

Overcrowding and Other Problems in Nevada Rental Housing

Each year the U. S. Department of Housing and Urban Development (HUD) contracts with the U.S. Census Bureau to make a special tabulation of the American Community Survey data known as the CHAS (Comprehensive Housing Affordability Strategy) data. CHAS data, amongst other things, compiles survey data from households about four housing problems. These are:

- Lack of full kitchen facilities
- Lack of full plumbing
- Overcrowding
- Cost burden

Full kitchens are defined as having a sink with faucet, stove or range and a refrigerator within the housing unit. Full plumbing facilities refer to hot and cold running water and bathtub or shower within the unit. Overcrowding is defined as having more than 1 person per room while severe overcrowding is more than 1.5 persons per room excluding bathrooms and halls. Housing cost burden occurs when housing costs are greater than 30% of household income and severe housing cost burden when they are greater than 50% of household income.ⁱ Typically housing cost burden accounts for the largest proportion of households with a housing problem. CHAS data used for this report was the from the 2012-2016 American Community Survey and was downloaded from the HUD website: <https://www.huduser.gov/portal/datasets/cp.html>

Data on housing problems in the CHAS is broken out by the income levels of households. Income levels of a household are determined based on HUD area median family incomes (HAMFI). Income limits for different income levels are based on area, year and family size. HAMFI and the income limits are subject to a series of adjustments as described in the HUD income limits and median income documentation. These are described in detail on the income limits data page: <https://www.huduser.gov/portal/datasets/il.html>.

Income groupings typically used are:

- Extremely Low Income (ELI) for households below 30% of area median income or the federal poverty level, whichever is highest.
- Very Low Income (VLI) for households below 50% of area median income. In some cases VLI is inclusive of ELI households but in others, as in this report, it refers to households between 30% and 50% area median income.
- Low Income (LI) for household below 80% of area median income. Again, this is sometimes used to mean all households under 80% of area median income and sometimes to refer to just households whose income lies between 50% to 80% area median income as it does in this report.

In addition, in this report, the term “Not Low Income” is used for households above 80% of area median income.

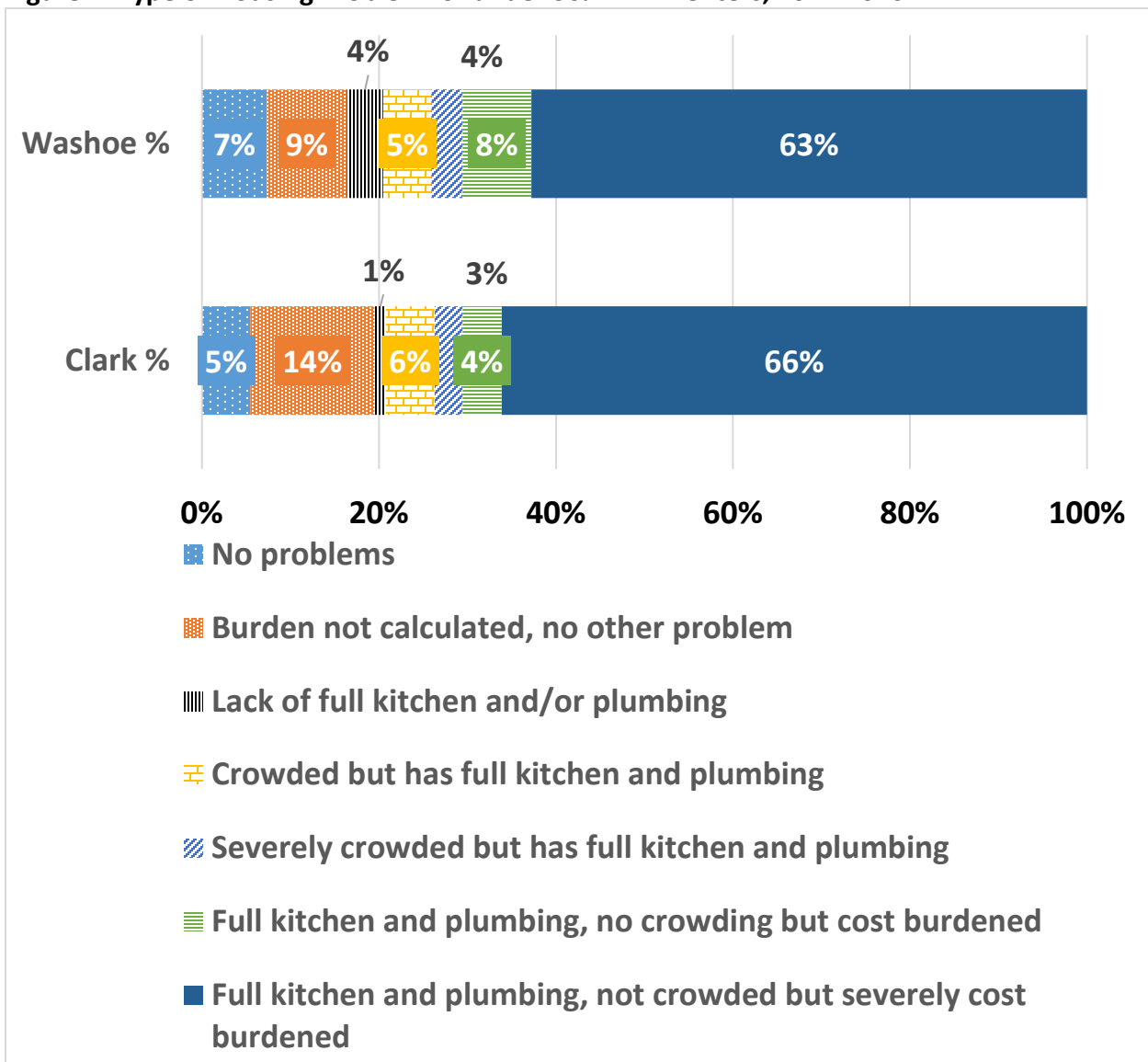
Renter Housing Problems by Income Group

The following four graphs compare the proportion of renter households experiencing each housing problem for each of the four housing problems for Washoe and Clark County for the four income levels described above. Data for other counties or for cities is available on request. However, because margin of error is large for smaller jurisdictions, many of these datasets provide unreliable estimates and are not included here.

Extremely Low Income (ELI) Renter Housing Problems

The majority of ELI renter households had at least one of the four housing problems. Over 60% paid 50% or more of their household income for rent and utilities in both Washoe and Clark Counties but suffered no other housing problem. A smaller percentage (4% for Clark County and 8% for Washoe County) paid between 30% and 50% of household income for rent and utilities but had no other housing problem. Three percent of Washoe and 4% of Clark County ELI renter households suffered from severe overcrowding with an additional 5% to 6% of renter households suffering from overcrowding. Four percent of Washoe County ELI renter households reported a lack of full kitchen or plumbing while 1% of Clark County ELI renter households reported this problem. Finally 9% of the ELI renters reported zero or negative income in Washoe County and 14% in Clark so that rent burden could not be calculated but did not report any other housing problem. In both counties less than 10% of the ELI renters had positive income and reported no housing problem.

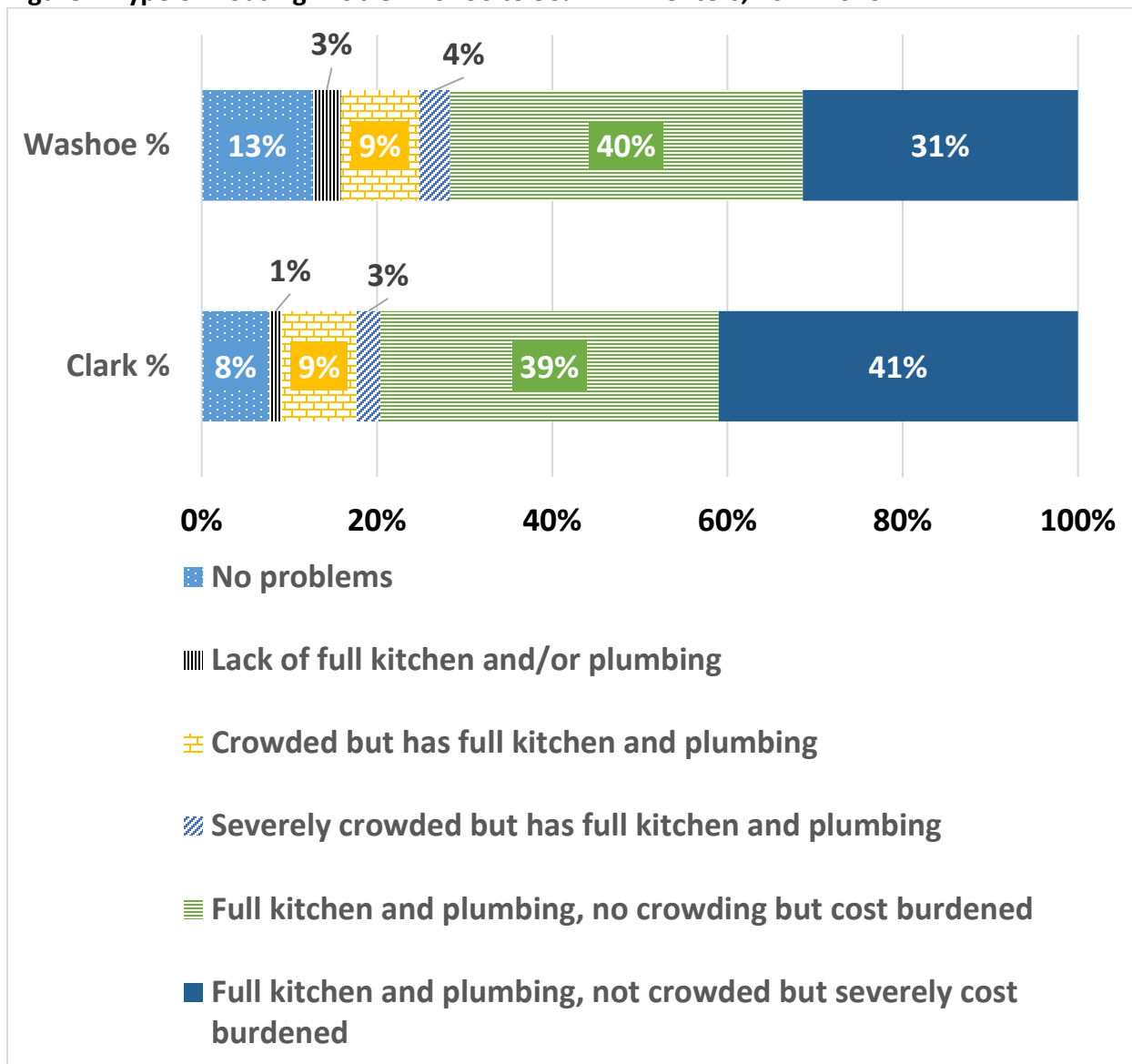
Figure 1. Type of Housing Problem for under 30% AMI Renters, 2012-2016



Very Low Income (VLI) Renter Housing Problems

The majority of VLI renter households also had at least one of the four housing problems. However, only 41% of VLI renter households paid 50% or more of their household income for rent and utilities in Clark County while only 31% in Washoe County had severe rent burden but suffered no other housing problem. As compared to the ELI population a much larger percentage (about 40% in both counties) paid between 30% and 50% of household income for rent and utilities but had no other housing problem. About the same proportion of VLI and ELI renters suffered from severe overcrowding with 1.5 or more persons per room (3% in Washoe County and 4% in Clark County.) A somewhat larger proportion of VLI renters reported having from 1 to 1.5 persons per room (9% in both counties.) Three percent of Washoe County VLI renter households reported a lack of full kitchen or plumbing while 1% of Clark County VLI renter households reported this problem which matched the proportion of ELI renters suffering from this problem. Only 13% of Washoe County and 8% of Clark County VLI renters reported no housing problem.

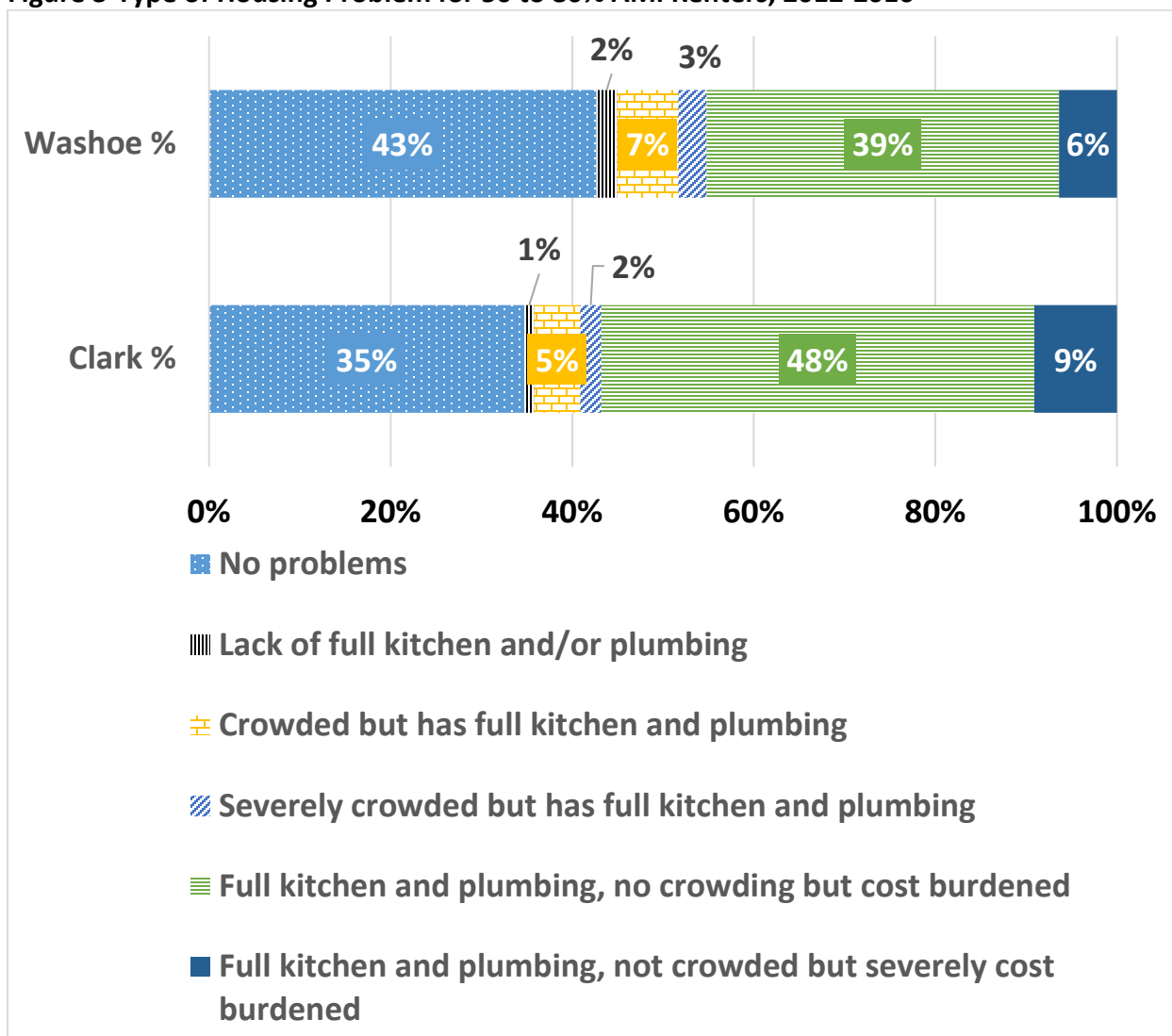
Figure 2 Type of Housing Problem for 30 to 50% AMI Renters, 2012-2016



Low Income (LI) Renter Housing Problems

The majority of LI renter households also had at least one of the four housing problems. However, only 9% of VLI renter households paid 50% or more of their household income for rent and utilities in Clark County while only 6% in Washoe County had severe rent burden but suffered no other housing problem. As compared to the VLI renter households a similar percentage of the population (about 39% in Washoe and 48% in Clark) paid between 30% and 50% of household income for rent and utilities but had no other housing problem. The proportion LI renters suffering from severe overcrowding with 1.5 or more persons per room was similar to VLI and ELI renter households (3% in Washoe County and 2% in Clark County.) Seven percent of Washoe County and 5% of Clark County LI renters reported having from 1 to 1.5 persons per room. Two percent of Washoe County LI renter households reported a lack of full kitchen or plumbing while 1% of Clark County LI renter households reported this problem. Forty-three percent of Washoe County and 35% of Clark County LI renters reported no housing problem. Forty-three percent of Washoe County and 35% of Clark County LI renters reported no housing problem.

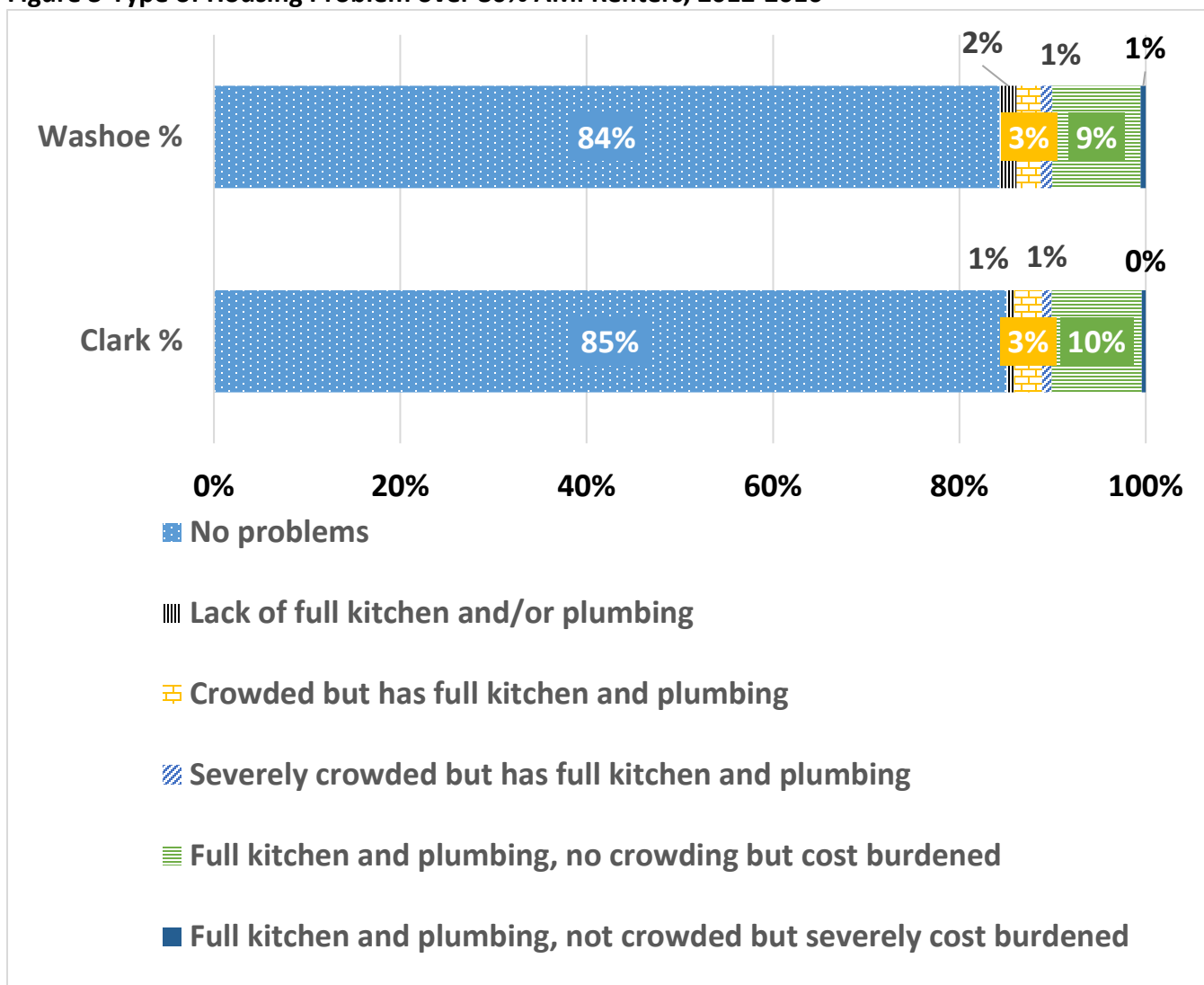
Figure 3 Type of Housing Problem for 50 to 80% AMI Renters, 2012-2016



Not Low Income Renter Housing Problems

The majority of renter households with a household income above 80% of AMI did not have any of the four housing problems. About 85% of these households did not report any housing problem in either county. One percent or less of renter households with 80% AMI incomes or above paid 50% or more of their household income for rent or utilities and reported no other housing problem. Around 10% of these households in both counties paid from 30% to 50% or their household income for gross rent and reported no other housing problem. About 1% of renters with incomes over 80% AMI suffered from severe overcrowding with 1.5 or more persons per room. Three percent of these households in both counties reported having from 1 to 1.5 persons per room. Two percent of Washoe County renter households in this income category reported a lack of full kitchen or plumbing while 1% of Clark County LI renter households reported this problem and this was similar to the proportions reported for renters in other income categories.

Figure 3 Type of Housing Problem over 80% AMI Renters, 2012-2016



Summary

Table 1 gives total numbers for renter households with incomes under 80% of area median income by region. For the state as a whole, there were 263,830 low income renter households (inclusive of all low income categories). Only 20% (52,274) of these households reported no housing problem. Thirty-one percent (80,764) reported paying from 30% to 50% of their household income for rent and utilities. Thirty-five percent (92,058) reported severe cost burden, that is, paying over 50% of their household income for rent. A combined 11% reported some level of overcrowding or a lack of kitchen or bath facilities.

Table 1. Total Low Income Renter Households (80% AMI or lower) with Housing Problems

Nevada Region	No problems	Burden not calculated, no other problem	Lack of full kitchen and/or plumbing	Crowded but has full kitchen and plumbing	Severely crowded but has full kitchen and plumbing	Full kitchen and plumbing, no crowding but cost burdened	Full kitchen and plumbing, not crowded but severely cost burdened	Total
Clark	34,680	8,710	2,425	12,215	5,280	61,605	71,380	196,295
Washoe	9,180	1,315	1,355	2,965	1,445	12,205	14,150	42,615
Rural Nevada	8,414	524	781	1,157	562	6,954	6,528	24,920
Nevada Total	52,274	10,549	4,561	16,337	7,287	80,764	92,058	263,830

Endnotes

ⁱ U.S. Housing and Urban Development Office of Policy Development and Research. CHAS: Background https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html accessed 11-7-2018