and employees in order to better understand the obstacles and pain points confronting local stakeholders. This documentation is built off of an immense amount of work completed by other agencies and community benefit organizations.

There are several common themes in the challenges voiced by local stakeholders.

[Financing](#)  
[Cost of Borrowing](#)  
[Planning & Permitting](#)

[Contracting](#)  
[Construction](#)  
[Occupancy](#)  
[Management](#)

## Financing & Cost of Borrowing

Financing and the current cost of borrowing are some of the most commonly cited challenges in solving the housing crisis locally. According to business owners and residents, “*one of [their] biggest challenges is access to capital,*” especially affordable capital.

The high costs of land and construction, high interest rates, and strict lending requirements limit the availability of affordable financing options for aspiring homeowners, landlords, and developers alike. This is particularly true for those who are working with limited budgets or resources.

## Design & Planning

Design and planning are other challenges in increasing the housing stock and access to affordable homes. Infrastructure issues, the limited availability of housing stock across the county, and a lack of adequate housing for temporary workers all make it necessary to approach these interconnected obstacles with a long-term plan.

## Permitting

Permitting is another obstacle in increasing the housing stock due to the lengthy and complex processes involved in obtaining permits and approvals for new housing and developments.

The permitting process can be expensive, time-consuming, and subject to multiple layers of review and approval, which delays and sometimes even prevents the construction of new affordable housing units.

## Contracting

Finding contractors to complete housing projects is yet another obstacle in the region. According to residents and developers, *“Attracting outside contractors has been a challenge in this rural part of the state.”*

The limited availability and aging out of contractors in the area has compounded the difficulty for home builders and developers to find qualified contractors to construct housing units at a reasonable cost. This has resulted in delays and higher construction expenses.

*“[The] Lack of contractors coming into the industry, and many set to retire, makes the challenges of finding a contractor even more difficult.”*

## Construction

Construction is already an issue when it comes to solving the current housing crisis, but it is particularly acute in Plumas County. This is due to the lack of skilled labor, infrastructure, materials, seasonality, and equipment needed to build affordable housing units.

Additionally, supply chain problems with construction materials and the cost of transporting them, as well as equipment, to rural areas can be prohibitively high, increasing the overall cost of construction.

## Occupancy & Management

Property management is a concern for many local property owners and people who would like to invest in real estate. It is also a challenging task for those who want to convert their property into rental units. It involves finding reliable tenants, handling maintenance and repairs, dealing with legal issues, managing finances, and requires a significant time commitment.

## NIMBYism and Property Value

With a home being one of the largest investments most families will make, and one of the major centers of wealth creation in the nation, residents, community members, and agencies are very reluctant to test and model new ideas that could affect property values. NIMBYism (Not In My Back Yard) allows for community-minded residents to block affective measures around building, construction, density, and affordability because of the real or projected implications for their properties.

(The complexity of this is documented in this podcast by the New York Times:  
<https://www.nytimes.com/2022/07/19/opinion/ezra-klein-podcast-jenny-schuetz.html>)

# Recommended Actions to Alleviate Pain Points

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Addressing pain points to increase affordable housing in a community is crucial to building community buy-in, fostering positive relationships, and increasing the likelihood of success. It specifically helps in identifying potential roadblocks early on, streamlining the development process, and saving time and money. By working collaboratively with the community and tackling concerns such as lack of engagement or trust, developers can build positive relationships and create a more successful, sustainable project.

[Education & Marketing](#)  
[Policy](#)  
[Financing](#)

[Design & Planning](#)  
[Permitting](#)  
[Contracting](#)

[Construction](#)

## Education & Marketing

One of the first steps in alleviating the barriers facing the local housing market is marketing and education in order to change the messaging surrounding affordable housing, who needs it, and why it is important. Potential initiatives could include:

- Creating a community outreach program to educate local residents about the importance of affordable housing and the benefits it provides. This program can include workshops, presentations, and informational materials, such as brochures and flyers that would be distributed throughout the community.
- Partnering with local organizations and government agencies that work on housing and homelessness issues. These partnerships can help increase the visibility of affordable housing initiatives and expand outreach efforts to a wider audience.
- Using local and social media to share information about affordable housing initiatives and engage with residents. This can include sharing success stories, highlighting the benefits of affordable housing, writing op-eds, conducting interviews, and responding to community questions and concerns.
- Developing educational materials and resources that explain the process of applying for affordable housing, including guidance on how to navigate the application process and affordable financing.

## Policy

Policy change and implementation will also be necessary in alleviating the issues facing the local housing market. Some initiatives that could be incorporated include:

- Grant-based programs to incentivize owners of unoccupied properties to rehabilitate and place them onto the rental market.

- Incentivizing housing development to attract developers by offering tax credits, subsidies, or grants to developers who specifically invest in building affordable housing.
- Stricter enforcement and seizure of non-conforming properties.
- Streamlining regulations by simplifying the zoning process and providing clear guidelines to help make the construction process more efficient, as well as encourage more developers to invest.

## Financing

Overcoming financial barriers to increasing housing stock, and particularly affordable housing, requires a coordinated effort among governments, the private sector, and nonprofit organizations to mobilize resources. Solutions may include:

- Developing and facilitating investment in a North East Plumas County Permanent Real Estate Cooperative that will allow for community owned real estate development assets and ensure that they remain affordable for the local workforce.
- Partnering with private developers to access funding, technical assistance, and expertise. This can help leverage additional resources and create a sustainable funding model for affordable housing development.
- Provide financial education and counseling to help increase access to financing for homeownership and navigate the homebuying process.
- Utilizing tax incentives, such as the Low-Income Housing Tax Credit program, to help attract private investment and reduce the cost of affordable housing development.

## Design & Planning

Solving existing design and planning issues will require a multi-faceted approach, including:

- Allowing for mixed-use developments, which can combine residential, commercial, and/or office spaces in the same building or area. This can help make better use of existing infrastructure and create more vibrant and walkable neighborhoods.
- Utilizing existing construction by purchasing and converting vacant or underutilized properties, such as the small strip mall at the entrance of Chester into studio, efficiency, and one-bedroom apartments.
- Utilizing innovative building techniques, like modular construction, to help reduce construction costs and accelerate the development process.

## Permitting

Overcoming permitting challenges requires streamlining the planning and permitting processes, reducing costs, and ensuring that regulations and policies support the development of affordable housing. Some approaches may include:

- Simplifying zoning and building regulations can help make the development process more efficient and reduce the cost of building new housing.
- Hiring a Permit Expeditor to assist anyone looking to construct or rehabilitate housing stock that will be rented to the local workforce.

## Contracting

Addressing contracting obstacles requires investing in training programs and incentives that will attract and retain contractors and skilled labor. This is in addition to supporting local contractors and subcontractors in order to build their capacity to work on affordable housing projects. Methods of approach may involve:

- Developing training programs for individuals that are interested in becoming contractors. This can involve providing classes, workshops, or apprenticeships that teach the necessary skills and knowledge to become a qualified contractor. Through training, the local community can increase the pool of qualified professionals in the area.
- Facilitating a Small Developers Bootcamp to help train and support those that know a little bit about real estate development, but who are interested in building or growing rental stock.
- Connecting individuals with local community projects. This can involve working with local government agencies or nonprofits to identify projects that require contractors and help them connect with qualified professionals in the area.

## Construction

Approaching construction challenges requires investing in infrastructure development to support new construction, as well as developing supply chains for affordable materials and equipment that can be locally sourced. Construction solutions could include:

- Modular or prefabricated units to help reduce the training and cost of construction workforce while also producing housing at an affordable cost.
- Working with local highschools and Feather River College to develop trade programs to increase the contractor and construction workforce. Because the challenge needs to be competitive, this could best be aligned with a PreFab company to solve multiple problems at once.
- Providing access to tools and equipment to help individuals interested in becoming contractors to start their work. This can involve establishing tool lending

libraries or shared workshop spaces, where individuals can borrow or rent equipment that they need to complete their projects.

## Occupancy & Management

Tackling property management obstacles is also another way that The Almanor Foundation [TAF] can help to cultivate the current housing stock, along with investment in rental properties and affordable housing. Some solutions may include:

- Developing and offering TAF Property Management at a free or reduced cost to property owners who rent their properties at rates that the local workforce can afford.
- Implementing efficient property management systems to help reduce the workload and improve resident quality of life and satisfaction. For example, implementing an online portal for tenants to pay rent, submit maintenance requests, and communicate with management can help streamline operations and improve tenant experience.
- Conducting regular maintenance and repairs to help ensure that properties are safe, habitable, and attractive to tenants. This can help reduce turnover and vacancy rates, as well as improve the overall quality of the housing stock.
- Providing supportive services such as financial literacy training, job search assistance, and childcare to help tenants maintain stable housing and improve their quality of life.

## Strategic Housing Plan Solutions

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1. [Cultivate Underutilized Housing Stock](#)
2. [RV Park Dedicated to Seasonal Workforce](#)
3. [Large Scale Mixed-Income Development](#)
4. [Permanent Real Estate Cooperative](#)

# Cultivate Underutilized Housing Stock

**Cultivate Underutilized Housing**

**Potential Cost:** TBD

**Funding Options:** Philanthropic Sources  
Public-Private Partnerships

**Timeline:** 1-3 Years

The first solution is to move toward cultivating the tools and assets already at our disposal, which include underutilized housing stock within the county.

There are a large number of nonconforming and uninhabited properties in the area. Facilitating their conversion is important to overcoming these challenges.

One approach is to create a property management service that manages properties at a free or reduced rate in exchange for renting out properties at a rate affordable to the local workforce.

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**Step 1:** Provide Property Management Services at Reduced or Free Rate

**Step 2:** Increase the enforcement of property and building codes to entice property owners to convert their vacant properties into housing stock.



## SWOT Analysis

### Strengths

- Increase Available Housing Stock
- Increase Future Value
- Relationship Building

### Weaknesses

- Costs
- Property Owner Buy-In

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### Opportunities

- Collaboration
- Expansion of Services

### Threats

- Overall Housing Market
- Negative Perceptions of Renters



## Factors & Features

### Factors:

- Property management would ideally be local in order to take the burden off of landowners.
- Finding and hiring a Project Manager with extensive real estate experience is essential.
- This can be self-sustaining in five years.

### Features:

- Alleviating as many pain points for the owner to ensure the success of the program, including but not limited to: insurance coverage, and guaranteed rent and tenant support.
- Ensuring success by performing detailed screening on tenants, including but not limited to: employment review and drug testing.
- Connecting tenants with wrap-around social services to ensure that if injury or lack of employment occurs, there is quick and productive support.

## Next Steps

1. **Confirm Target Market** - each out to property owners to “soft ask” and gauge interest” using a small working group of knowledgeable and connected community members. Document and track the information to confirm the need to proceed.
2. **Evaluate if Partnership is Possible** - Evaluate if there are existing partners/agencies that would be interested in acting on behalf of the TAF for an Affordable Housing Property Manager. Analyze tribal organizations, as they have a similar program.
3. **Hire** - Look to hire one (1) Property Manager and one (1) Admin Support that will develop the programs and create operating procedures.
4. **Develop Best Practices** - Research and evaluate programs that are similar in order to create best practices and operating procedures, including but not limited to: Marketing of properties, billing, drug testing, support services, and property improvements.
5. **Seek Easy Wins-** Utilize the Target Market list for an easy housing win that takes minimal upgrades and has owner alignment. Begin testing the concept and grow from there.

### Keep In Mind:

1. This model should be initially funded through philanthropic sources that act as the start up capital for the first three years.
2. Once operations have begun, the organizational structure should be self-sustaining from the property management revenues.

# RV Park Dedicated to Seasonal Workforce

## RV Park for Seasonal Workers

**Potential Cost:** TBD

**Funding Options:** Public-Private Partnerships  
Facilitate a Joint Venture  
Find Private Developer

**Timeline:** 2-3 Years

The development of an RV park for seasonal and temporary workers has the potential to help alleviate several current pain points and attract workers to the area.

RV parks offer affordable housing with flexible lease terms, which allow lower income seasonal workers access to affordable housing.

RVs come equipped with basic necessities like a kitchen, bathroom, and sleeping area. An RV Park could include attractors like a bar, activities, and spaces to socialize. This provides a more comfortable and private living experience compared to communal housing options like dormitories or shared apartments.

An RV Park dedicated to seasonal workers also allows the necessary housing stock to temporarily house much needed contractors, construction workers, and laborers to complete larger, more ambitious housing initiatives.



## SWOT Analysis

### Strengths

- Affordable Housing
- Flexibility
- Access to Amenities

### Weaknesses

- Maintenance Costs
- Seasonal Demand

### Opportunities

- Solutions to Demand
- Innovation

### Threats

- Regulatory Challenges
- Negative Perceptions

## Factors & Features

### Factors:

- An RV Park could be located in Canyon Dam, as there is existing permitting and interest in a new facility.
- This would be seasonal and look to limit the costs of any operations outside of the core season.
- Ownership and operation by the local businesses will increase marketing and recruiting potential, as well as the possibility of sharing part-time employees.

### Features:

- This seasonal workforce camp could be an attractor for the nomadic workforce and economic driver of the entire region.
- Adding additional programming and activities can increase interest and the potential for a returning workforce.

## Next Steps

1. **Evaluate Interest:** Evaluate the financial capacity and interest in ownership from those in the business community.
2. **Assess the Need:** Determine the demand for seasonal worker housing by conducting a needs assessment or survey to identify the number of workers needing housing and the duration of their stay.
3. **Identify Potential Partners:** Identify potential partners from the private sector, such as developers or investors, who have experience in developing and managing RV parks, like in Canyon Dam.
4. **Identify Potential Sites:** Identify potential sites for the RV park that are also close to job sites, and have access to necessary infrastructure like water, sewer, and electricity.
5. **Determine Financing Options:** Determine financing options for the RV park. This may include a mix of public and private funding such as grants, loans, and tax incentives.
6. **Develop a Partnership Agreement:** Develop a partnership agreement that outlines the roles and responsibilities of each partner, financing structure, and development timeline.
7. **Develop & Construct the RV Park:** Develop and construct the RV park according to local zoning regulations, building codes, and other requirements.
8. **Market & Promote the Park:** Market and promote the RV park to potential seasonal workers and employers to ensure maximum occupancy.

# Permanent Real Estate Cooperative

<b>Private Real Estate Cooperative</b>	
<b>Potential Cost:</b>	TBD
<b>Funding Options:</b>	Public-Private Partnerships Crowdsourcing
<b>Timeline:</b>	1-3 Years

The development of a Permanent Real Estate Cooperative Corporation (PREC) can be used to increase the housing stock in several ways.

PREC's are a form of cooperative housing ownership where the members collectively own and operate residential properties.

PREC's may be structured in a number of ways, allowing for several investor types. In an optimal model, there are four types of investors: one (1) investor owners, two (2) resident owners (in a lease-to-own model), three (3) staff owners (in a vesting model), and four (4) community owners, allowing the community to pay dues in exchange for voting rights.




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## [SWOT] Strengths, Weaknesses, Opportunities, Threats Analysis

### Strengths

- Community Independence
- Affordable Housing
- Stability
- Democratic Decision-Making

### Weaknesses

- Limited Control
- Maintenance Costs
- Startup Cost

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### Opportunities

- Innovation
- Growing Demand
- Collaboration

### Threats

- Market Fluctuations
- Internal Conflicts

## Factors & Features

### Factors:

- Similar to a B-Corp with local control and benefit to the community.
- Should connect with wrap around services to ensure that tenants are supported through any challenges and do not become houseless.
- Builds wealth within the community and its members through equity and lease-to-own models.
- Deed restrictions to keep future sale prices affordable.
- Takes a long view approach to housing and affordability for the local workforce.

### Features:

- Exists in the private market, allowing it to move as quickly as possible.
- Keeps housing stock outside of the speculative market.
- Shared risk and reward across the whole community.
- Leadership is shared across income sectors and socioeconomic backgrounds, building capacity within the community.
- Creates a mechanism to develop housing stock when otherwise, there is not an economic incentive on the private market.

## Next Steps

1. **Identify Potential Partners:** Identify potential partners from the private sector, such as developers or investors, who have experience in purchasing and managing real estate assets.
2. **Become a Property Manager:** Install the nonprofit property management service (outlined in Solution 1) to provide a gateway to property ownership.
3. **Determine Financing Options:** Determine financing options to begin purchasing real estate assets. These may include a mixture of public and private funding.
4. **Purchase a Real Estate Asset:** Purchase a real estate asset that PREC will own and that is rented by an agreed upon low rate.
5. **Secure Further Investment & Develop Real Estate Assets:** Following the validation of the business model, secure additional funding to purchase and develop additional real estate assets.

# Large Scale Mixed-Income Development

**Mixed-Income Development**

**Potential Cost:** \$10- \$25M

**Funding Options:** Public-Private Partnerships  
Facilitate a Joint Venture  
Find Private Developer

**Timeline:** 3-5 Years

The facilitation of a mixed-income housing development is a necessary step in solving the housing crisis facing Plumas County and the Almanor Basin.

Mixed income development integrates a range of housing options and price points into a single community, serving those of different incomes.

Mixed-income developments can help create more economically sustainable communities by integrating people from different income groups and providing affordable housing options.

They can also help attract a diverse range of businesses to an area, creating a more economically diverse community.




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## SWOT Analysis

### Strengths

- Increased Affordability
- Public-Private Partnerships
- Access to Amenities

### Weaknesses

- Maintenance Costs
- Limited Personalization
- Does Not Build Ownership

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### Opportunities

- Innovation
- Growing Demand
- Collaboration

### Threats

- Market Fluctuations
- Community Opposition

## Factors & Features

### Funding Requirement Offsets:

- Several units can be designated as short-term rentals, while the revenue from these can be used to offset facility costs, maintenance costs, and rent in order to make the units more affordable.
- Infrastructure improvements can be funded with Community Development Block Grant - Disaster Recovery federal funding [CDBG-DR] dollars to reduce the cost (and risk) of development.
- Work with Plumas County Housing Authority to evaluate potential tax

credits and project-based voucher systems.

### Features:

#### **Apartments**

- Studio Apartments
- 1b/2ba Apartments & Townhomes
- 2b/2ba & 3b/2ba Apartments & Townhomes

#### **Communities**

- Access to Amenities
- Economically Sustainable Communities
- Drives Diverse Range of Businesses to the Area

## Next Steps

1. **Assess the Need:** Conduct a needs assessment to determine the need for affordable housing, the demand for mixed-income housing, and identify those that would benefit from mixed-income development.
2. **Identify Potential Partners:** Identify potential partners from the local communities, as well as developers, government, and other stakeholders.
3. **Identify Potential Sites:** Identify potential sites for mixed-income housing development. Consider factors such as proximity to jobs, transportation, and community amenities.
4. **Develop a Plan:** Develop a comprehensive plan for the project, including the types of housing to be developed, the number of units, and the pricing structure.
5. **Acquire Properties:** Work with landowners on property acquisitions.
6. **Choose Developers:** Solicit bids, interview, and review the list of potential developers.
7. **Secure Funding:** Secure funding for the development project. This may involve partnering with private developers or investors, applying for government grants or loans, or pursuing other funding sources.
8. **Obtain Approvals:** Obtain necessary approvals and permits from local government and regulatory agencies for the development project.
9. **Phased Construction:** Begin phased construction to allow the first units to become available on the market faster.
10. **Marketing and Occupancy:** Market the mixed-income housing development to potential residents and ensure that the housing units are occupied by a mix of income groups.

# A STRATEGIC HOUSING PLAN IN ACTION

The following is a short-hand action plan that determines an initial capital raise for startup costs, and aims to be self-sustaining across each of the four Strategies within three years. Current capital is focused on PREC and Property Management [PM], while RV and MI [Mixed-Income] is utilizing volunteer working groups to facilitate and focus the effort.

## Foundation Goals & Actions 2023-2024

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### PREC + PM

**Goal:**

- Create a solid organizational structure by and for the community that is initially funded through private donors and then moves to the investor PREC model within 12 Months.
- Add one (1) HOME.

**Action:**

- Raise \$150k for nine months of runways to build the PREC.
  - Partner with Build it Green to leverage network.
  - Target, recruit and hire talent: one (1) CEO, one (1) Admin, and consultants.
  - Add one (1) HOME
  - Initiate a Community Capital Raise of \$1.5M
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### RV + MI

**Goal:**

- Create a working group for RV + MI that consists of recruiter, networker, contractor and project manager.
- Working groups will have a goal of establishing clarity on site, funding, partners, and process within 12 months.

**Action:**

- Define the project goals and the working group roles.
  - Recruit and secure volunteers for the working group.
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# Appendices

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## Glossary of Terms

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**Achievable Local Housing-** Achievable local housing defines the range of housing needs in the Lake Almanor Basin region, which includes very low-income earners, as well as households earning up to 195% of the AMI (middle-income).

**Affordable Housing-** Affordable housing is that which is affordable to households with low-to-moderate incomes (typically no more than 30% of a household's gross income). It can be provided by the government, nonprofit organizations, or private developers. may also include rental or homeownership options. The goal of affordable housing is to ensure that individuals and families with limited financial resources have access to safe, decent, and affordable homes.

**Housing Stock-** Housing stock refers to the total number of housing units available for occupancy in a particular geographic area, such as a city, region, or country. It includes all types of housing units, such as single-family homes, apartments, condominiums, townhouses, and other residential buildings, regardless of whether they are occupied or vacant.

**Non-Governmental Organization (NGO)-** An NGO is an organization formed by a group of individuals or institutions with common interests or values, but not by the government. Although it is not a part of any government body or organization, an NGO can collaborate with the government to achieve its objectives. Nongovernmental organizations (NGOs) include religious groups, relief organizations, groups that help people with access and functional needs, and animal welfare groups.

**Permanent Housing-** Permanent housing refers to long-term housing solutions that provide individuals or families with a stable and secure place to live. Unlike temporary housing, such as emergency shelters or transitional housing, permanent housing is intended to be a permanent residence.

**Private Sector-** Individuals and organizations that are not part of any government structure. This includes for-profit and not-for-profit organizations, formal and informal structures, commerce, and industry.

**Subsidized Housing-** Subsidized housing refers to housing that is provided by the government or other entities at a reduced cost to eligible low-income households. Subsidies may come in the form of direct financial assistance, such as rent vouchers or mortgage assistance, or indirect financial assistance like tax credits or reduced land prices. The purpose of subsidized housing is to provide affordable housing to individuals and families who may not be able to afford market-rate housing.

**Temporary Housing Unit-** Manufactured housing, recreational vehicle, or other readily fabricated dwelling (e.g., prefabricated dwellings).

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

# SWOT Analysis

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## Strategy 1- Cultivate Housing Stock: SWOT Analysis

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### Strengths

<b>Lower Cost for Property Owners and Residents</b>	Free or reduced cost property management service would lower housing costs for both property owners and residents, making housing more affordable and accessible.
<b>Increases Housing Stock</b>	Lowering costs for property owners should increase the available housing stock and incentivize keeping the property affordable.
<b>Future Value</b>	Could potentially increase the value of properties by improving their management and maintenance, which could lead to higher rents and property values in the long run.
<b>Relationships</b>	Could improve relationships between tenants and property owners, leading to greater trust and cooperation.

### Weaknesses

<b>Costs</b>	Providing a free property management service could be expensive, as it would require significant investment in personnel, training, and technology.
<b>Property Owner Buy-In</b>	Property owners may not see the value in the service, particularly if they already have a management system in place.

### Opportunities

<b>Collaboration</b>	There may be opportunities to partner with other organizations, such as nonprofits or government agencies, to access additional resources or funding.
<b>Expansion of Services</b>	The service could potentially be expanded to other properties or locations, providing new revenue streams and growth opportunities..

### Threats

<b>Overall Housing Market</b>	The competitive landscape in the housing market could change, making it difficult to attract and retain residents even with a free property management service.
<b>Negative Perceptions</b>	Negative experiences or reviews from residents could harm the reputation of the properties and the service.

## Strategy 2- RV Park: SWOT Analysis

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### Strengths

<b>Affordable Housing</b>	RV parks can provide affordable housing options for seasonal and temporary workers who may not have the financial means to rent or own traditional housing..
<b>Flexibility</b>	RV parks offer flexibility for seasonal and temporary workers who may only need housing for a limited period of time.
<b>Access to Amenities</b>	Many RV parks offer amenities such as laundry facilities, showers, and recreational areas, which can enhance residents' quality of life.
<b>Temporary Housing</b>	Could provide temporary housing for much needed construction workers and other temporary and seasonal labor.

### Weaknesses

<b>Maintenance Costs</b>	Maintaining an RV park can be costly, particularly if there are many amenities and services offered.
<b>Seasonal Demand</b>	The demand for RV parks may fluctuate based on seasonal demand, which could create financial challenges during off-seasons.

### Opportunities

<b>Solutions to Demand</b>	As affordable housing continues to be a challenge for seasonal and temporary workers in many areas, there may be increasing demand for RV parks as a solution to the problem.
<b>Innovation</b>	There may be opportunities for innovation in the design and operation of RV parks to make them more sustainable, efficient, and inclusive.

### Threats

<b>Regulatory Challenges</b>	There may be regulatory challenges related to the zoning and operation of RV parks, which could impact their financial viability and ability to provide affordable housing.
<b>Negative Perceptions</b>	Some communities may have negative perceptions of RV parks and their residents, which could lead to opposition or challenges in planning and implementation.

## Strategy 3- Cooperative Corporation: SWOT Analysis

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### Strengths

<b>Personal Independence</b>	Members can maintain a level of personal independence while still benefiting from shared resources and a sense of community.
<b>Affordable Housing</b>	Members can pool resources to collectively own the land and buildings, making housing more affordable.
<b>Stability</b>	Members have more stability in their housing situation, as they are not subject to market fluctuations like individual homeowners are.
<b>Democratic Decision-Making</b>	Members have a say in the management and operation of the PREC, which can promote a sense of accountability and transparency.

### Weaknesses

<b>Limited Control</b>	Members may have limited individual control over decisions made by the cooperative, as decisions are made democratically.
<b>Maintenance Costs</b>	Members may be responsible for their share of maintenance costs, which could be a financial burden for some.

### Opportunities

<b>Innovation</b>	Permanent real estate cooperatives can be set up and run in new ways, with the goal of building independence and a healthy local economy.
<b>Growing Demand</b>	As housing affordability continues to be a challenge in many areas, there is a growing demand for affordable and stable housing options like permanent real estate cooperatives.
<b>Collaboration</b>	Permanent real estate cooperatives can collaborate with other community organizations to provide additional resources and support to members.

### Threats

<b>Market Fluctuations</b>	Although members of the cooperative are not subject to the same market fluctuations as individual homeowners, economic downturns can still impact the cooperative's finances.
<b>Internal Conflicts</b>	Differences of opinion or conflicts within the cooperative could lead to tension or division among members.

## Strategy 4- Mixed-Income Development: SWOT Analysis

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### Strengths

<b>Increased Affordability</b>	By including a mix of income levels in the development, affordable housing options can be integrated into the larger community.
<b>Public-Private Partnerships</b>	Large scale mixed-income developments often involve partnerships between private developers and government entities, which can provide a wider range of resources and expertise.
<b>Access to Amenities</b>	Mixed-income developments often provide access to amenities such as parks, shops, and community centers, which can enhance residents' quality of life.

### Weaknesses

<b>Maintenance Costs</b>	Large-scale developments can be costly to maintain, which could lead to financial challenges over time.
<b>Limited Personalization</b>	Residents may have limited control over the design and layout of their living spaces in large-scale developments.

### Opportunities

<b>Innovation</b>	Permanent real estate cooperatives can be set up and run in new ways, with the goal of building independence and a healthy local economy.
<b>Growing Demand</b>	As housing affordability continues to be a challenge in many areas, there is a growing demand for affordable and stable housing options like permanent real estate cooperatives.
<b>Collaboration</b>	Mixed-income developments can collaborate with local organizations and businesses to provide additional resources and support to residents.

### Threats

<b>Market Fluctuations</b>	Economic downturns can impact the financial viability of mixed-income developments, which could lead to challenges for residents and the broader community.
<b>Community Opposition</b>	Community opposition to mixed-income developments could create challenges for planning and implementation, particularly if it leads to delays or legal challenges.