

STATE OF NEVADA

2015-2019 Nevada Consolidated Plan



Housing and Community Development Program

CDBG
HOME
ESG
HOPWA



Draft Report for Public Review: April 2, 2015

Prepared by the Governor's Office of Economic Development

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**With the State of Nevada Housing Division and
the State of Nevada Health Division**

For the U.S. Department of Housing and Urban Development (HUD)

2015 – 2019 NEVADA CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

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**Draft Report for Public Review
April 2, 2015**

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I. EXECUTIVE SUMMARY

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), and Emergency Solutions Grants (ESG). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlements and non-entitlement areas the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the Governor's Office of Economic Development hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the Community Development Block Grant (CDBG), HOME Investment Partnerships, and the Emergency Solutions Grant (ESG) programs, as well as those that complement the State of Nevada's planning processes already at work in the state.

PURPOSE OF THE CONSOLIDATED PLAN

The *2015–2019 Nevada Consolidated Plan for Housing and Community Development* is the comprehensive five-year planning document identifying the needs and respective resource investments in satisfying the state's housing, homeless, non-homeless special needs populations, community development and economic development needs.

GOALS OF THE CONSOLIDATED PLAN

The goals of the programs administered by the State of Nevada are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. The State of Nevada strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the individual and

neighborhood levels, the State of Nevada hopes to improve the quality of life for all residents of the state. These goals are further explained as follows:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

B. NEVADA BACKGROUND AND TRENDS

DEMOGRAPHIC PROFILE

Between 2000 and 2013, the population in non-entitlement areas of Nevada plus Carson City increased by over 60,000 people, starting at 375,666 in 2000 to 435,692 by 2013. Over the course of these thirteen years, total population growth in these areas equaled 16.0 percent. In 2010, the majority of the population, 84.0 percent, was white, although this group did not keep pace with the average growth rate for the state. The second largest racial group in 2010 was persons classified as “other” at 6.6 percent, followed by American Indians, two or more races, Asian, Black, and Native Hawaiian/Pacific Islander. As for ethnicity, persons of Hispanic descent comprised 16.0 percent of the population. Geographic analysis of racial and ethnic data showed that certain areas throughout the state have higher concentrations of racial or ethnic minorities, including areas with disproportionate share of Hispanic and American Indian households. The two fastest growing age groups in non-entitlement areas of Nevada were those aged 55 to 64 and those aged 65 and older, indicating an aging population. Some 19.4 percent of the population aged 5 or older in Nevada had one or more disabilities at the time of the 2000 census.

ECONOMIC PROFILE

From 1990 through 2013, the labor force in non-entitlement areas of Nevada and Carson City, defined as people either working or looking for work, rose from about 217,000 persons to 334,395 persons. While since the mid-1990s Nevada’s unemployment rate

remained fairly steady with the national rate, the non-entitlement areas of Nevada's unemployment rate spiked higher than the national rate in 2008. In 2013 the non-entitlement areas of Nevada's unemployment rate was at 9.4 percent, after having fallen from close to 13 percent in 2010. In 2013, the real average earning per job in the state of Nevada was \$48,851, and real per capita income was \$38,792, but both of these figures were below national averages. In non-entitlement areas of Nevada and Carson City the poverty rate in 2012 was 12.5 percent with 52,958 persons living in poverty; this rate was lower than the national average of 15.9 percent at that time. Persons in poverty were concentrated in select census tracts across the state.

NEVADA HOUSING MARKET

In 2000, the non-entitlement areas of Nevada and Carson City had 123,761 total housing units. Since that time, the total housing stock increased each year through 2010, then declined to 147,485 units in 2013. According to the American Community Survey in 2012, Nevada's non-entitlement housing stock included 120,538 single family units, and 34,379 mobile home units. Of the 194,434 housing units counted in non-entitlement areas of Nevada in the 2010 census, 166,459 units were occupied, with 120,013 counted as owner-occupied and 46,446 counted as renter-occupied. The vacancy rate for non-entitlement areas of the state and Carson City was 14.1 percent in 2010. The construction value of single-family dwellings generally increased from 1980 through 2013, reaching close to \$230,000.

HOUSING AND HOMELESS NEEDS ASSESSMENT

There were 49,916 households below 80 percent MFI with housing need in 2011 throughout the state. By 2020, the number of households with housing needs under 80 percent Median Family Income (MFI) is expected to reach 79,317 households.

Results from the 2014 Housing and Community Development Needs Survey showed that new rental housing construction, senior friendly housing, rental housing for very low income households, and rental assistance were considered to have a high need for funding, along with supportive housing and first-time home-buyer assistance. Comments received from focus group meetings echoed these sentiments, and indicated that there is an increased demand for rentals.

Homeless needs in the non-entitlement area of the state are handled by the Balance of State Continuum of Care organization. A count of the homeless population showed that more than 370 persons were homeless in 2014, including 18 homeless families with children and 127 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs

currently provided. The Housing and Community Development Needs Survey indicated the highest need for veterans, the frail elderly and persons with developmental disabilities.

COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

The 2014 Housing and Community Development Survey provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to human services and housing, followed by economic development and water systems. Attraction of new businesses, retention of existing businesses, expansion of existing businesses and provisions of job training were all top priorities in terms of economic development. Street and road improvements, sidewalk improvements, and water system capacity improvements were high priorities for infrastructure development. Respondents noted a high need for youth centers, healthcare and childcare facilities, and the need for transportation services, healthcare services, and senior services.

C. PRIORITIES FOR THE NEVADA CONSOLIDATED PLAN

The following list presents the overriding priorities of the Nevada Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The priorities the state will pursue over the next five years are as follows:

HOUSING PRIORITIES:

Priority 1: Increase the availability of rental housing for low- to moderate- income households

Priority 2: Increase, preserve and improve the long-term life of existing affordable rental and owner-occupied housing stock, as well as improving housing accessibility and safety

Priority 3: Expand homeownership opportunities for low-income homebuyers

HOMELESS PRIORITIES:

Priority 4: Continue support of existing sub-recipients operating emergency shelters and transitional housing for the homeless, including motel vouchers in communities lacking adequate shelter.

Priority 5: Create additional transitional and permanent supportive housing, including the rapid re-housing program.

Priority 6: Provide financial support to assist those at imminent risk of homelessness

Priority 7: Support effective data collection and entry activities for the homeless services provided when servicing client populations

SPECIAL NEEDS PRIORITIES:

Priority 8: Increase and preserve the supply of affordable housing available to the elderly and disabled

Priority 9: Improve the access that special needs populations have to needed services

COMMUNITY DEVELOPMENT PRIORITIES:

Priority 10: Improve infrastructure by assisting with sidewalk/path, street, water and wastewater system upgrade and development projects.

Priority 11: Enhance access to quality facilities to serve the population throughout rural Nevada.

Priority 12: Provide infrastructure and other planning support for units of local government.

ECONOMIC DEVELOPMENT PRIORITIES:

Priority 13: Retain and expand existing businesses.

Priority 14: Support recruitment and attraction of new businesses to Nevada

Priority 15: Provide employment opportunities for low- and moderate-income people

Each of the priorities identified above, as well as the objectives consistent with each strategy are discussed in greater detail below. Performance measurement criteria are presented at the end of each priority narrative.

HOUSING PRIORITIES

The population throughout Nevada continues to increase, and this growth is occurring more quickly in certain areas of the state with dramatic economic change. The demand for quality affordable homeowner and rental housing will continue to rise along with population, but at different rates depending on the local community's economic, demographic and housing market conditions. As the State of Nevada strives to meet the needs of its residents, housing remains a top priority.

Priority 1: Increase the availability of rental housing for low- to moderate- income households

The Housing Division will assist eligible nonprofit and for-profit housing builders with financial subsidies for the development of rental properties affordable to low-income households through the affordable housing development programs. The program will be implemented through the State Housing Trust Fund and available HOME funds. Funds are made available for the development of affordable permanent and transitional rental housing units through a competitive application process. Financed units must comply with long-term income restrictions and rent limits.

Outcome: Availability/accessibility

Objective: Provide decent affordable housing

Funding: State Housing Trust Fund, HOME, National Housing Trust Fund, Tax Credits, Multi-Family Bond Program

Five-Year Goal:

Rental Units Constructed	45 Housing Units added
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Priority 2: Increase, preserve and improve the long-term life of existing affordable rental and owner-occupied housing stock, as well as improving housing accessibility and safety

The State's housing rehabilitation programs will provide resources for preserving the affordable housing stock. Housing rehabilitation and energy assistance is primarily focused at elderly households who make up the largest share of low- and moderate-income homeowners. Elderly households continue to be the largest group of owners facing a housing cost burden. Much of the housing stock in the consolidated plan area is older and needs repair in order to maintain it as part of the housing stock. Improvements will lower the cost of maintenance and energy, thereby improving affordability among owners, particularly elderly owners.

Outcome: Sustainability

Objective: Provide Decent Affordable Housing

Funding: CDBG, HOME, National Housing Trust Fund, Tax Credits, Multi-Family Bond Program

Five-Year Goal:

Rental Units Rehabilitated	27 Household Housing Units
Homeowner Housing Rehabilitated	20 Households Housing Units

Priority 3: Expand homeownership opportunities for low- to moderate-income homebuyers

The Housing Division will offer down payment assistance to low-income households purchasing homes in high-cost areas of the state. The program will provide low-interest, deferred loans to be used for down payment and closing costs.

Outcome: Affordability

Objective: Provide Decent Affordable Housing

Funding: HOME, State Low Income Housing Trust Fund

Five-Year Goal:

Direct Financial Assistance to Homebuyers 66 Households Assisted

HOMELESS PRIORITIES

The State of Nevada is committed to helping to work towards the goals of reducing and ending homelessness throughout the State by prioritizing homelessness with funding and program initiatives.

Priority 4: Continue support of existing sub-recipients operating emergency shelters and transitional housing for the homeless, including motel vouchers in communities lacking adequate shelter.

Under the broad category of homeless services, the Housing Division will work with nonprofit partner and local government agencies to provide funding for a number of services needed by homeless persons, such as case management, health services, and outreach. Funding will also be provided to assist with shelter maintenance and operations.

Outcome: Sustainability

Objective: Create Suitable Living Environments

Funding: ESG

Five-Year Goal:

Homeless Person Overnight Shelter 3,000 Persons Assisted

Priority 5: Create additional transitional and permanent supportive housing, including the rapid re-housing program.

The Nevada Housing Division supports efforts to acquire additional housing structures for homeless transitional and permanent supportive housing in the non-entitled areas. The

I. Executive Summary

Division will work with local nonprofits and county social service agencies to fund potential projects.

Outcome: Availability/Accessibility
Objective: Provide Decent Affordable Housing
Funding: ESG, HOME, Trust Funds, Tax Credits
Five-Year Goal:

Overnight/Emergency Shelter/ Transitional Housing 35 Beds added
Rapid Re-housing 250 households assisted

Priority 6: Provide financial support to assist those at imminent risk of homelessness

The Nevada Housing Division will provide financial support, including services and outreach for persons at imminent risk of becoming homeless.

Outcome: Affordability
Objective: Create Suitable Living Environments
Funding: ESG, State Low Income Housing Trust Funds
Five-Year Goal:

Homeless Prevention 2,500 Persons Assisted

Priority 7: Support effective data collection and entry activities for the homeless services provided when servicing client populations

As the State strives to reduce and ultimately end homelessness, accurate information and data collection is necessary to track progress and needs throughout the State. Effective data collection and entry activities for homeless activities are essential to making progress in the fight against homelessness. Therefore, the State will allocate ESG funds for this purpose.

Outcome: Sustainability
Objective: Create Suitable Living Environments
Funding: ESG
Five-Year Goal:

Sub-recipients comply with HMIS Data Quality Standards: Average data quality 85 percent

SPECIAL NEEDS PRIORITIES

Throughout the state of Nevada, there remain a number of special needs groups that are in need of housing and housing related services. The State strives to meet the needs of these populations through various services and housing programs.

Priority 8: Increase and preserve the supply of affordable housing available to the elderly and disabled

Through affordable housing development programs, a variety of resources will be available for this purpose. The State Housing Trust Fund will be available to fund a variety of affordable rental housing, including rental housing for special needs groups like the elderly and large families. A goal of this program is to provide a certain percentage of all units built as accessible to disabled persons. Any units produced with federal funds that are designed to be accessible to persons with disabilities must meet affirmative marketing requirements. Additionally, HOPWA funds will be available for persons with HIV/AIDS and their families.

Outcome: Availability

Objective: Provide Decent Affordable Housing

Funding: HOME, State Housing Trust Funds, HOPWA, National Housing Trust Fund

Five-Year Goals:

Rental Units Constructed

18 Household Housing Units

Priority 9: Improve the access that special needs populations have to needed services, including persons with HIV/AIDS

The CDBG program will allow jurisdictions to apply for a limited amount of funding on an annual basis to support social service activities that benefit primarily low-income households. These activities can include, but are not limited to, domestic violence shelters, food banks, youth services, senior services, services for persons with disabilities and persons with HIV/AIDS, and transit services. Housing Division and the Division of Public and Behavioral Health will also work with local and state partners to coordinate effective housing and support services.

Outcome: Availability/Accessibility

Objective: Create Suitable Living Environments

Funding: CDBG, HOPWA

Five-Year Goals:

Public Service activities other than Low/Moderate Income Housing Benefit	200 Persons Assisted
HIV/AIDS Housing Operations	Number of Household Housing Units

COMMUNITY DEVELOPMENT PRIORITIES

Throughout the state of Nevada, there are various community development needs, including public facilities, infrastructure as well as the need for additional planning. This Plan prioritizes funds to meet those needs to serve the residents of the State.

Priority 10: Improve infrastructure by assisting with sidewalk/path, street, water and wastewater system upgrade and development projects.

The Rural Community & Economic Development Division will participate in funding activities that improve the existing infrastructure through updating street, water and wastewater systems and sidewalks/paths.

Outcome: Sustainability
Objective: Create Suitable Living Environment
Funding: CDBG
Five-Year Goal:

Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
105,000 persons assisted

Priority 11: Enhance access to quality facilities to serve the population throughout rural Nevada.

The Rural Community & Economic Development Division will participate in funding quality facilities that benefit the low- to moderate-income populations throughout rural Nevada.

Outcome: Availability/Accessibility
Objective: Create Suitable Living Environments
Funding: CDBG
Five-Year Goal:

Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
70,000 persons assisted

Priority 12: Provide infrastructure and other planning support for units of local government.

As part as the on-going effort to improve the quality of living environments for rural Nevada residents, the Rural Community & Economic Development Division will provide funding for infrastructure and other planning activities for local units of government. The amount of funds available to planning is limited by HUD regulations.

Outcome: Sustainability

Objective: Create Suitable Living Environments

Funding: CDBG

Five-Year Goal:

Other: Planning Activities 65,000 persons assisted

ECONOMIC DEVELOPMENT PRIORITIES

The State has many opportunities to improve the quality of life for Low- to Moderate-Income residents throughout the State by providing for economic development.

Priority 13: Retain and expand existing businesses.

The Rural Community & Economic Development Division will participate in funding for a business assistance network and microenterprise business development system. Activities will include providing credit for the stabilization and expansion of business, providing technical assistance and business support services, and providing general support.

Outcome: Sustainability

Objective: Creating Economic Opportunities

Funding: CDBG

Five-Year Goal:

Businesses Assisted 100 Businesses Assisted

Priority 14: Support recruitment and attraction of new businesses to Nevada

The Rural Community & Economic Development Division will participate in funding for a business assistance network and microenterprise business development system. Activities will include providing credit for the establishment of business, providing technical assistance and business support services, and providing general support.

Outcome: Availability/Accessibility

Objective: Creating Economic Opportunities

Funding: CDBG

Five-Year Goal:

Businesses Assisted

125 Businesses Assisted

Priority 15: Provide employment opportunities for low- and moderate-income people

The Rural Community & Economic Development Division will participate in providing infrastructure or facilities to provide for business expansion or development to offer employment opportunities throughout the rural service area.

Outcome: Availability/Accessibility

Objective: Creating Economic Opportunities

Funding: CDBG

Five-Year Goal:

Jobs created/retained

25 Jobs

II. CONSOLIDATED PLAN DEVELOPMENT PROCESS

A. INTRODUCTION

In 1994, the U.S. Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for People with AIDS (HOPWA). Termed the *Consolidated Plan for Housing and Community Development*, the new single-planning process was intended to more comprehensively fulfill three basic goals:

1. *Provide decent housing*, which involves helping homeless people obtain appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination and/or increasing supportive housing to assist persons with special needs.
2. *Provide a suitable living environment*, which means improving the safety and livability of neighborhoods, including the provision of adequate public facilities; reducing isolation of income groups within communities through distribution of housing opportunities for persons of low income; revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; as well as conserving energy resources.
3. *Expand economic opportunities*, which emphasizes job creation and retention, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is a three-part process that comprises:

1. Development of a five-year strategic plan;
2. Preparation of annual action plans; and
3. Submission of annual performance and evaluation reports.

The first element referred to above, the strategic plan, also has three parts:

1. A housing market analysis;
2. A housing, homeless, and community development needs assessment; and,
3. Establishment of long-term strategies for meeting the priority needs of the state.

HUD asks that priority objectives be built upon specified goals that flow from quantitative and qualitative analysis of needs identified in the five-year planning process. Program funding is ensured by completing these documents on time and in a format acceptable to HUD.

Furthermore, the Nevada Consolidated Plan is designed to be a collaborative process whereby the state can establish a unified vision for housing and community development

actions. It offers the state the opportunity to shape housing and community development programs into effective and coordinated housing and community development strategies. It also creates the opportunity for citizen participation and strategic planning to take place in a comprehensive context and to reduce duplication of effort throughout Nevada.

Thus, the Consolidated Plan functions as:

- A planning document for the non-entitlement areas of Nevada that builds on a participatory process among citizens, organizations, businesses and other stakeholders;
- A submission document for federal funds under HUD's formula grant programs;
- A strategy document to be followed in carrying out HUD's programs; and
- A management tool for assessing performance and tracking results.

The 2015-2019 Nevada Consolidated Plan for Housing and Community Development is the comprehensive five-year planning document identifying needs and respective resource investments in satisfying the state's housing, homelessness, non-homeless special population, community development and economic development needs.

B. LEAD AGENCY

The Governor's Office of Economic Development: Rural Community & Economic Development Division is the Lead Agency for overseeing the development of the 2015-2019 Consolidated Plan and subsequent Annual Action Plans.

Agencies responsible for the each specific program are:

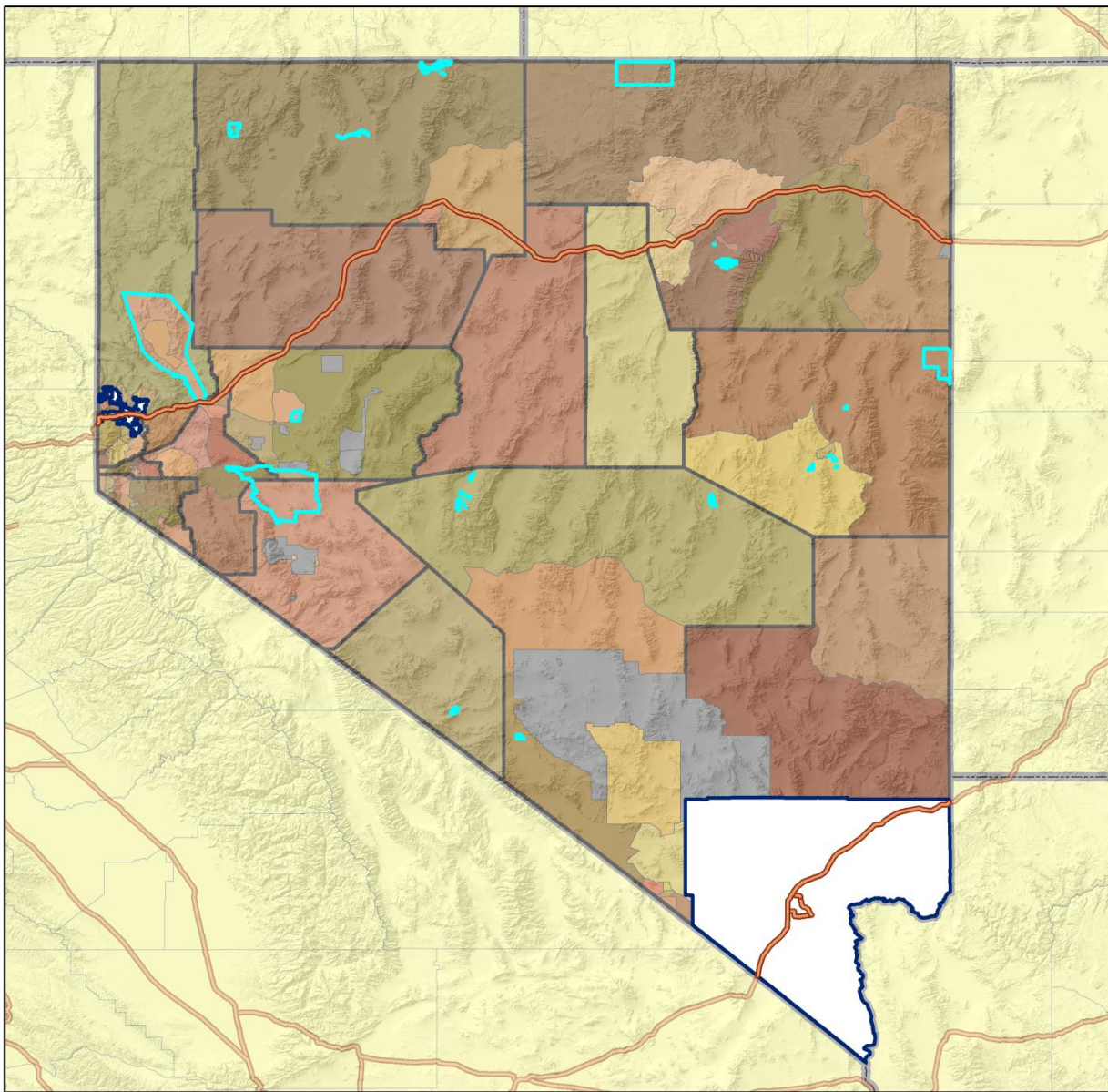
- Governor's Office of Economic Development: Rural Community & Economic Development Division – CDBG (lead agency);
- Department of Business & Industry: Nevada Housing Division – HOME and ESG; and
- Department of Health & Human Services: Nevada Division of Public & Behavioral Health – HOPWA.

C. GEOGRAPHIC AREA

Nevada's Consolidated Plan covers the non-entitlement areas of the state, as well as including Carson City. The entitlements in Nevada include Henderson, Las Vegas, North Las Vegas, Reno, Sparks, Clark County and Carson City. Due to the fact that Carson City is eligible to apply to the state for HOME and ESG funds, Carson City is included in this Consolidated Plan and subsequent Action Plan. Throughout this Plan, any reference to "non-entitlement" areas of the state will also include Carson City, although it is often referenced as well.

Map I.1 Nevada

Census Bureau 2010



Legend

Nevada Study Area

2010 Population in non-entitlement areas of the State of Nevada (including Carson City) = 433,797

- | | |
|--|--|
|  Major Highways |  Entitlement Boundaries |
|  Census Tract Boundaries |  Military Bases |
|  State Boundaries |  County Boundaries |
|  Tribal Reservation Areas |  Outside Study Area |

Data Source: US Census Bureau, USGS

D. COORDINATING AND MANAGING THE PROCESS

The State of Nevada's HUD-funded programs have established procedures for consultation with local governments, advisory groups, program stakeholders, Continua of Care, community leaders and businesses, public institutions, faith based organizations, other state agencies and interested citizens are consulted during preliminary development of the Consolidated and Action Plans. All are consulted in the event amendments are necessary to the Consolidated or Annual Action Plan. Consultation may occur in a variety of methods: surveys and/or meetings, Public Notices, mail, e-mail, and/or by publication in one or more newspapers of general circulation.

CDBG, ESG and HOME program staff actively engaged housing and homeless providers, community leaders, and other interested parties throughout rural Nevada by conducting or participating in forums, community coalitions and planning meetings to gather input on housing, homeless, and community needs in rural communities. Input from the northern Continuums of Care was also obtained to ensure ESG funds passed through to the City of Reno funded activities that were locally supported.

INSTITUTIONAL STRUCTURE

The State of Nevada is committed to continuing its participation and coordination with federal, state, county, local agencies, and the private and nonprofit sectors in order to serve the needs of low-income individuals and families across Nevada. The Governor's Office of Economic Development, Department of Business & Industry, and the Department of Health & Human Services collaborate with various entities to continually improve coordination.

The Governor's Office of Economic Development, Department of Business & Industry, and the Department of Health & Human Services all have individual institutional structures. Within each Office or Department, there are divisions that administer HUD programs. The Community Development Block Grant is in the Rural Community & Economic Development Division of the Governor's Office of Economic Development. The HOME, ESG, and NSP programs are in the Nevada Housing Division of the Department of Business & Industry. The HOPWA program is in the Division of Public & Behavioral Health in the Department of Health & Human Services. Each Division has its institutional structure, as well.

HUD funds pass through the State to local governments and other entities that are eligible to receive HUD program funding. These entities, when funded, are part of the institutional structure for each program. The scope of the institutional structure is from the state level to those at the community level where projects are created, implemented and/or managed.

E. CITIZEN PARTICIPATION PROCESS

Public involvement began in November 2014 and extended over a period of several months. Two key steps were taken in the involvement process. One was the implementation of three focus group meetings, an assembly of experts in housing and community development issues for the State of Nevada, and the other was a series of public input meetings during which citizens were provided the opportunity to offer feedback and input regarding the Consolidated Plan.

The focus groups were held in November 2014 with the purpose of drawing upon the expert knowledge of stakeholders and gaining insight into their thoughts on barriers and constraints encountered in Nevada's housing and community development arena. These focus groups included affordable housing, economic development, and infrastructure.

Public input meetings were held on January 27, 2015 in Carson City to offer the public an additional opportunity to offer feedback on the Consolidated Plan. This meeting was advertised through the State of Nevada and Nevada Housing Division's websites and statewide news outlets and newspapers.

F. PUBLIC HEARINGS AND APPROVAL PROCESSES

The draft report for public review was released on April 2, 2015 which initiated a 30-day public review period. The public presentation of the draft was made in Carson City on April 29, 2015. These meetings were also advertised in media outlets in the State of Nevada.

PLAN EVALUATION

The State posts HUD's responses to any submissions on the Consolidated Plan Documents web site at <http://housing.nv.gov/> . Anyone, not just those who attended the state's public hearings and planning meetings, can view HUD's responses.

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III. DEMOGRAPHIC AND ECONOMIC PROFILE

A. INTRODUCTION

The following narrative examines a broad range of socioeconomic characteristics including population, race and ethnicity, disability, poverty and unemployment rates. Data were gathered from the U.S Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, and HUD. This information was used to analyze the state’s current social and economic complexion and determine prospective trends and patterns in growth in the next five years.

B. DEMOGRAPHIC TRENDS

The Census Bureau reports significant levels of detail about the demographic characteristics of geographic areas in each of the decennial census enumerations. However, between these large and detailed counts of the population, more general demographic estimates are released. Both sets of information are presented in this section.

TOTAL POPULATION

Table III.1, below, shows the changes in population that have occurred in Nevada from 2000 through the most recent population estimates for 2013. For the state overall, the population increased from 1,998,257 in 2000 to over 2,790,136 in 2013. The population for the non-entitlement areas of the State plus Carson City increased from 375,666 to 435,692 in 2013. This was an increase of 16.0 percent between 2000 and 2013 in the non-entitlement areas and Carson City.

**Table III.1
Population Estimates**

State of Nevada
Intercensal Estimates and 2000, 2010 Census

Year	Henderson City	Las Vegas City	North Las Vegas City	Reno City	Sparks City	Clark County	Non-Entitlement Areas of Nevada	Nevada
2000	175381	478434	115488	180480	66346	1375765	375,666	1,998,257
2001	187,417	497,368	130,216	189,957	69,854	1,460,500	378,088	2,098,399
2002	196,288	509,298	140,752	195,308	72,692	1,522,962	382,829	2,173,791
2003	204,997	520,769	151,195	200,396	75,440	1,584,166	388,848	2,248,850
2004	215,988	537,788	163,377	205,774	78,310	1,662,773	399,365	2,346,222
2005	225,448	550,857	174,456	210,863	81,074	1,729,522	410,684	2,432,143
2006	235,887	566,221	186,350	214,781	83,380	1,803,774	420,723	2,522,658
2007	244,995	578,302	197,233	218,986	85,797	1,867,817	428,472	2,601,072
2008	251,520	584,400	206,044	222,023	87,744	1,912,349	431,514	2,653,630
2009	255,717	585,381	212,863	223,397	89,007	1,939,407	432,854	2,684,665
2010	257,729	583,756	216,961	225,221	90,264	1,951,269	433,797	2,700,551
2011	260,045	588,019	218,952	228,311	91,057	1,966,586	431,997	2,717,951
2012	265,285	596,178	223,033	230,667	92,089	1,997,659	433,939	2,754,354
2013	270,811	603,488	226,877	233,294	93,282	2,027,868	435,692	2,790,136

POPULATION BY RACE AND ETHNICITY

As the population of the non-entitlement areas of Nevada plus Carson City grew between 2000 and 2010, the racial and ethnic composition of the state shifted as well. Overall, the population grew by 15.5 percent during that time, though different racial and ethnic groups within the overall population grew at different rates. The white population, which accounted for the largest proportion of Nevadans in both years, grew by 12.0 percent. This rate was lower than the overall growth rate, meaning that the white population comprised a smaller proportion of the population in 2010 than it had in 2000. The racial group with the largest rate of change in the decade was persons who identified as “other”, which grew by 57.7 percent. This was followed by Native Hawaiian/Pacific Islander with a change of 51.9 percent.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 11.8 percent of the population. After experiencing a rate of growth of 57.5 percent between 2000 and 2010, the Hispanic population came to account for 16.0 percent of the total population. Meanwhile, the non-Hispanic population only grew by 9.9 percent and the proportion of non-Hispanic Nevada residents fell by over 4 percentage points.

Table III.2
Population by Race and Ethnicity
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	325,296	86.6%	364,192	84.0%	12.0%
Black	4,350	1.2%	5,456	1.3%	25.4%
American Indian	12,474	3.3%	13,684	3.2%	9.7%
Asian	4,856	1.3%	7,090	1.6%	46.0%
Native Hawaiian/ Pacific Islander	680	.2%	1,033	.2%	51.9%
Other	18,136	4.8%	28,602	6.6%	57.7%
Two or More Races	9,874	2.6%	13,740	3.2%	39.2%
Total	375,666	100.0%	433,797	100.0%	15.5%
Non-Hispanic	331,523	88.2%	364,278	84.0%	9.9%
Hispanic	44,143	11.8%	69,519	16.0%	57.5%

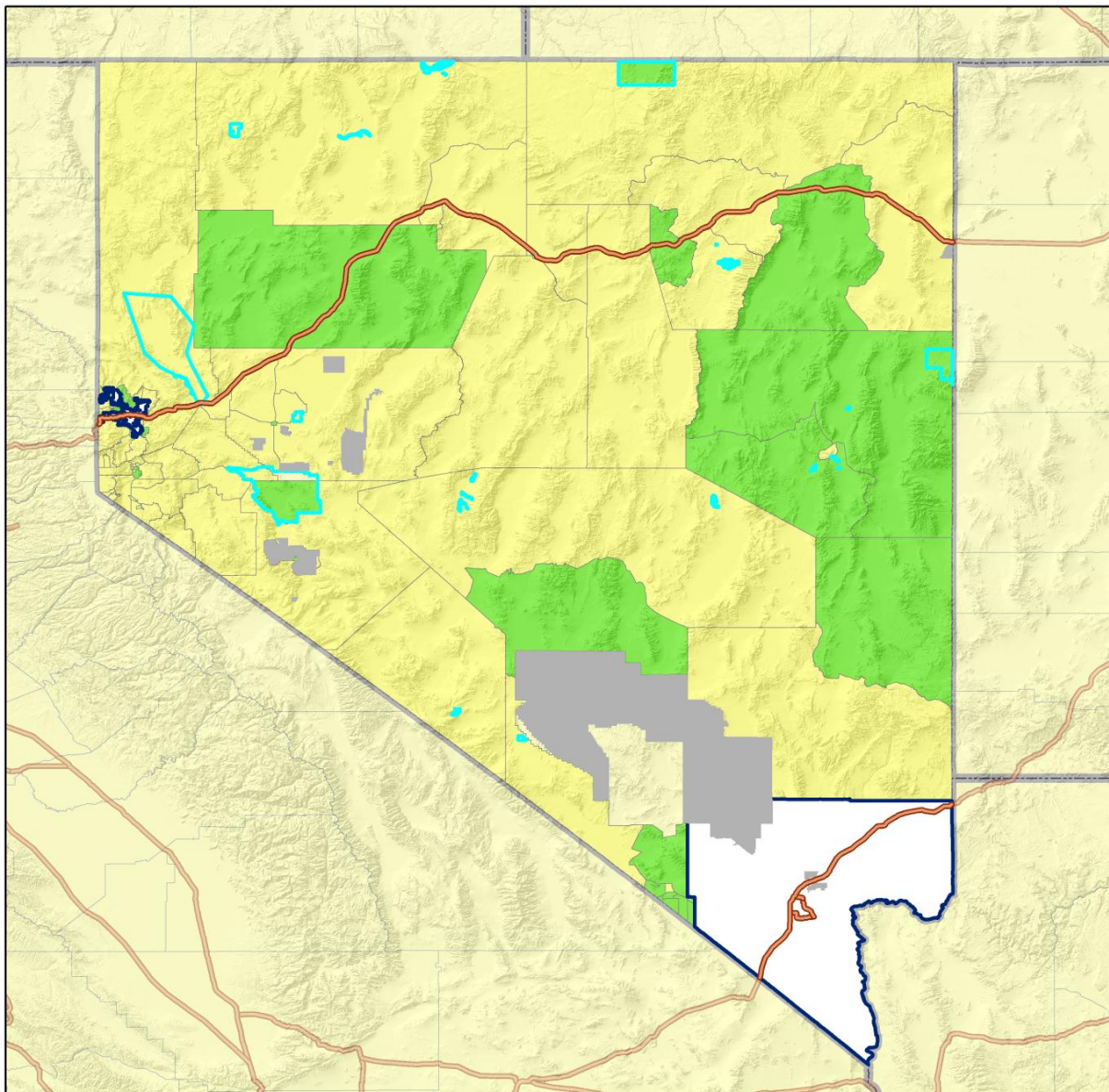
Geographic analysis of racial distribution was conducted by calculating the percentage share of total population within each census tract of the particular sub-population; i.e., racial or ethnic group. That share was then plotted on a geographic map. The goal of this analysis was to identify areas with disproportionate concentrations of each sub-population. HUD defines a population as having a disproportionate share when a portion of a population is more than 10 percentage points higher than the jurisdiction average. For example, the white population accounted for 84.0 percent of the total population of the non-entitlement areas of the State in 2010—accordingly, the disproportionate share threshold for that population was 94.0 percent in that year. Any areas in which more than 94.0 percent of the population was white were therefore said to hold a disproportionate share of white residents.

In the year 2000, white residents accounted for 86.6 percent of the population of non-entitlement areas of Nevada plus Carson City. By 2010 the white population had grown by 12.0 percent since 2000, which was below the state rate of 15.5 percent. This left the white population with a lower proportion of the population, with 84.0 percent of Nevadans in non-entitlement areas.

By contrast, the black population accounted for only 1.2 percent of the population in 2000. The state saw no areas with disproportionate share of blacks in the non-entitlement areas of Nevada. This is shown in Map III.1 on the following page.

Similarly, in 2010, the black population in 2010 did not present disproportionate share in any areas throughout the non-entitlement areas of the state. The black population did outpace the non-entitlement state average growth, having a 25.4 percent increase between 2000 and 2010. Looking at Map III.2, areas with higher levels of black residents shifted slightly between 2000 and 2010.

Map III.1
2000 Black Population
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census Data



Legend

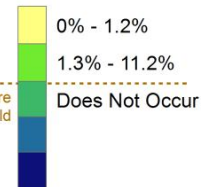
2000 Black Population

2000 Average percent black population in non-entitlement areas of the State of Nevada = 1.2% Disproportionate share threshold = 11.2% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

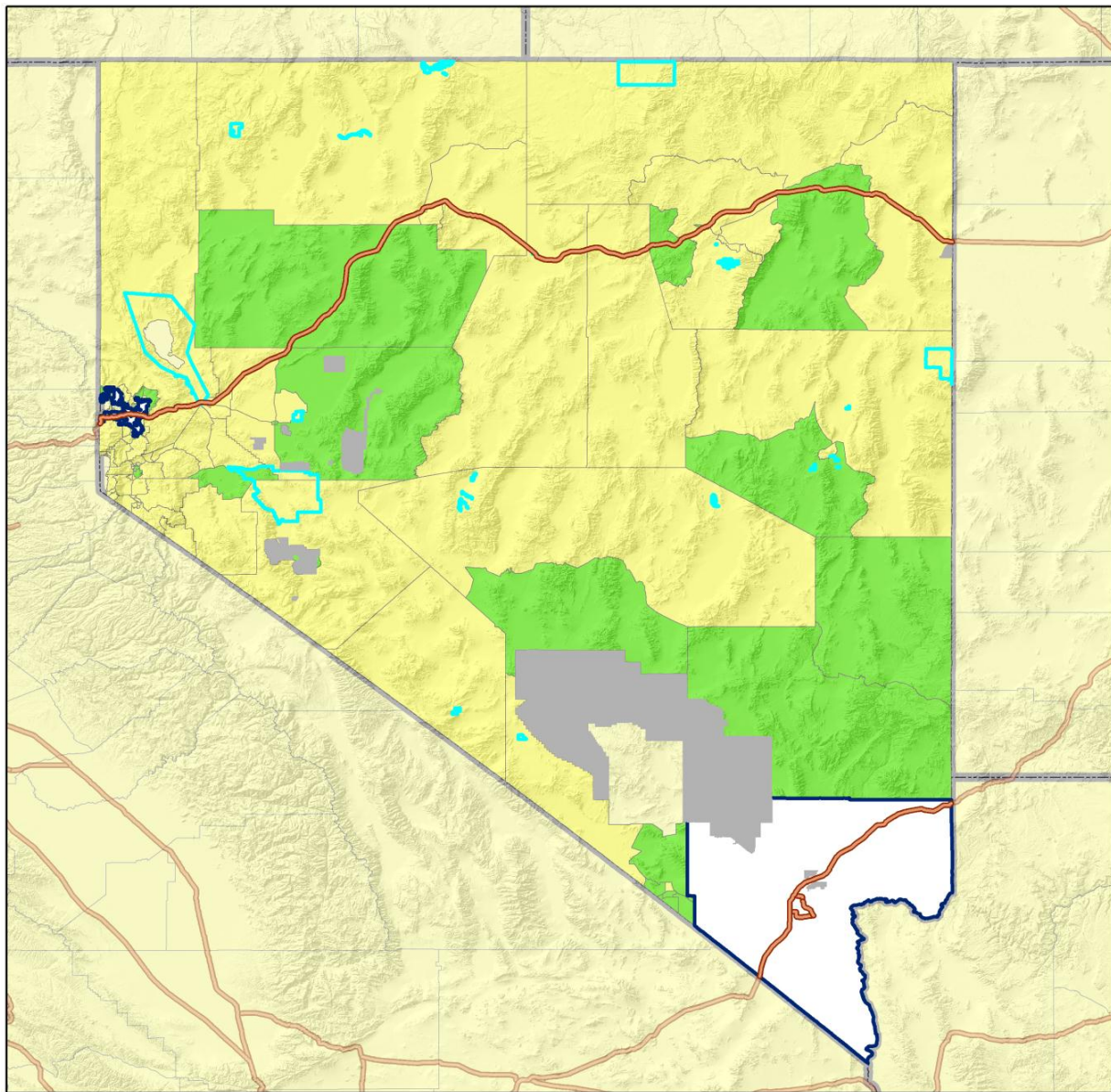
- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

Data Source: US Census Bureau, USGS

Black Population



Map III.2
2010 Black Population
 Non-Entitlement Areas of Nevada Plus Carson City
 2010 Census Data

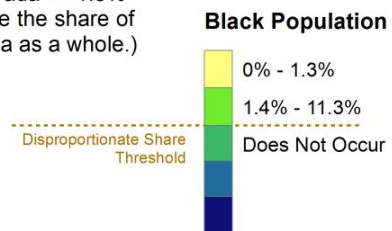


Legend

2010 Black Population

2010 Percent black population in non-entitlement areas of the State of Nevada = 1.3%
 Disproportionate share threshold = 11.3% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

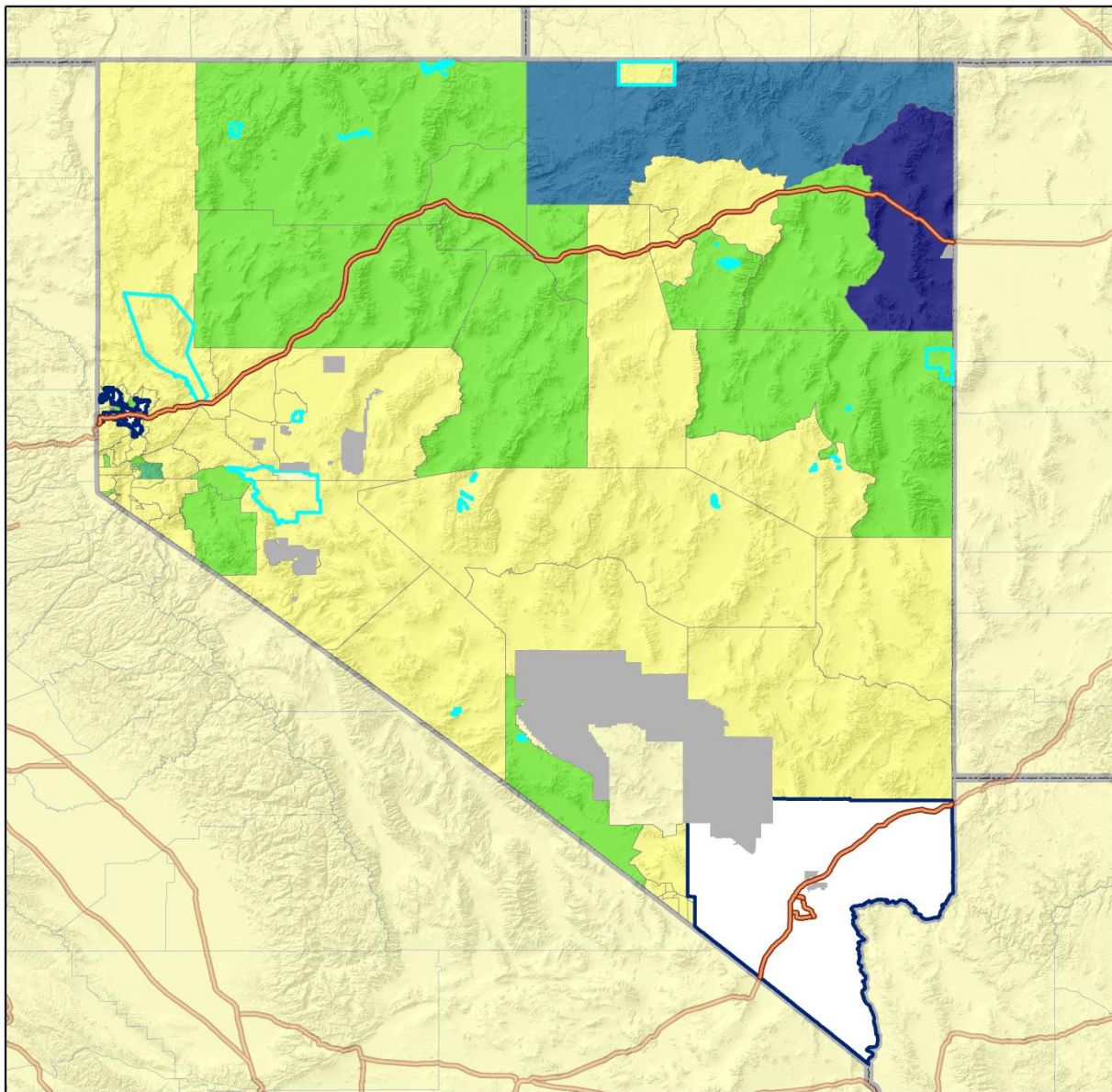


Data Source: US Census Bureau, USGS

Hispanic populations in 2000 and 2010 are shown in Maps III.3 and III.4, on the following pages. In 2000, there were census tracts in Elko County that had disproportionate shares of Hispanic residents. This is similar to the census tracts with disproportionate shares in 2010, with the addition of more of Elko County and another tract in Nye County.

Maps III.5 and III.6 show the shift in the American Indian populations in 2000 and 2010. In 2000, there were disproportionate share of American Indians in several census tracts, all located in the western and northern part of the state. These tracts were located in Washoe, Mineral, Churchill, and Elko Counties. In 2010, the same counties had disproportionate shares of American Indians, but at different rates. These tracts were within or adjacent to Tribal Reservation lands.

Map III.3
2000 Hispanic Population
 Non-Entitlement Areas of Nevada Plus Carson City
 Census Bureau 2000



Legend

2000 Hispanic Population

2000 Average percent Hispanic population in non-entitlement areas of the State of Nevada = 11.8% Disproportionate share threshold = 21.8% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

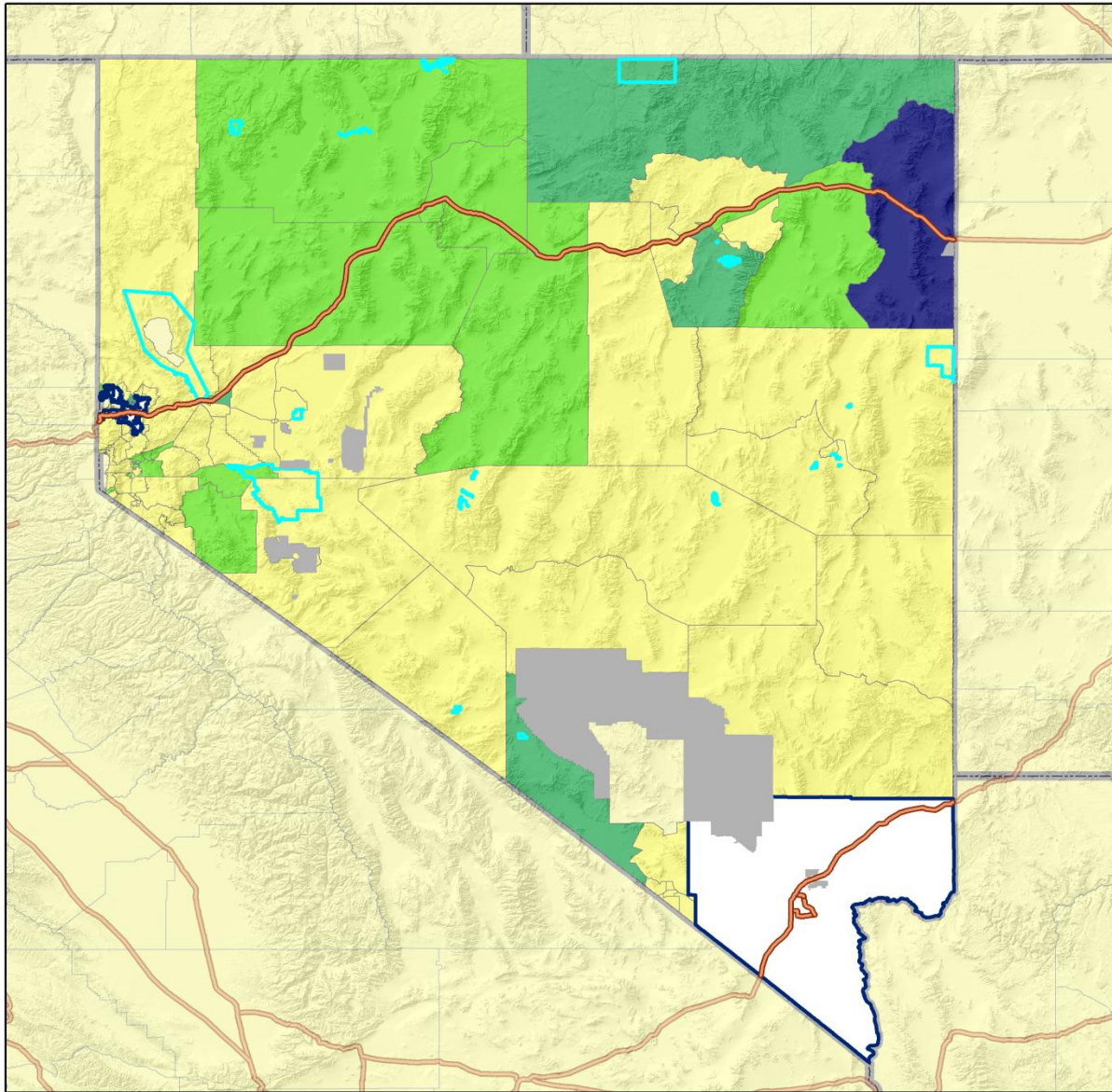
Data Source: US Census Bureau, USGS

Hispanic Population

- 0% - 11.8%
- 11.9% - 21.8%
- 21.9% - 31.9%
- 32% - 42%
- 42.1% - 52%

Disproportionate Share Threshold

Map III.4
2010 Hispanic Population
 Non-Entitlement Areas of Nevada Plus Carson City
 Census Bureau 2010



Legend

2010 Hispanic Population

2010 Percent Hispanic population in non-entitlement areas of the State of Nevada = 16%
 Disproportionate share threshold = 26% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

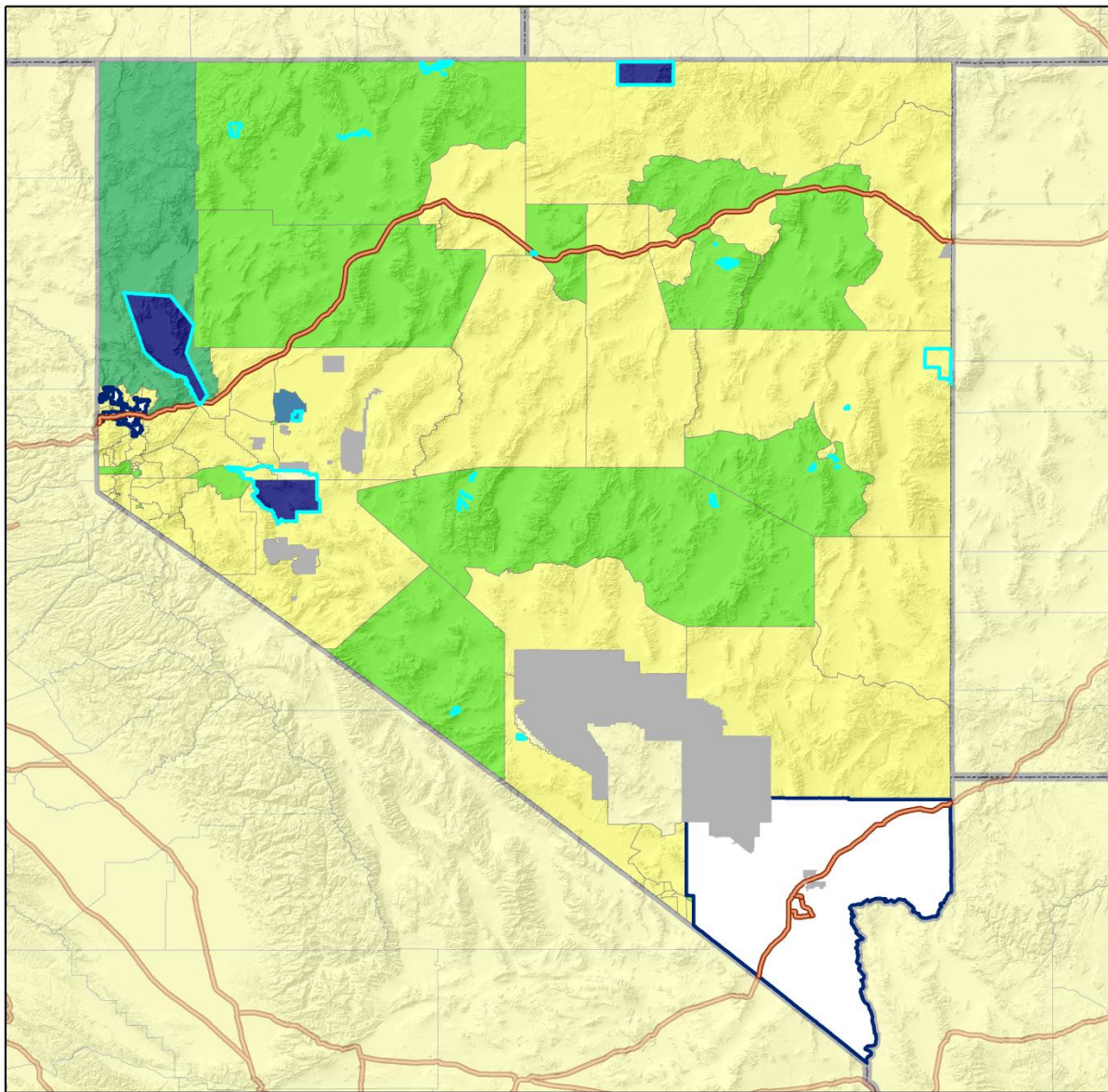
Data Source: US Census Bureau, USGS

Hispanic Population

- 0% - 16%
- 16.1% - 26%
- 26.1% - 36.5%
- 36.6% - 47.1%
- 47.2% - 57.6%

Disproportionate Share
Threshold

Map III.5
2000 American Indian Population
 Non-Entitlement Areas of Nevada Plus Carson City
 Census Bureau 2000



Legend

2000 American Indian Population

2000 Average percent American Indian population in non-entitlement areas of the State of Nevada = 3.3% Disproportionate share threshold = 13.3%
 (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Base
- Outside Study Area
- County Boundaries

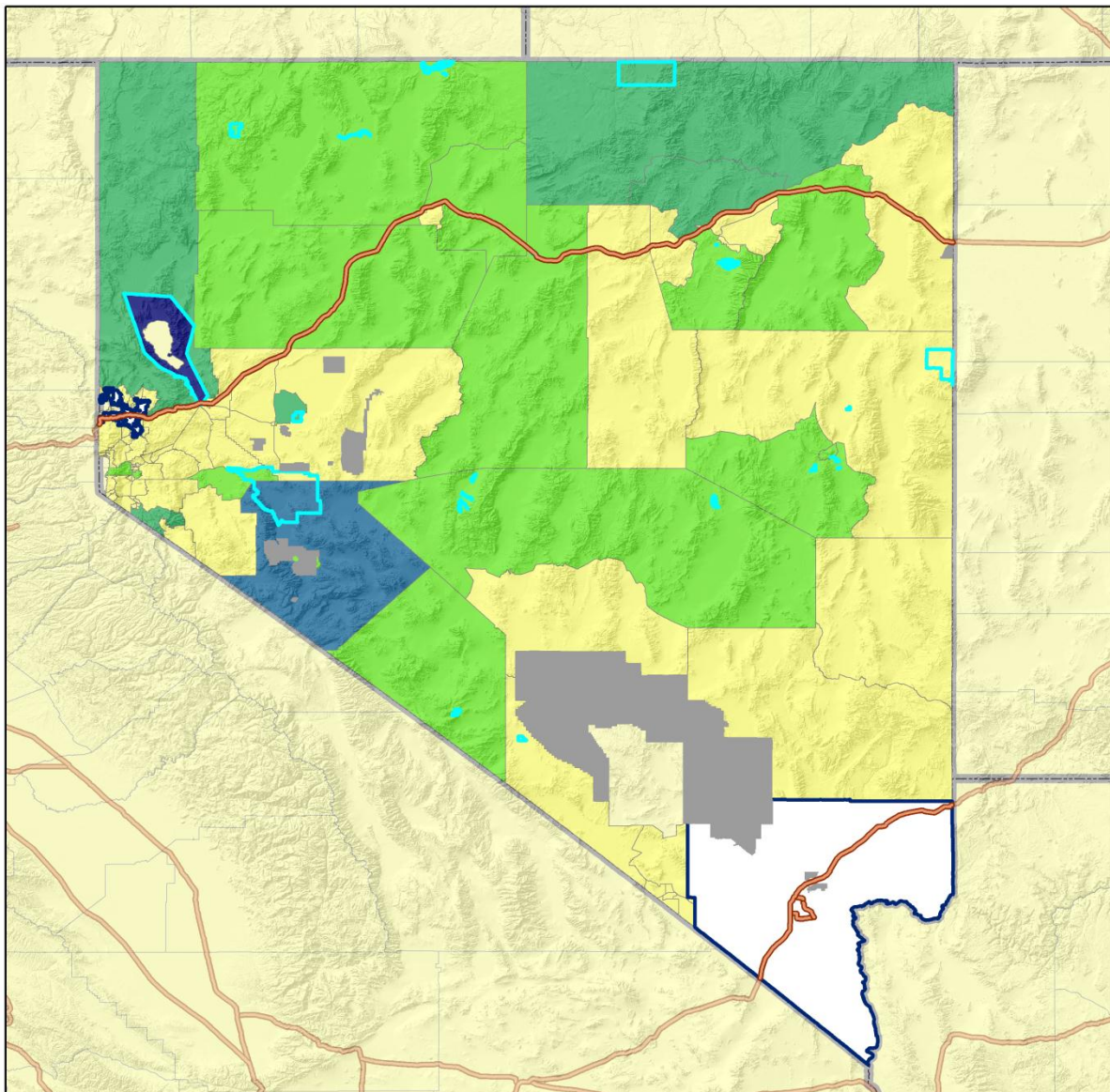
American Indian Population

- 0% - 3.3%
- 3.4% - 13.3%
- 13.4% - 35%
- 35.1% - 56.7%
- 56.8% - 78.4%

 Disproportionate Share
 Threshold

Data Source: US Census Bureau, USGS

Map III.6
2010 American Indian Population
 Non-Entitlement Areas of Nevada Plus Carson City
 Census Bureau 2010



Legend

2010 American Indian Population

2010 Percent American Indian population in non-entitlement areas of the State of Nevada = 3.2%
 Disproportionate share threshold = 13.2% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

American Indian Population

- 0% - 3.2%
- 3.3% - 13.2%
- 13.3% - 34.1%
- 34.2% - 54.9%
- 55% - 75.8%

Disproportionate Share Threshold

Data Source: US Census Bureau, USGS

POPULATION BY AGE

The non-entitlement areas of Nevada and Carson City experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents as seen in Table III.4, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 59.5 percent between 2000 and 2010. Similarly, the cohort of persons aged 65 and older grew by 51.2 percent over the decade and represented 15.6 percent of the overall population in 2010. By contrast, age cohorts from 5 to 19, from 25 to 34, and 35 to 54 all saw much lower rates of growth, around 2 percent.

Table III.4
Population by Age
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	24,973	6.6%	26,216	6.0%	5.0%
5 to 19	84,001	22.4%	85,917	19.8%	2.3%
20 to 24	17,350	4.6%	22,348	5.2%	28.8%
25 to 34	44,872	11.9%	46,039	10.6%	2.6%
35 to 54	119,568	31.8%	121,585	28.0%	1.7%
55 to 64	40,264	10.7%	64,218	14.8%	59.5%
65 or Older	44,638	11.9%	67,474	15.6%	51.2%
Total	375,666	100.0%	433,797	100.0%	15.5%

The Elderly

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 Census data, 44,638 persons in the non-entitlement areas of Nevada plus Carson City were considered elderly; by 2012 there were 67,474 elderly persons. Table III.5, on the following page, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in the non-entitlement areas of Nevada in 2010 at 17,357 persons, followed by the age groups of 67 to 69 with 14,117 persons. Between 2000 and 2010, the most growth occurred in those aged 85 and older with a 73.5 percent increase, followed by those aged 65 to 66, with a 70.6 percent increase. The elderly population, as a whole, has seen the second most amount of growth between 2000 and 2010. The number of persons over 65 grew by 51.2 percent over that decade. The fastest growing group during that timeframe was persons aged 55 to 64, indicating that the elderly population will continue to grow at an increasing rate in the future.

**Table III.5
Elderly Population by Age**

Non-Entitlement Areas of Nevada Plus Carson City
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	6,191	13.9%	10,561	15.7%	70.6%
67 to 69	8,453	18.9%	14,117	20.9%	67.0%
70 to 74	12,229	27.4%	17,357	25.7%	41.9%
75 to 79	9,111	20.4%	11,713	17.4%	28.6%
80 to 84	5,169	11.6%	7,681	11.4%	48.6%
85 or Older	3,485	7.8%	6,045	9.0%	73.5%
Total	44,638	100.0%	67,474	100.0%	51.2%

The Frail Elderly

The elderly population also includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities; this is often quantified as those who are 85 years of age and older. Table III.6 shows that there were 6,045 persons aged 85 or older in non-entitlement areas of Nevada and Carson City at the time of the 2010 Census.

PERSONS WITH DISABILITIES

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. By this definition, 66,220 Nevadans in non-entitlement areas and Carson City were considered to be living with some form of disability in 2000. This figure was similar to the national average for that time of about 19.3 percent¹. As seen in Table III.6, there were 3,108 persons aged 5 to 15 with disabilities, 45,132 persons between the age of 16 and 64 with a disability and 17,980 persons over the age of 65 with a disability at that time.²

**Table III.6
Disability by Age**

Non-Entitlement Areas of Nevada Plus Carson City
2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	3,108	4.9%
16 to 64	45,132	19.3%
65 and older	17,980	40.9%
Total	66,220	19.4%

¹ 2000 Census SF3 Data, available from http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_00_SF3_QTP21&prodType=table

² The data on disability status was derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

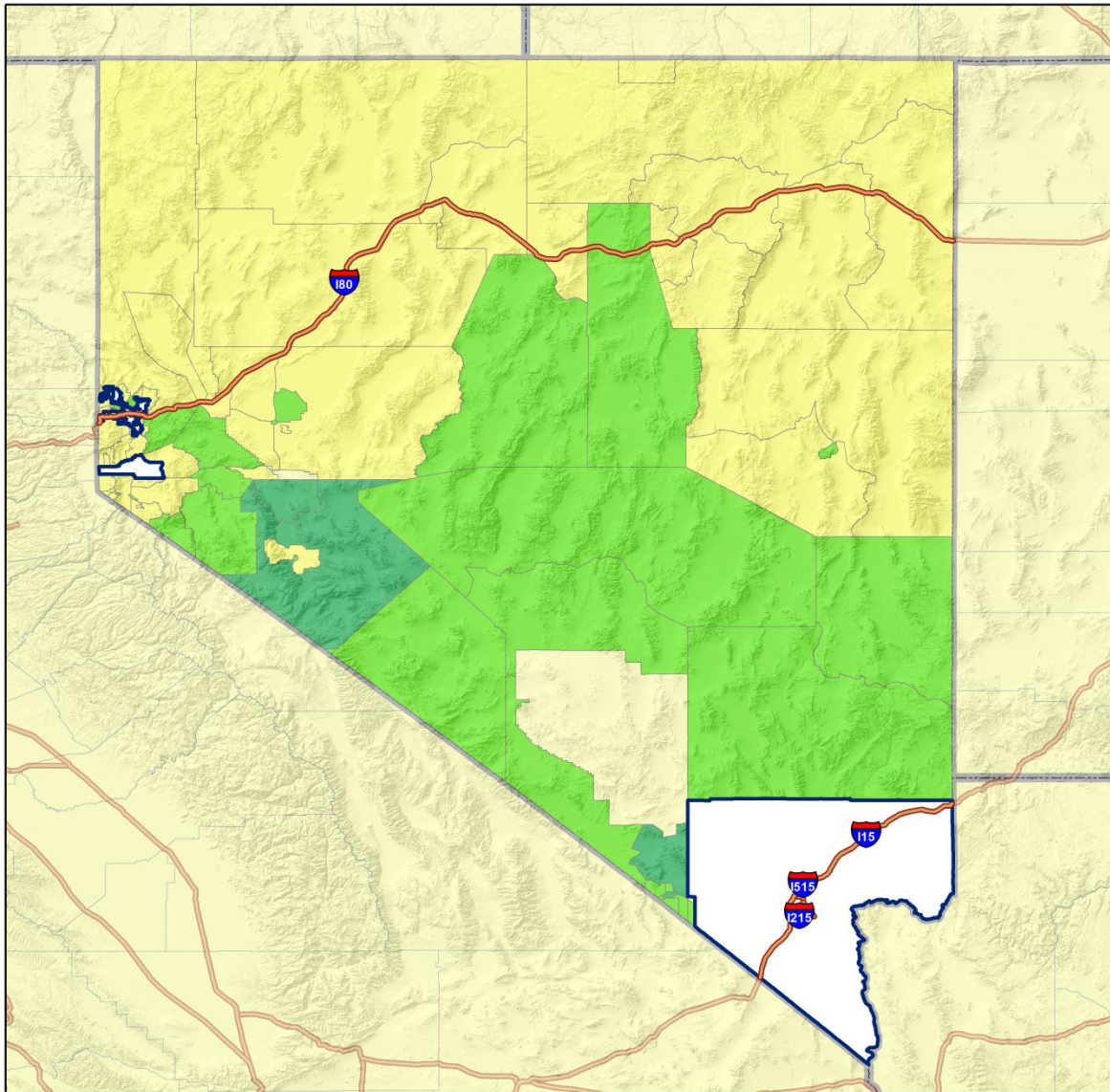
According to the American Community Survey, an estimated 13.6 percent of state residents in non-entitlement areas plus Carson City were living with some form of disability by 2012. Disability rates tended to be higher for male than for female residents, and higher for elderly residents than for younger residents. More than 50 percent of residents over the age of 75 were observed to be living with a disability in 2012, and disability rates fell progressively in lower age ranges.

Table III.7
Disability by Age
 Non-Entitlement Areas of Nevada Plus Carson City
 2012 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	126	1.0%	267	2.2%	393	1.6%
5 to 17	2,138	5.6%	1,228	3.4%	3,366	4.5%
18 to 34	2,920	7.5%	1,968	5.3%	4,888	6.4%
35 to 64	12,202	13.4%	12,729	14.1%	24,931	13.7%
65 to 74	6,239	29.1%	4,789	23.6%	11,028	26.4%
75 or Older	6,200	52.0%	6,833	49.6%	13,033	50.7%
Total	29,825	13.9%	27,814	13.2%	57,639	13.6%

However, there were a couple counties within the state that tended to have higher concentrations of persons with disabilities; as shown in Map III.7, on the following page. Census tracts within Mineral and Nye Counties has disproportionate share of persons with disabilities.

Map III.7
2000 Population with Disabilities
 Non-Entitlement Areas of Nevada plus Carson City
 Census Bureau 2000



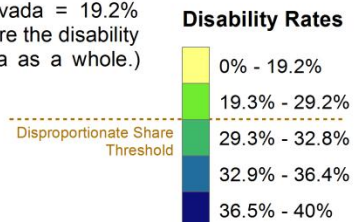
Legend

2000 Population with Disabilities

2000 Average disability rates in non-entitlement areas of the State of Nevada = 19.2%
 Disproportionate share threshold = 29.2% (A disproportionate share exists where the disability rate in a given area is ten percentage points higher than in the study area as a whole.)

- Major Highways
- Entitlement Area Boundaries
- State Boundaries

- Outside Study Area
- County Boundaries



Data Source: US Census Bureau, USGS

GROUP QUARTERS POPULATION

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents³.” The group quarters population is further divided into two overall categories:

- **The institutionalized population** includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards.
- **The non-institutionalized population** includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless.⁴

The number of residents living in group quarters in non-entitlement areas of Nevada and Carson City grew from 9,141 in 2000 to 9,258 in 2010, an increase of 1.3 percent. Noninstitutionalized group quarters saw an increase of 3.6 percent, while institutionalized groups quarters saw a 16.2 percent decline. The groups that drove the overall increase included college dormitories, correctional institutions, and nursing homes.

Table III.8
Group Quarters Population
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	6,821	84.5%	7,112	85.1%	4.3%
Juvenile Facilities	.	.	300	3.6%	.
Nursing Homes	892	11.1%	938	11.2%	5.2%
Other Institutions	357	4.4%	10	.1%	-97.2%
Total	8,070	100.0%	8,360	100.0%	3.6%
Noninstitutionalized					
College Dormitories	116	10.8%	245	27.3%	111.2%
Military Quarters	238	22.2%	166	18.5%	-30.3%
Other Noninstitutional	717	66.9%	487	54.2%	-32.1%
Total	1,071	11.7%	898	9.7%	-16.2%
Group Quarters Population	9,141	100.0%	9,258	100.0%	1.3%

³2010 Census Summary File: Technical Documentation. Issued September 2012. Page B-14. Available at <http://www.census.gov/prod/cen2010/doc/sf1.pdf#page=504>.

⁴ Caution is needed in interpreting the “Other Noninstitutional” population to represent the actual homeless population of Nevada, as this count likely under-represents the actual number of persons experiencing homelessness in the state. A more recent local count of this population is covered in a latter section of this document.

HOUSEHOLDS

Nevada households in non-entitlement plus Carson City areas grew smaller, in general, between 2000 and 2010. The number of households grew by 18.6 percent overall between 2000 and 2010, but the number of households between three, four and five members fell behind that overall growth rate, and occupied smaller percentages of all Nevada households at the end of the decade. By contrast, the number of one-person households grew at a rate of 28.2 percent and the number of two-person households grew by 22.1 percent. As a result, households with one or two members came to occupy 24.0 and 38.0 percent of all households, respectively, by the end of the decade. By contrast, the number of households with seven persons or more grew by 33.2 percent, and the proportion of all households that were occupied by seven or more members grew to account for 1.7 percent of households.

Table III.9
Households by Household Size
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	31,215	22.2%	40,011	24.0%	28.2%
Two Persons	51,845	36.9%	63,326	38.0%	22.1%
Three Persons	22,522	16.0%	24,961	15.0%	10.8%
Four Persons	19,709	14.0%	20,465	12.3%	3.8%
Five Persons	9,371	6.7%	10,452	6.3%	11.5%
Six Persons	3,568	2.5%	4,345	2.6%	21.8%
Seven Persons or More	2,177	1.6%	2,899	1.7%	33.2%
Total	140,407	100.0%	166,459	100.0%	18.6%

C. ECONOMIC CONDITIONS

LABOR FORCE AND EMPLOYMENT

The size of the labor force, which represents the number of residents either working or looking for work, and the number of workers employed in non-entitlement areas of Nevada and Carson City have both grown considerably for more than two decades, though the recent worldwide recession did leave its mark on the Nevadan labor market. As seen in Table III.10, on the following page, the non-entitlement areas of the state plus Carson City saw a decline in employment, starting in 2008. Numbers have begun to rise in the past few years, reaching 302,815 in employment in 2013, with 31,580 unemployed.

**Table III.10
Labor Force Statistics**

Non-Entitlement Areas of Nevada Plus Carson City
1990–2013 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	216,925	204,923	12,002	5.50%
1991	223,948	210,437	13,511	6.00%
1992	235,195	218,535	16,660	7.10%
1993	243,151	226,153	16,998	7.00%
1994	249,076	233,320	15,756	6.30%
1995	257,560	242,951	14,609	5.70%
1996	263,002	248,367	14,635	5.60%
1997	269,013	255,734	13,279	4.90%
1998	275,926	262,360	13,566	4.90%
1999	277,009	264,479	12,530	4.50%
2000	296,710	283,889	12,821	4.30%
2001	301,743	286,343	15,400	5.10%
2002	306,872	290,619	16,253	5.30%
2003	307,279	291,748	15,531	5.10%
2004	308,429	294,790	13,639	4.40%
2005	311,373	296,979	14,394	4.60%
2006	318,753	304,670	14,083	4.40%
2007	325,035	309,593	15,442	4.80%
2008	331,110	306,931	24,179	7.30%
2009	338,522	300,722	37,800	11.20%
2010	344,099	299,915	44,184	12.80%
2011	344,076	301,417	42,659	12.40%
2012	339,426	302,429	36,997	10.90%
2013	334,395	302,815	31,580	9.40%

Prior to 2007, unemployment in the non-entitlement areas of Nevada had remained fairly steady since 1990, as seen in Diagram III.1. However, a large growth in unemployment came after 2007, when the unemployment rate jumped and continues to rise until 2010. Since 2010, the unemployment rate in the non-entitlement areas of the state and Carson City has been falling steadily, reaching 9.4 percent. Looking at this rate compared to the national unemployment rate, the non-entitlement areas of Nevada has been comparable to the national average since the 1990s, but were hit harder in the recent recession.

Diagram III.1
Unemployment Rate

Non-Entitlement Areas of Nevada Plus Carson City
1990–2013 BLS Data

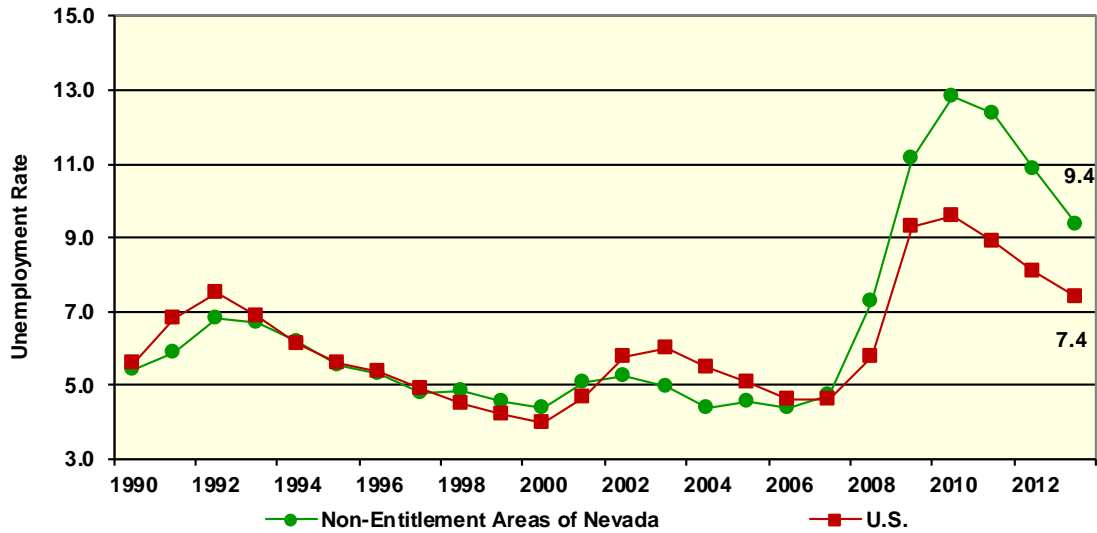
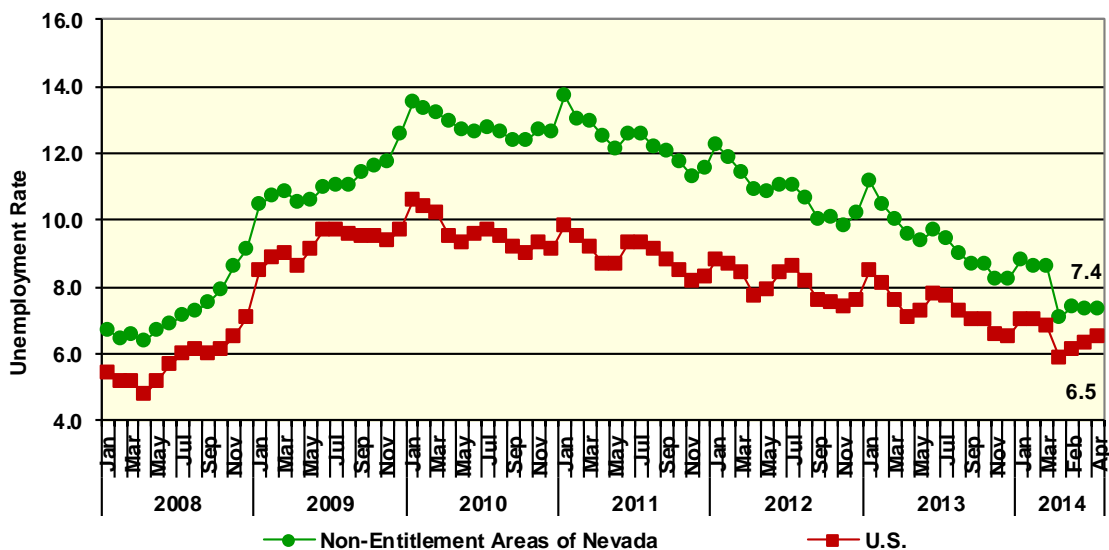


Diagram III.2, below, shows the state unemployment rate since 2008. The state saw its highest unemployment rate in 2010 and it has been declining since that time, reaching 7.4 percent at the beginning of 2014.

Diagram III.2
Monthly Unemployment Rate

Non-Entitlement Areas of Nevada Plus Carson City
2008–April 2014 BLS Data

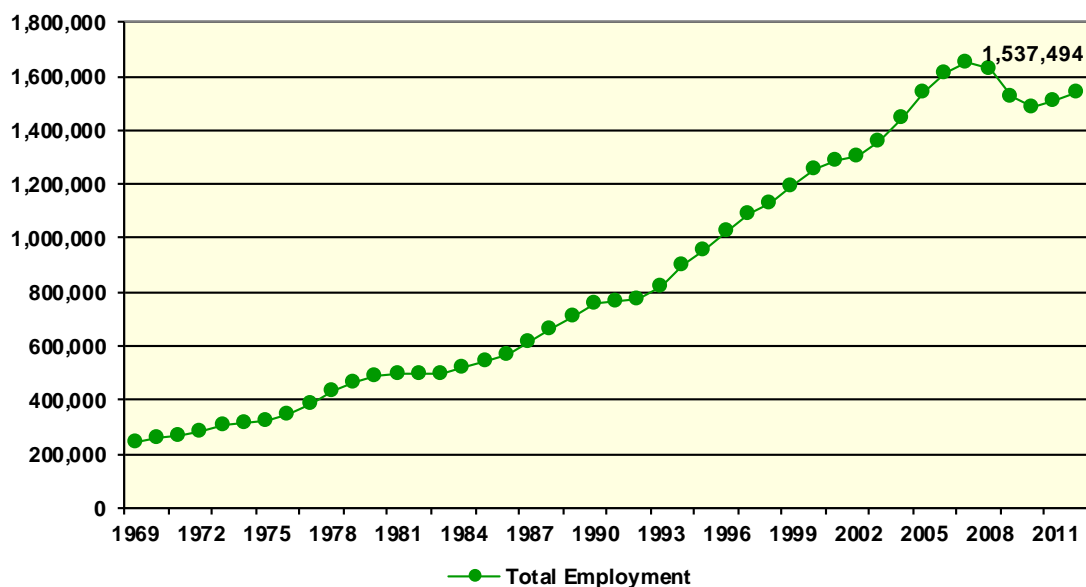


FULL AND PART-TIME EMPLOYMENT

The Bureau of Economic Analysis (BEA) provides an alternate index of employment; a count of full-time and part-time jobs in the state. These data differ from the BLS data discussed previously in that they are collected where workers are employed rather than at the household level, and the same person may be counted twice in this dataset if he or she works more than one job.

The count of jobs in the state and the count of labor force participants both yield a similar portrait; of steady growth in the labor market until 2008. In fact, the BEA data indicate that this growth has been steady since 1969, and that growth in the number of jobs was uniformly positive for nearly four decades. In 1969, there were around 200,000 jobs in the state. By 2008, that number had grown to over 1.6 million. However, with the onset of the recession of the late 2000s the number of jobs in the state began to fall. Since 2010, the number of jobs in the state has slowly begun to recover. Though growth in total employment has yet to match pre-recession levels, these recent data are encouraging.

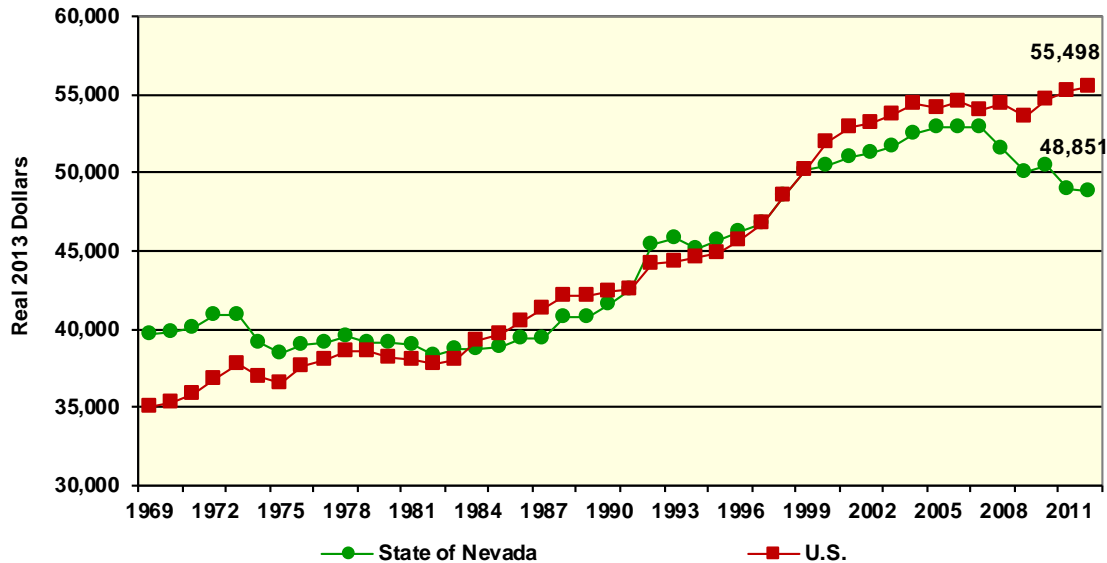
Diagram III.3
Total Employment
 State of Nevada
 1990–2013 BEA Data



EARNINGS AND PERSONAL INCOME

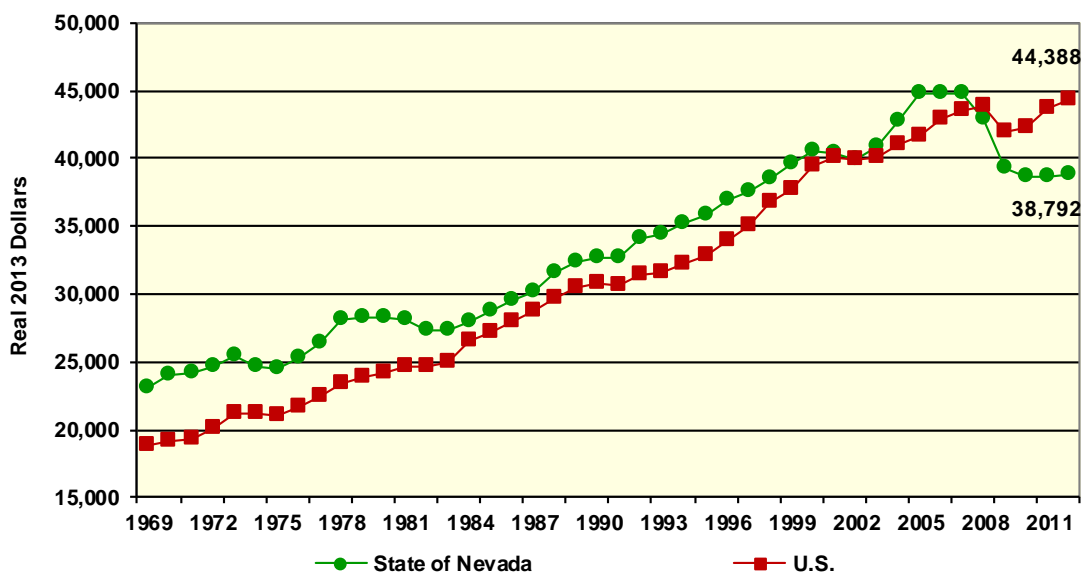
Real average earnings per job is defined as the total earnings from all jobs statewide divided by the total number of jobs in the state, adjusted for inflation. National growth in these earnings, which had been uniformly positive since 1969, leveled off in 2002. Similarly, the state of Nevada maintained pace with the national rate until 2000 when it dipped below the national rate. This gap had widened since 2008 as the average earnings per job has decreased in the state. In 2013, Nevada had a real average earning of \$48,851, compared to \$55,498 nationally.

Diagram III.4
Average Earning Per Job
 State of Nevada vs. U.S.
 1990–2013 BEA Data



Growth in real per capita income (PCI) is defined as the total personal income from all sources divided by the number of residents in the state. Nevada’s statewide real per capita income has remained above national levels since 1969 until it dropped in 2008. The state’s real per capita income dipped to \$38,792 in 2013, while the national level rose to \$44,388.

Diagram III.5
Real Per Capita Income
 State of Nevada vs. U.S.
 1990–2013 BEA Data



DISTRIBUTION OF INCOME

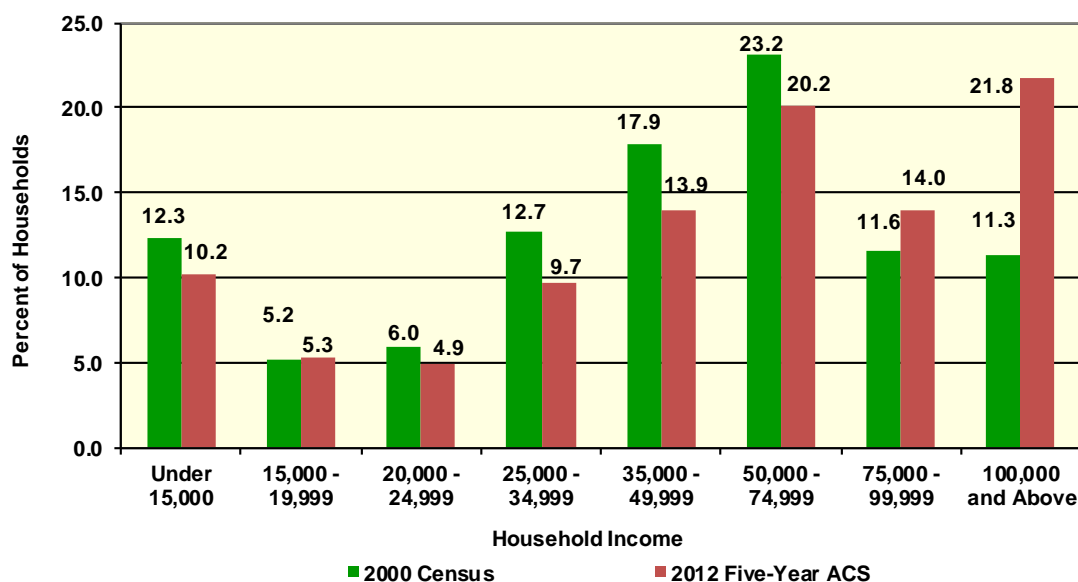
The income bracket with the most growth between 2000 and 2012 in non-entitlement areas of Nevada and Carson City were those with an income greater than \$100,000. The proportion of households making more than \$100,000 grew by over 10 percentage points. The proportion of households with an income between \$75,000 and \$99,999 grew by over 2 percentage points. The proportion of households in all other income groups, with the exception of those making between \$15,000 and \$19,999, declined between 2000 and 2012. Households with incomes over \$50,000 comprised 56.0 percent of households in 2012.

Table III.11
Households by Income
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census SF3 & 2012 Five-Year ACS Data

Income	2000 Census		2012 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	17,337	12.3%	16,657	10.2%
\$15,000 to \$19,999	7,260	5.2%	8,729	5.3%
\$20,000 to \$24,999	8,419	6.0%	8,006	4.9%
\$25,000 to \$34,999	17,801	12.7%	15,943	9.7%
\$35,000 to \$49,999	25,118	17.9%	22,807	13.9%
\$50,000 to \$74,999	32,610	23.2%	33,081	20.2%
\$75,000 to \$99,999	16,305	11.6%	22,992	14.0%
\$100,000 or More	15,856	11.3%	35,782	21.8%
Total	140,706	100.0%	163,997	100.0%

Diagram III.6, on the following page, illustrates the change in household incomes between 2000 and 2012.

Diagram III.6
Households by Income
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census SF3 & 2012 Five-Year ACS Data



POVERTY

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.⁵

In the non-entitlement areas of Nevada plus Carson City, the poverty rate in 2000 was 8.8 percent, with 32,308 persons living in poverty. The non-entitlement areas had 3,736 children under the age of 5 living in poverty in 2000, and another 7,246 children between the ages of 6 and 18 living in poverty. By 2012, there were 6,153 children under 6 living in poverty, and 11,076 children aged 6 to 17. Additionally, in 2012, there were 4,660 of the state’s citizens 65 year of age or older were also considered to be living in poverty. Much of the growth of the poverty rate is attributed to an increase in persons aged 18 to 64 that were living in poverty, accounting for 58.7 percent of those living in poverty in 2012. These data are presented in Table III.12.

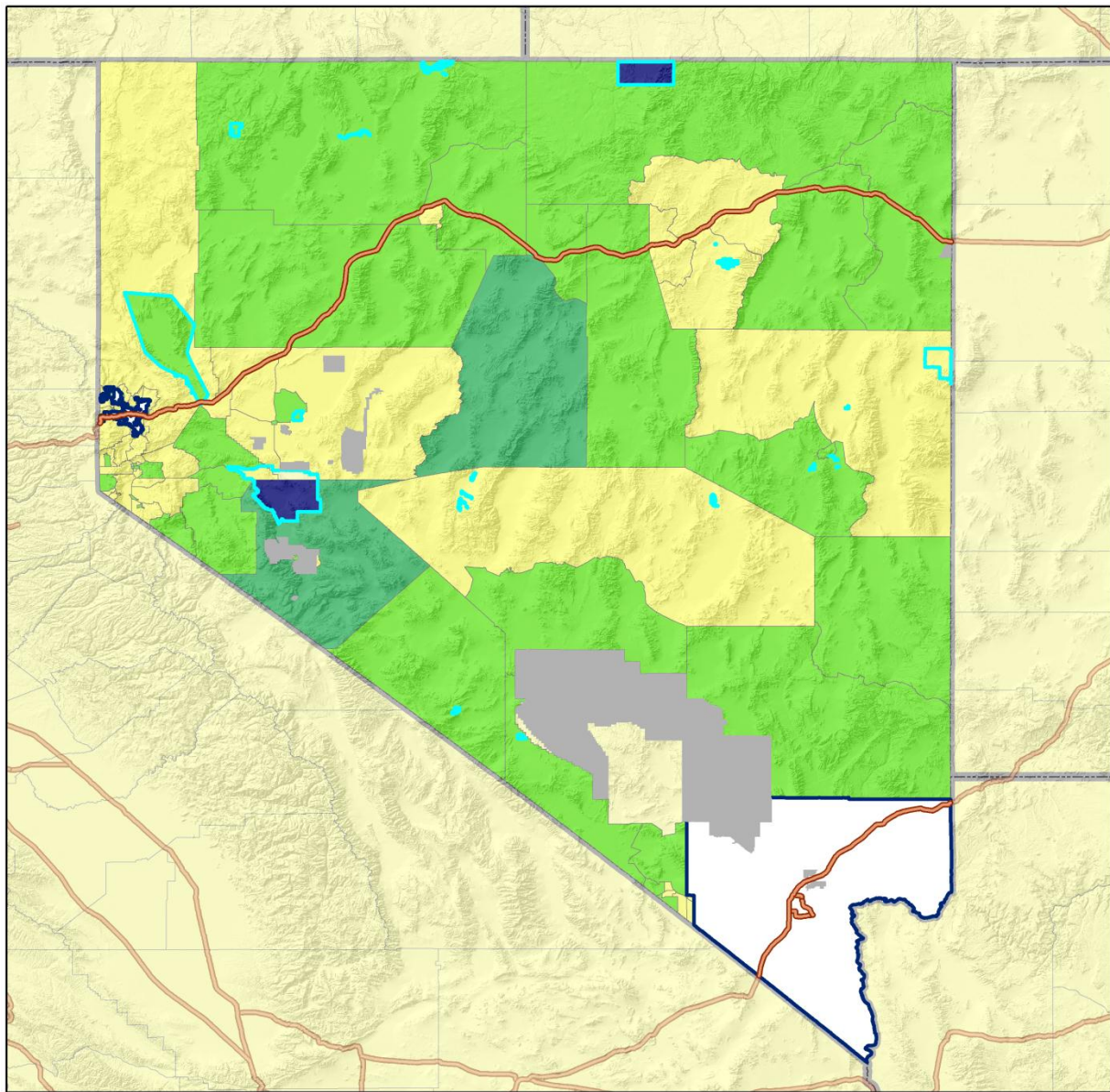
Table III.12
Poverty by Age
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census SF3 & 2012 Five-Year ACS Data

Age	2000 Census		2012 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3,736	11.6%	6,153	11.6%
6 to 17	7,246	22.4%	11,076	20.9%
18 to 64	18,363	56.8%	31,069	58.7%
65 or Older	2,963	9.2%	4,660	8.8%
Total	32,308	100.0%	52,958	100.0%
Poverty Rate	8.8%	.	12.5%	.

Maps III.8 and III.9 show the shift in areas with concentrations of poverty throughout the State. In 2000, census tracts with disproportionate share of poverty were found in Elko, Lander, and Mineral Counties. In 2012, there were several census tracts with a disproportionate share of poverty, namely tracts in Mineral, Lander, and Elko Counties. The non-entitlement areas of Nevada saw an increase in the overall poverty rate from 2000 to 2012, increasing from 8.8 percent to 12.5 percent.

⁵<http://www.census.gov/hhes/poverty/povdef.html>.

Map III.8
2000 Poverty Rates
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census Data



Legend

2000 Poverty Rates
 2000 Average poverty rate in non-entitlement areas of the State of Nevada = 8.8%
 Disproportionate share threshold = 18.8% (A disproportionate share exists where the poverty rate in a given area is ten percentage points higher than in the study area as a whole.)

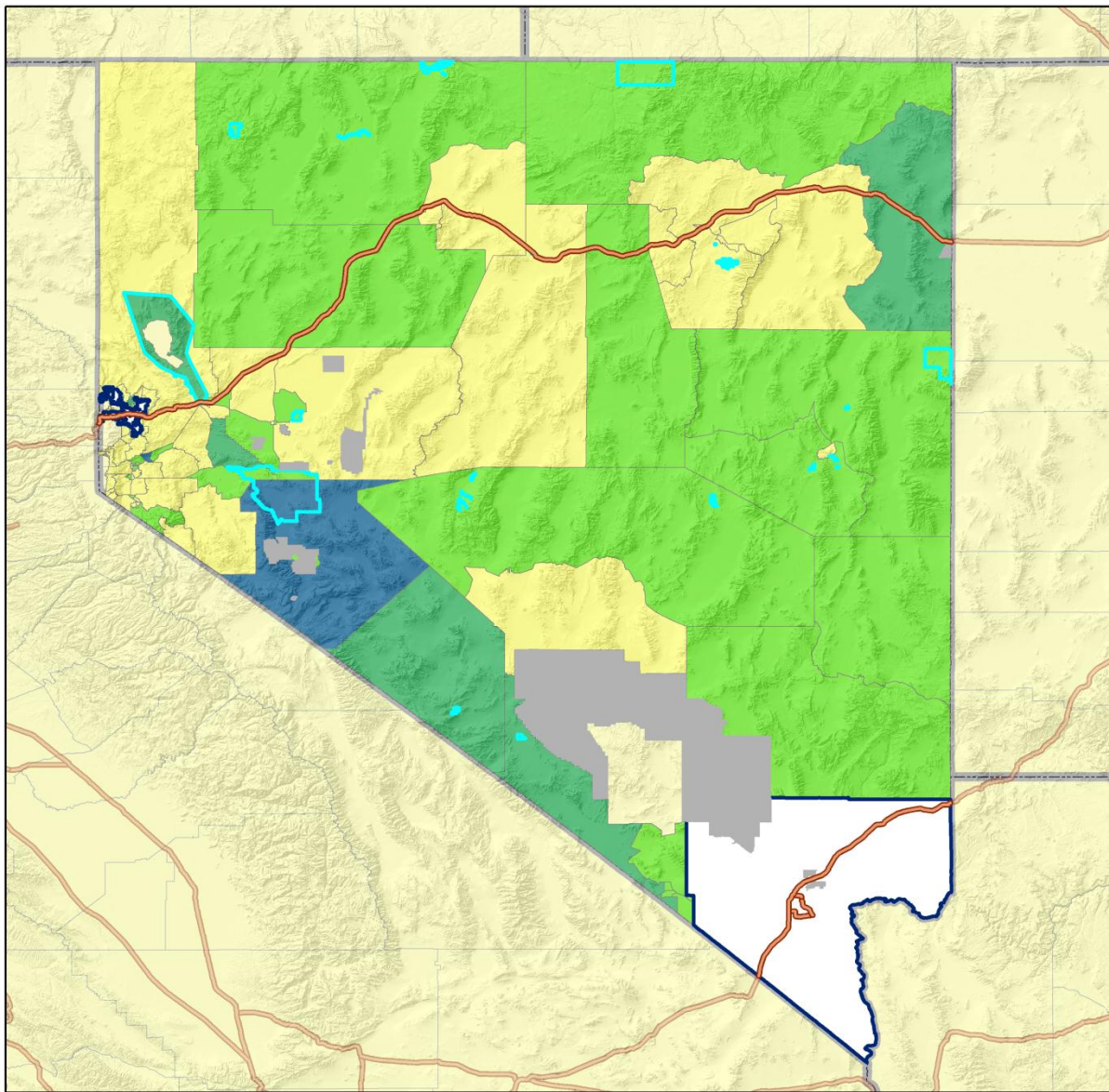
Entitlement Boundaries	Tribal Reservation Areas	Disproportionate Share Threshold
Major Highways	Military Bases	
State Boundaries	Outside Study Area	
	County Boundaries	

Data Source: US Census Bureau, USGS

Poverty Rates	
	0% - 8.8%
	8.9% - 18.8%
	18.9% - 23.2%
	23.3% - 27.7%
	27.8% - 32.1%

Map III.9 2012 Poverty Rates

Non-Entitlement Areas of Nevada Plus Carson City
American Community Survey, 2008-2012



Legend

2008-2012 Poverty Rates

2008-2012 Average poverty rates in non-entitlement areas of the State of Nevada = 12.5%
Disproportionate share threshold = 22.5% (A disproportionate share exists where the poverty rate in a given area is ten percentage points higher than in the study area as a whole.)

- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

Data Source: US Census Bureau, USGS

Poverty Rates

- 0% - 12.5%
- 12.6% - 22.5%
- 22.6% - 35.1%
- 35.2% - 47.7%
- 47.8% - 60.3%

Disproportionate Share
Threshold

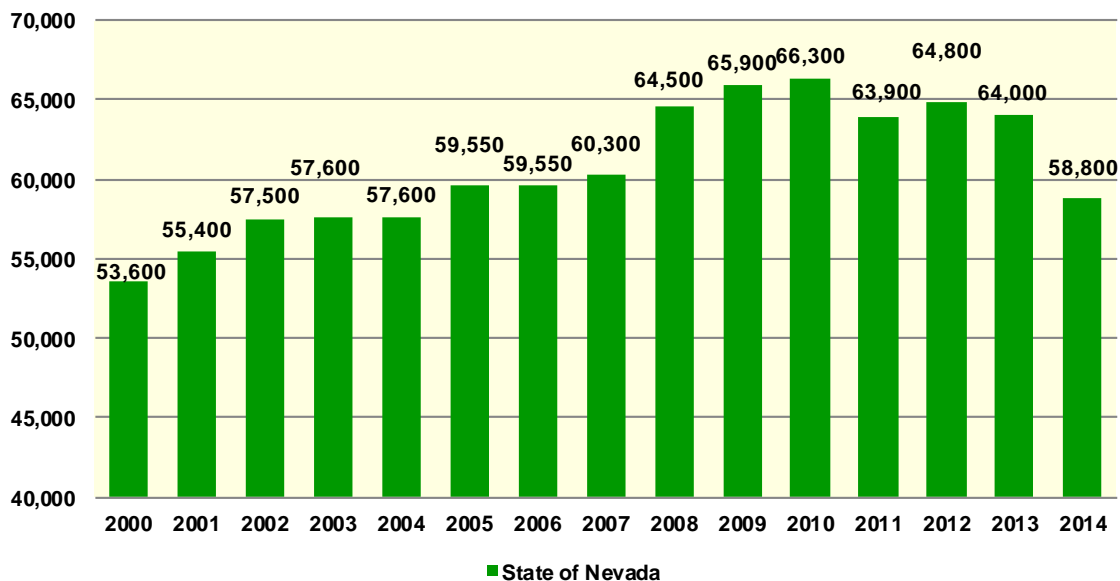
More recent poverty data for the State of Nevada, extracted from the Census Bureau’s Small Area Income and Poverty Estimates (SAIPE) program, are presented in Table III.13, at right. The poverty rate for the State as a whole has increased from 9.4 percent in 2000 to 16.2 percent in 2012. This rate has increased steadily, resulting in almost 250,000 more persons in poverty in 2012 than in 2000. This has resulted in more than double the number of people in poverty over this twelve year period.

While the poverty rate continued to increase over the past decade, the median family income for the state of Nevada as a whole increased from 2000 to 2010, from \$53,600 to \$66,300. After that time, however, it began to decline and had reached a low of \$58,800 by 2014. This change is shown in Diagram III.7, below. The median family income of 2014, at \$58,800, is similar to the median family incomes in the mid 2000’s.

Table III.13
Poverty Rate
 State of Nevada
 Census Bureau SAIPE Poverty Estimates,
 2000 - 2012

Year	Individuals in Poverty	Poverty Rate
2000	194,787	9.4
2001	197,386	9.3
2002	223,839	10.1
2003	251,744	11.0
2004	264,673	11.1
2005	263,522	11.1
2006	257,828	10.5
2007	267,829	10.6
2008	288,334	11.2
2009	323,738	12.4
2010	393,605	14.8
2011	423,195	15.8
2012	441,373	16.2

Diagram III.7
Median Family Income
 State of Nevada
 HUD Data, 2000 – 2014



ANTI-POVERTY STRATEGY

Nevada's anti-poverty strategy is based on helping families to move to economic self-sufficiency. Providing low-income households with assistance through the CDBG and HOME programs allows them to live in safe, decent, attractive housing. This helps to provide a base for them to maintain employment, provides a nurturing environment to raise children, and helps them become a part of the community where they work.

The Nevada Housing Division continues to fund projects that support transitional housing and supportive programs. There are several nonprofit organizations that have and continue to develop services and facilities to move very low-income and homeless persons to self-sufficiency.

Other continued efforts to move lower-income, poverty-level, and homeless households into self-sufficiency include improvements to transportation services that provide access to job training, employment opportunities, and counseling services. The State of Nevada continues to integrate additional services into the welfare to work program. The State of Nevada also offers family resource centers. These centers are located throughout the state in most of the larger communities and provide a variety of support services to lower-income families. The family resource centers, in conjunction with local social service offices, are generally the initial point of contact for many persons and families seeking assistance.

D. SUMMARY

Between 2000 and 2013, the population in non-entitlement areas of Nevada plus Carson City increased by over 60,000 people, starting at 375,666 in 2000 to 435,692 by 2013. Over the course of these thirteen years, total population growth in these areas equaled 16.0 percent. In 2010, the majority of the population, 84.0 percent, was white, although this group did not keep pace with the average growth rate for the state. The second largest racial group in 2010 was persons classified as "other" at 6.6 percent, followed by American Indians, two or more races, Asian, Black, and Native Hawaiian/Pacific Islander. As for ethnicity, persons of Hispanic descent comprised 16.0 percent of the population. Geographic analysis of racial and ethnic data showed that certain areas throughout the state have higher concentrations of racial or ethnic minorities, including areas with disproportionate share of Hispanic and American Indian households. The two fastest growing age groups in non-entitlement areas of Nevada were those aged 55 to 64 and those aged 65 and older, indicating an aging population. Some 19.4 percent of the population aged 5 or older in Nevada had one or more disabilities at the time of the 2000 census.

From 1990 through 2013, the labor force in non-entitlement areas of Nevada and Carson City, defined as people either working or looking for work, rose from about 217,000 persons to 334,395 persons. While since the mid-1990s Nevada's unemployment rate remained fairly steady with the national rate, the non-entitlement areas of Nevada's

unemployment rate spiked higher than the national rate in 2008. In 2013 the non-entitlement areas of Nevada's unemployment rate was at 9.4 percent, after having fallen from close to 13 percent in 2010. In 2013, the real average earning per job in the state of Nevada was \$48,851, and real per capita income was \$38,792, but both of these figures were below national averages. In non-entitlement areas of Nevada and Carson City the poverty rate in 2012 was 12.5 percent with 52,958 persons living in poverty; this rate was lower than the national average of 15.9 percent at that time. Persons in poverty were concentrated in select census tracts across the state.

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IV. HOUSING MARKET ANALYSIS

A. INTRODUCTION

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in Nevada.

B. HOUSING STOCK

In 2000, the Census Bureau reported that non-entitlement areas of Nevada plus Carson City had 123,761 total housing units. Since that time, the Census Bureau has continued to release estimates of the total number of housing units in the state. The annual estimates of housing stock are presented in Table IV.1, at right. This table includes housing throughout the state, but excludes Clark and Washoe counties, which include the entitlement cities. By 2013, there were estimated to be 147,485 housing units in non-entitlement areas of Nevada. Housing units were added at a rate of around 2 percent from 2000 to 2007. After that time, however, the number of housing units added declined and the total number of units in 2013 was lower than those in 2010.

Table IV.1
Housing Units Estimates
Non-Entitlement Areas of Nevada
plus Carson City
Census Data, 2000 - 2013

Year	Housing Units
2000	123,761
2001	126,881
2002	129,270
2003	132,005
2004	134,885
2005	138,649
2006	141,963
2007	144,893
2008	146,710
2009	147,852
2010	148,630
2011	147,964
2012	147,521
2013	147,485

TYPE AND TENURE

Single family homes and mobile homes accounted for over 90 percent of the housing stock in the non-entitlement areas of Nevada and Carson City in 2012. These two housing types both saw a shift from 2000, however. The proportion of single family homes grew by 10 percentage points, while the proportion of mobile homes fell by over 7 percentage points. The proportion of duplexes, tri- or four-plexes, apartments, and boats, RV, and vans, all fell slightly. These changes shifted the dynamics of the housing stock in the non-entitlement areas of Nevada and Carson City, leaving single family homes with the vast majority of unit types.

Table IV.2
Housing Units by Type
Non-Entitlement Areas of Nevada Plus Carson City
2000 Census SF3 & 2012 Five-Year ACS Data

Unit Type	2000 Census		2012 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	85,687	60.9%	120,538	70.6%
Duplex	2,893	2.1%	2,763	1.6%
Tri- or Four-Plex	5,200	3.7%	5,578	3.3%
Apartment	6,539	4.6%	6,781	4.0%
Mobile Home	38,593	27.4%	34,379	20.1%
Boat, RV, Van, Etc.	1,788	1.3%	587	0.3%
Total	140,700	100.0%	170,626	100.0%

Over 30,000 housing units were added to the non-entitlement areas of Nevada and Carson City housing market between the 2000 and 2010 Censuses, as seen in Table IV.3, below. The greatest increase was in renter occupied units, increasing by 29.6 percent. Owner-occupied units saw an increase of about half that of renter-occupied units.

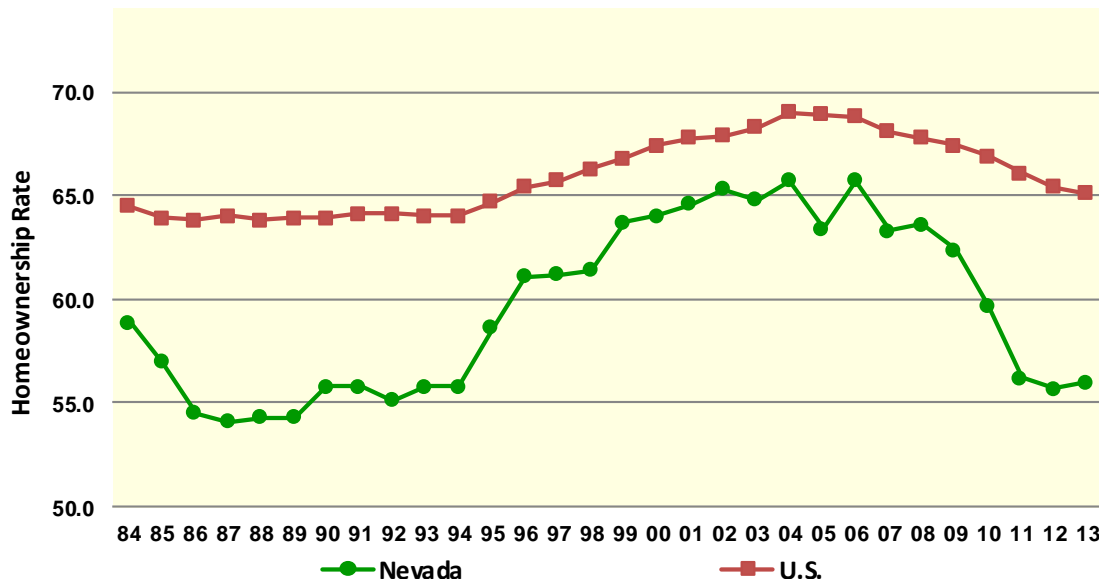
**Table IV.3
Housing Units by Tenure**

Non-Entitlement Areas of Nevada Plus Carson City
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	140,407	86.6%	166,459	85.6%	18.6%
Owner-Occupied	104,581	74.5%	120,013	72.1%	14.8%
Renter-Occupied	35,826	25.5%	46,446	27.9%	29.6%
Vacant Housing Units	21,773	13.4%	27,975	14.4%	28.5%
Total Housing Units	162,180	100.0%	194,434	100.0%	19.89%

The Census Bureau estimates homeownership rates annually. These data on homeownership rates are presented in Diagram IV.1, below. This diagram compares homeownership rates for the state of Nevada and the U.S. from 1986 through 2013 and shows that Nevada had consistently lower homeownership rates. Homeownership rates rose during the early 2000's, reaching closer to national rates, but have since dropped again to closer to 55 percent, while the national rate remains around 65 percent.

**Diagram IV.1
Homeownership Rates**
State of Nevada
Census Data, 1984 - 2013



VACANT HOUSING

There was a 28.5 percent growth in vacant units in the non-entitlement areas of Nevada plus Carson City from 2000 to 2010. Units classified as “other vacant” saw a 46.51

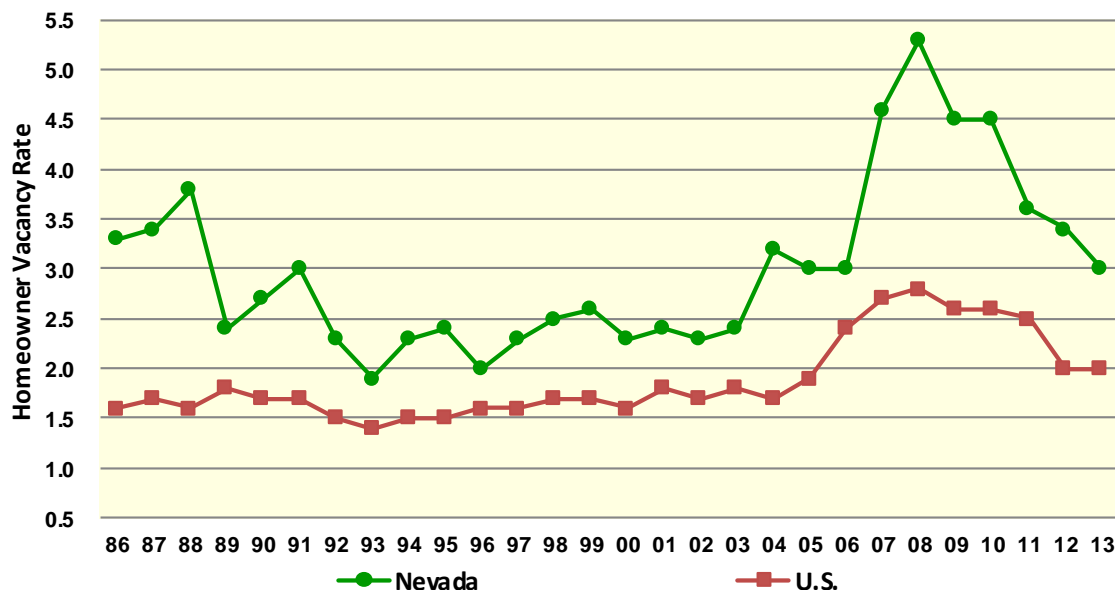
percent increase during this time period. For sale vacant housing saw a 32.33 percent increase, and seasonal housing saw an increase of 23.2 percent. Seasonal, recreational, or occasional use units accounted for the highest proportion of vacant units in 2010, followed by “other vacant.” Units classified as “other vacant” may be particularly problematic as they are not available to the market place. Where such units are grouped in close proximity to each other, a blighting influence may be created.

Table IV.4
Disposition of Vacant Housing Units
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	5,142	23.6%	6,336	22.6%	23.22%
For Sale	2,744	12.6%	3,631	13.0%	32.33%
Rented or Sold, Not Occupied	1,032	4.7%	1,139	4.1%	10.37%
For Seasonal, Recreational, or Occasional Use	7,665	35.2%	9,443	33.8%	23.20%
For Migrant Workers	256	01.2%	197	0.7%	-23.05%
Other Vacant	4,934	22.7%	7,229	25.8%	46.51%
Total	21,773	100.0%	27,975	100.0%	28.5%

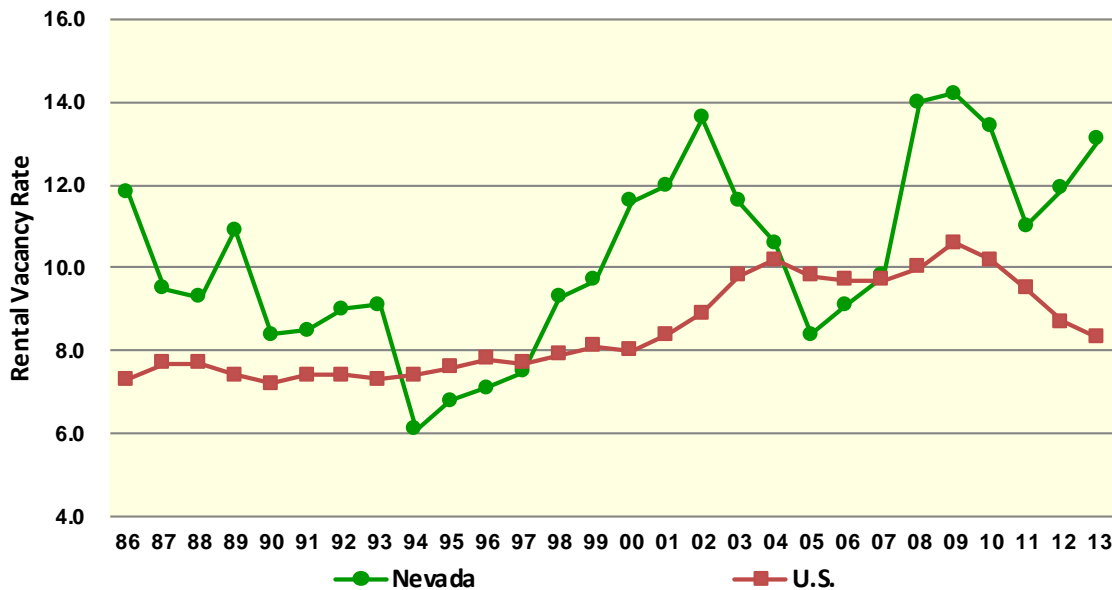
Census data regarding homeowner vacancy rates, as drawn from the annual surveys conducted by the Census Bureau, were also examined. As shown in Diagram IV.2, the homeowner vacancy rate in the state of Nevada has remained higher than national rates since 1986. The homeowner vacancy rate saw a large spike in 2008, but has been steadily declining to around 3 percent in 2013.

Diagram IV.2
Homeowner Vacancy Rate
 State of Nevada
 Census Data, 1984 - 2013



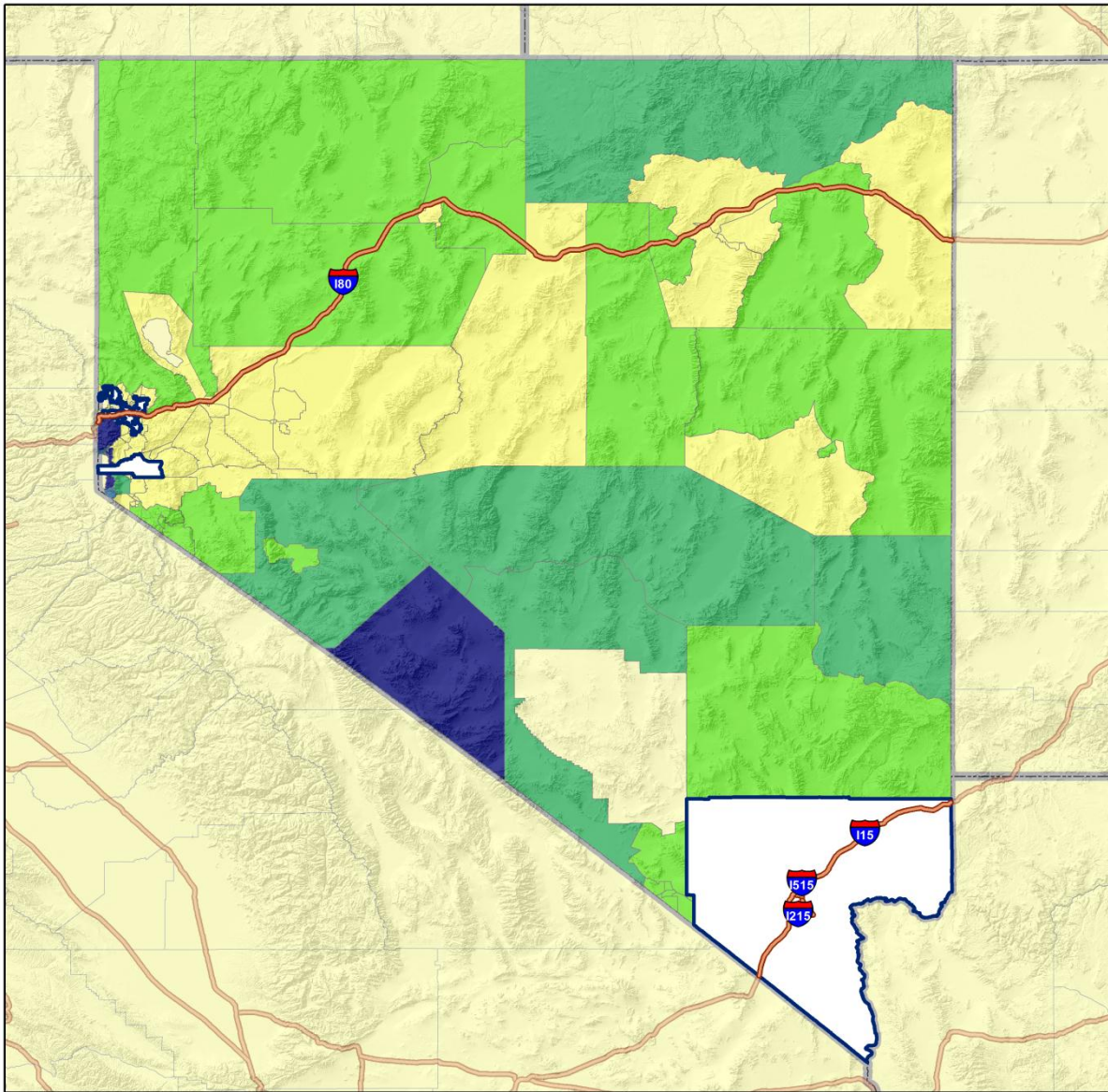
The rental vacancy rate for the State is shown in Diagram IV.3, below. The rental vacancy rate has seen more fluctuation than the homeowner vacancy rate, and has intersected the national rate at several points. The rental vacancy rates spiked for Nevada in 2002 and again in 2009. Since 2007, the rental vacancy rate has remained above national levels.

Diagram IV.3
Rental Vacancy Rate
 State of Nevada
 Census Data, 1984 - 2014



Map IV.1, on the following page, shows the distribution of vacant units across the state as of the 2010 Census. The highest concentration of vacant units was found in Esmeralda County, with almost one-half of all units remaining vacant at the time of the 2010 census. Elko, Lincoln, Nye and Mineral Counties all also contained tracts with disproportionate share of vacant units, which exceeded over a quarter of all units. Map IV.2 shows the percentage of vacant units classified as “other vacant.” Mineral and Esmeralda Counties saw the highest rates of units classified as “other vacant.” Other counties saw higher rates of “other vacant” units as well, including parts of Lincoln, Nye, White Pine, Lander, Elko, Pershing, Churchill, and Lyon Counties. As mentioned previously, vacant units classified as “other” are particularly problematic as they may not be available to the marketplace and areas with high concentration may create a blighting influence.




Map IV.1
Vacant Housing Units
 Non-Entitlement Areas of Nevada
 2010 Census Data





Legend

2010 Vacant Housing Units






2010 Percent vacant housing units in non-entitlement areas of the State of Nevada = 15.1%
 Disproportionate share threshold = 25.1% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

-  Major Highways
-  Entitlement Area Boundaries
-  State Boundaries

-  Outside Study Area
-  County Boundaries

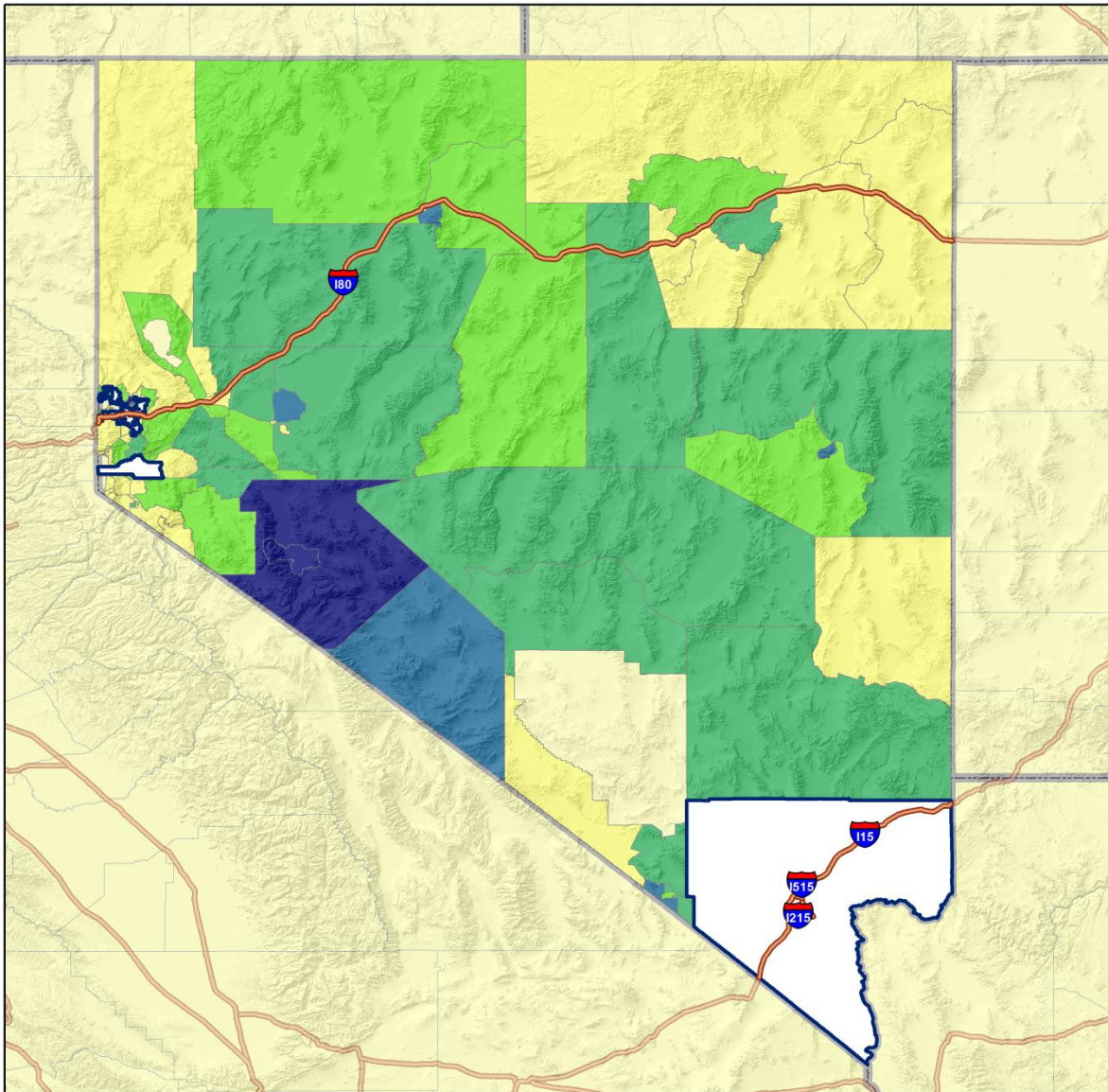
 Disproportionate Share Threshold

Vacant Housing Units

-  0% - 15.1%
-  15.2% - 25.1%
-  25.2% - 36.8%
-  36.9% - 48.5%
-  48.6% - 60.2%

Data Source: US Census Bureau, USGS

Map IV.2
“Other Vacant” Housing Units
 Non-Entitlement Areas of Nevada
 2010 Census Data



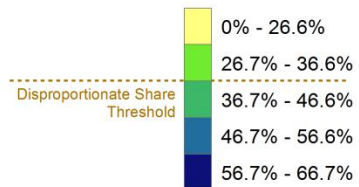
Legend

2010 "Other Vacant" Housing Units

2010 Percent "other vacant" housing units in non-entitlement areas of the State of Nevada = 15.1% Disproportionate share threshold = 25.1% (A disproportionate share exists where the share of a population in a given area is ten percentage points higher than in the study area as a whole.)

- Major Highways
- Entitlement Area Boundaries
- State Boundaries
- Outside Study Area
- County Boundaries

"Other Vacant" Housing Units



Data Source: US Census Bureau, USGS

AGE OF THE HOUSING STOCK

The age of the housing stock is also reported in the 2012 American Community Survey. The age of the housing stock has been grouped into nine categories, ranging from 1939 or earlier through 2005 or later. Table IV.5 shows that substantial numbers of housing units were added to the stock in the 1990s, with those units accounting for 27.0 percent of the housing stock, and 2000-2004, with those units accounting for 19.9 percent. The non-entitlement areas of Nevada and Carson City have a primarily newer housing stock with units built since 1980 accounting for over two-thirds of all units.

Table IV.5
Households by Year Home Built
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census SF3 & 2012 Five-Year ACS Data

Year Built	2000 Census		2012 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,550	4.0%	5,299	3.2%
1940 to 1949	3,221	2.3%	3,427	2.1%
1950 to 1959	6,140	4.4%	4,870	3.0%
1960 to 1969	12,420	8.9%	10,238	6.2%
1970 to 1979	32,703	23.3%	31,174	19.0%
1980 to 1989	31,519	22.5%	31,793	19.4%
1990 to 1999	48,686	34.7%	44,265	27.0%
2000 to 2004	.	.	32,672	19.9%
2005 or Later	.	.	259	.2%
Total	140,239	100.0%	163,997	100.0%

C. HOUSING PRODUCTION AND AFFORDABILITY

HOUSING PRODUCTION

The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in the state of Nevada. Reported data are single family units, duplexes, and tri- and four-plex units and all units within facilities comprising five or more units.

The number of single-family and multi-family units permitted in the non-entitlement areas of Nevada plus Carson City has varied by year between 1980 and the present. With the fluctuation, there was a general increase until 2006. After 2006, there was a dramatic drop off in production, which has only slightly begun to recover in recent years. The production of single family units has greatly outnumbered the addition of new multifamily units.

Diagram IV.4
Permitted Units by Unit Type
 Non-Entitlement Areas of Nevada Plus Carson City
 U.S. Census Data

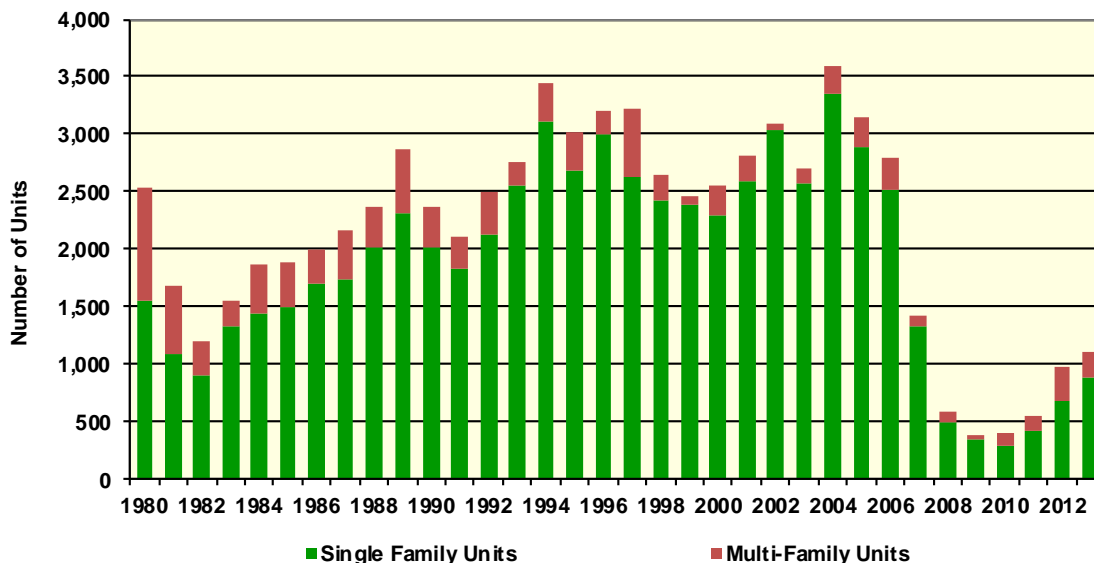


Table IV.6, on the following page, presents data on the number of manufactured homes placed statewide in Nevada, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

In total, there were 27,800 manufactured homes placed in Nevada between 1990 and 2013, including roughly 2,740 single-wide and 25,060 double-wide homes. The figures varied by year, but the number of units being placed has declined as the price per unit has risen. The number of units being placed saw a sharp decline beginning in the mid-2000s, as the price of mobile homes in Nevada started to rise above the national average.

Table IV.6
Manufactured Housing Unit Placement and Price

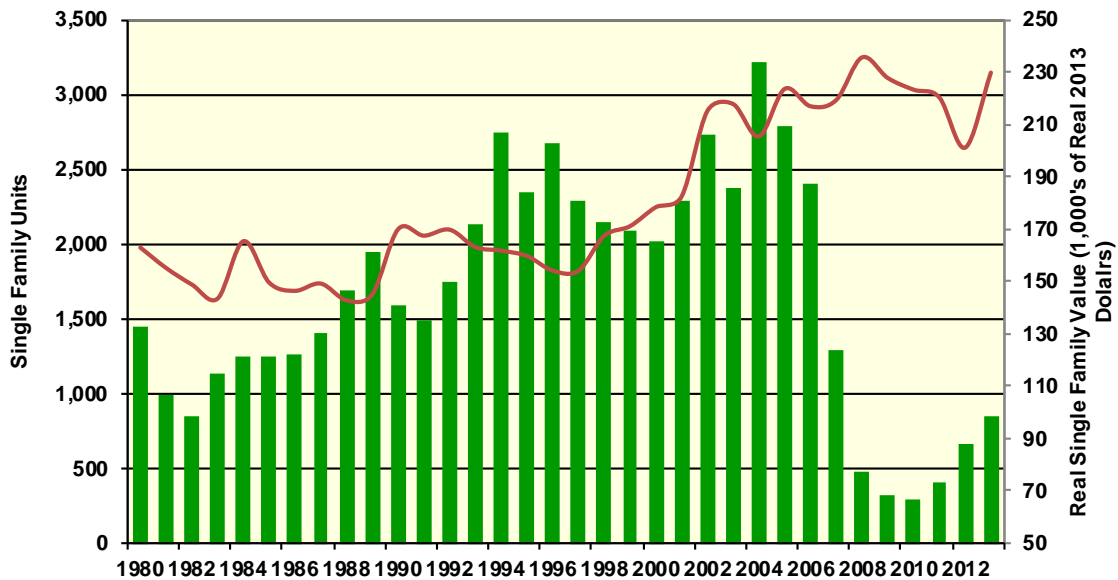
State of Nevada
Census Data, 1990 – 2013

Year	Units Placed in Service in			Average Home Price, Nominal Dollars					
	State of Nevada			State of Nevada			U.S. Average		
	Single-wide	Double-wide	Total*	Single-wide	Double-wide	Total	Single-wide	Double-wide	Total
1990	400	1,800	2,200	22,400	41,500	37,900	19,800	36,600	27,800
1991	300	1,700	2,000	22,000	40,800	38,600	19,900	36,900	27,700
1992	300	1,500	1,800	25,500	41,600	39,600	20,600	37,200	28,400
1993	200	1,400	1,600	25,000	45,100	43,600	21,900	39,600	30,500
1994	(S)	(S)	(S)	(S)	(S)	45,600	23,500	42,000	32,800
1995	200	1,980	2,180	32,800	50,700	49,800	25,800	44,600	35,300
1996	300	2,400	2,700	26,500	48,700	47,500	27,000	46,200	37,200
1997	320	2,540	2,860	33,000	51,300	49,900	27,900	48,100	39,800
1998	320	2,140	2,460	25,300	49,900	47,800	28,800	49,800	41,600
1999	(S)	1,300	1,300	20,500	58,300	54,800	29,300	51,100	43,300
2000	(S)	1,300	1,300	(S)	57,800	57,800	30,200	53,600	46,400
2001	(S)	500	500	(S)	54,900	53,300	30,400	55,200	48,900
2002	(S)	900	900	(S)	56,100	61,000	30,900	56,100	51,300
2003	100	700	800	(S)	68,100	75,400	31,900	59,700	54,900
2004	(S)	1,100	1,100	(S)	75,600	75,900	32,900	63,400	58,200
2005	(S)	1,200	1,200	(S)	74,000	77,000	34,100	68,700	62,600
2006	(S)	1,100	1,100	(S)	82,000	86,500	36,100	71,300	64,300
2007	(S)	600	600	(S)	86,300	87,100	37,300	74,200	65,400
2008	(S)	300	300	(S)	89,100	89,100	38,000	75,800	64,700
2009	(S)	200	200	(S)	96,600	109,100	39,600	74,500	63,100
2010	100	100	200	(S)	76,600	73,800	39,500	74,500	62,800
2011	(S)	100	100	(S)	73,700	70,000	40,600	73,900	60,500
2012	100	100	200	(S)	89,800	85,900	41,100	75,700	62,200
2013	100	100	200	41,000	77,100	70,600	42,200	78,600	64,000

HOUSING PRICES

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As shown below in Diagram IV.6 the construction value of single-family dwellings generally increased from 1980 through 2012. Even as the number of single family units produced dropped sharply in 2008, the real single family home value was not as significantly impacted. The real single family value ended near \$230,000 in 2013.

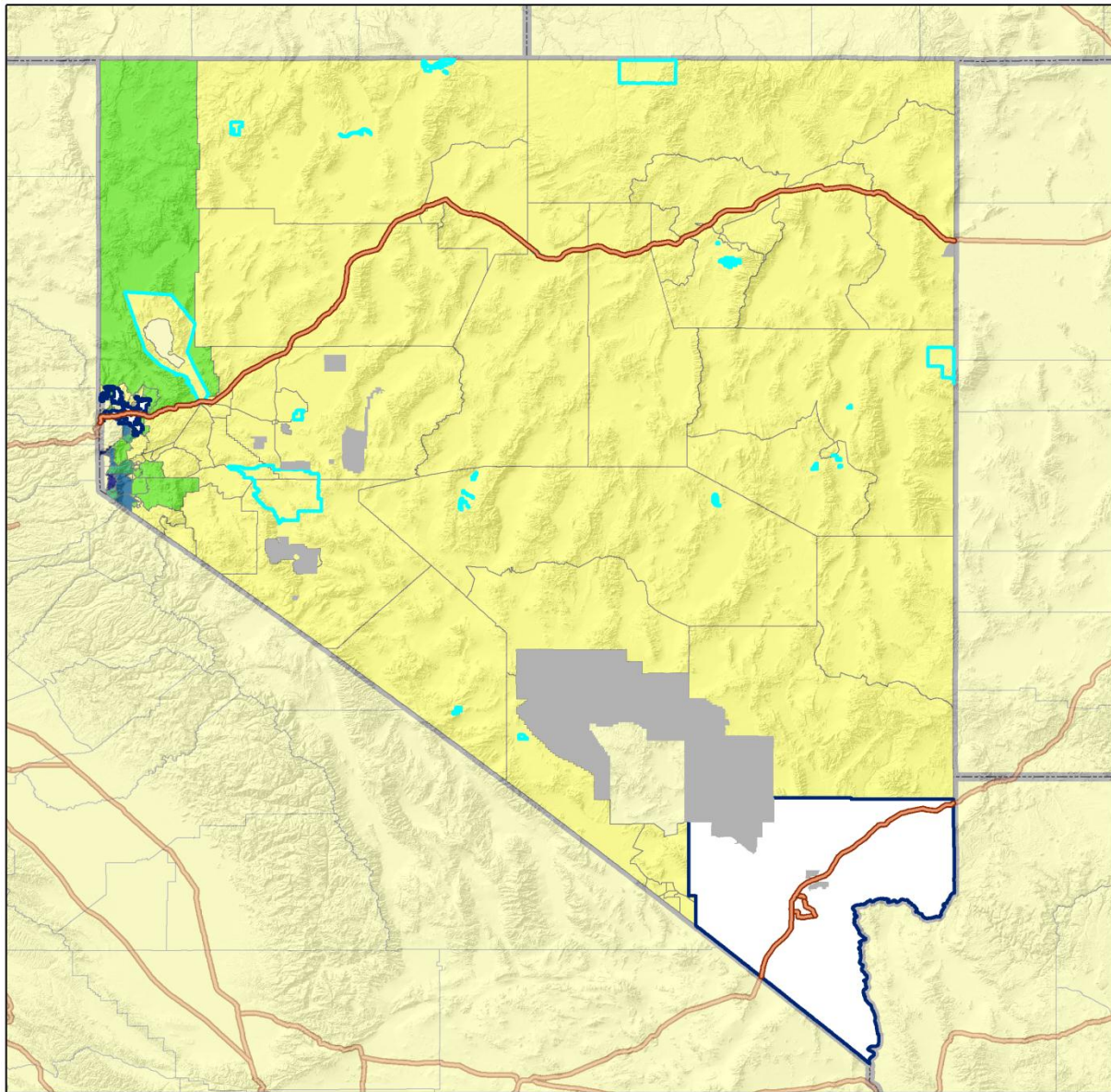
Diagram IV.6
Single Family Permits Issued
 Non-Entitlement Areas of Nevada Plus Carson City
 U.S. Census Data



The distribution of housing values around the non-entitlement areas of Nevada as reported in the 2012 American Community Survey is presented in Map IV.3 on the following page. This map shows that the areas with the highest home values in non-entitlement areas plus Carson City were in Washoe and Douglas Counties, with values exceeding \$250,000. Some small areas exceeded \$400,000 as well.

Map IV.4 illustrates data on median gross rent prices by census tract derived from 2012 American Community Survey for the non-entitlement areas of Nevada plus Carson City. In this situation, gross rent refers to monthly contracted rental fees plus average monthly utility costs, which includes electricity, water and sewer services, and garbage removal. Areas with rents higher than \$860 included areas in Douglas, Washoe, Lyon, Nye, and Elko Counties.

Map IV.3
Median Home Value by Census Tract
 Non-entitlement areas of Nevada plus Carson City
 2012 Five-Year ACS



Legend

2008-2012 Median Home Values

2008-2012 Median home values in non-entitlement areas of the State of Nevada, by Census tract

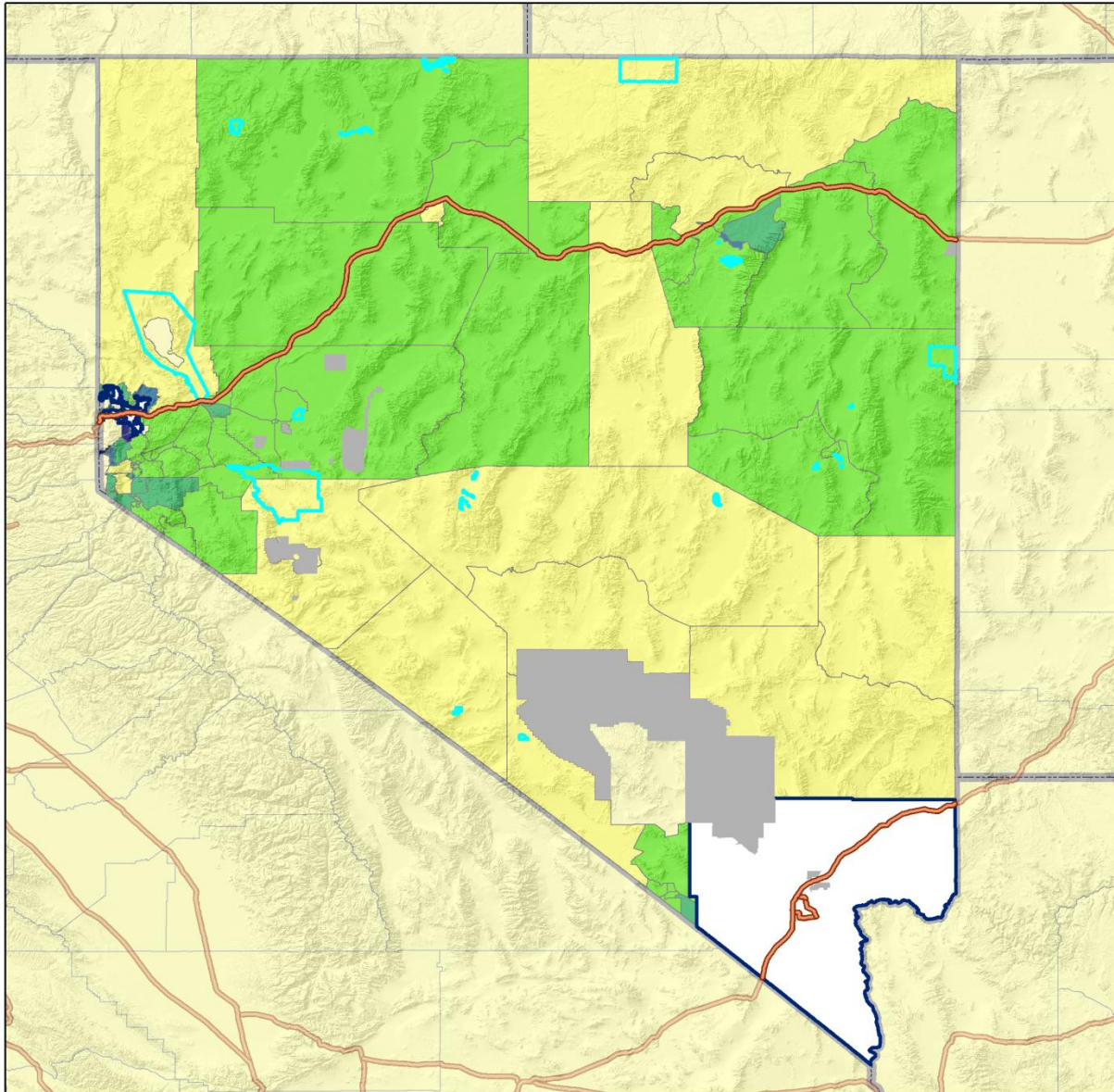
-  Entitlement Boundaries
-  Major Highways
-  State Boundaries
-  Tribal Reservation Areas
-  Military Bases
-  Outside Study Area
-  County Boundaries

Median Home Values

-  \$56,800.00 - \$250,000.00
-  \$250,000.01 - \$400,000.00
-  \$400,000.01 - \$550,000.00
-  \$550,000.01 - \$700,000.00
-  \$700,000.01 - \$891,800.00

Data Source: US Census Bureau, USGS

Map IV.4
Median Contract Rent by Census Tract
 Non-entitlement areas of Nevada plus Carson City
 2012 Five-Year ACS



Legend

2008-2012 Median Contract Rent

2008-2012 Median contract rent prices in non-entitlement areas of the State of Nevada, by Census tract

-  Entitlement Boundaries
-  Tribal Reservation Areas
-  Major Highways
-  Military Bases
-  State Boundaries
-  Outside Study Area
-  County Boundaries

Median Contract Rent

-  \$99.00 - \$480.00
-  \$480.01 - \$860.00
-  \$860.01 - \$1,240.20
-  \$1,240.21 - \$1,620.00
-  \$1,620.01 - \$2,001.00

Data Source: US Census Bureau, USGS

As seen in Table IV.7, the median statewide rent in 2010 was \$852, compared to median rent in 2000 at \$699. The median home value in 2010 was \$190,900, compared to the median home value in 2000 at \$142,000.

Table IV.7
Median Housing Costs

State of Nevada
2000 Census SF3 & 2012 Five-Year ACS Data

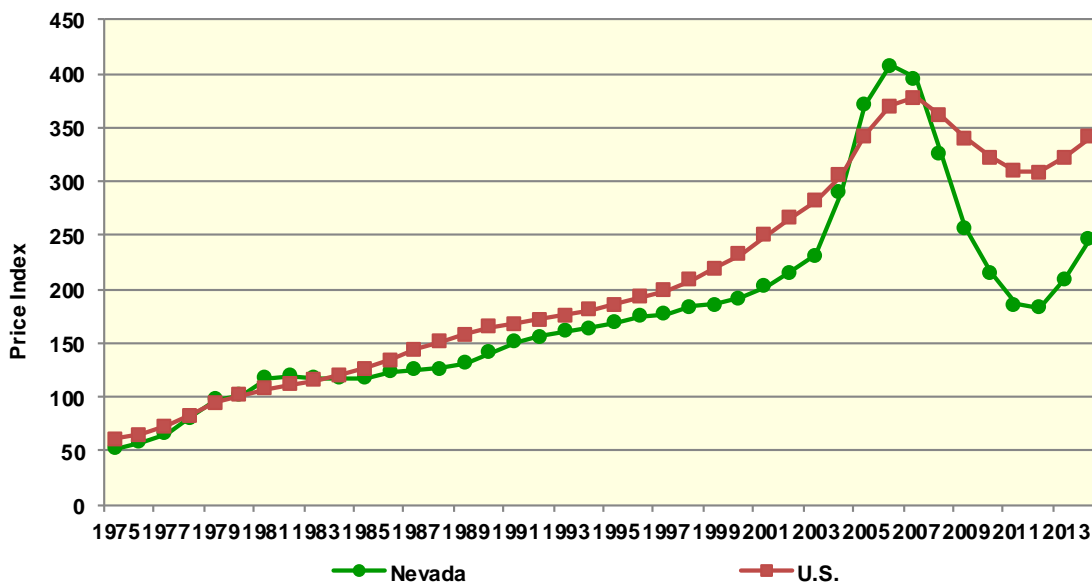
Housing Cost	2000	2010
Median Contract Rent	\$699	\$852
Median Home Value	\$142,000	\$190,900

Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information was obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.⁶ There are over 31 million repeat transactions in this database, which is computed monthly. All indexes, whether state or national, were set equal to 100 as of the first quarter of 2000.

Diagram IV.7 shows the housing price index for one quarter from each year from 1975 through 2014. As seen therein, the Nevada index has been lower than the U.S. index since the late 1980s, surpassing it in the mid 2000's. The Nevada index then dipped significantly lower than the U.S. index, but has recently begun to rise.

Diagram IV.7
Housing Price Index

State of Nevada vs. U.S.
FHFA Second Quarter Data, 1975 – 2014: 1980 1Q = 100



⁶ Office of Federal Housing Enterprise Oversight, News Release, December 1, 2006.

D. HOUSEHOLD HOUSING PROBLEMS

HOUSING PROBLEMS

While the Census Bureau does not delve deeply into the physical condition of the housing stock, selected questions from the decennial census and the American Community Survey do indeed address housing difficulties being faced by householders. These housing difficulties are represented by three different conditions: overcrowding, lack of complete plumbing or kitchen facilities, and cost burden. Each of these conditions is addressed on the following pages.

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Table IV.8 shows that 3,221 households in non-entitlement areas of Nevada plus Carson City were overcrowded in 2012, a reduction from 4,586 in 2000. Severely overcrowded households comprised 919 households, a decrease from 2,938 households in 2000. By 2012, the share of overcrowded households had fallen from 3.3 to 2.0 percent since 2000, and the share of severely overcrowded households had fallen from 2.1 to 0.6 percent. In both years, overcrowding and severe overcrowding were more prevalent in renter-occupied housing units than in owner-occupied units.

Table IV.8
Overcrowding and Severe Overcrowding

Non-Entitlement Areas of Nevada Plus Carson City
2000 Census SF3 & 2012 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	100,319	96.1%	2,468	2.4%	1,584	1.5%	104,371
2012 Five-Year ACS	116,602	98.4%	1,413	1.2%	472	.4%	118,487
Renter							
2000 Census	32,396	90.3%	2,118	5.9%	1,354	3.8%	35,868
2012 Five-Year ACS	43,255	95.0%	1,808	4.0%	447	1.0%	45,510
Total							
2000 Census	132,715	94.6%	4,586	3.3%	2,938	2.1%	140,239
2012 Five-Year ACS	159,857	97.5%	3,221	2.0%	919	.6%	163,997

Households Lacking Complete Kitchen or Plumbing Facilities

According to the Census Bureau, a housing unit is classified as lacking complete kitchen facilities when any of the following is not present in a housing unit: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. Likewise, a housing unit is categorized as lacking complete plumbing facilities when any of the following are missing from the housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. A lack of these facilities indicates that the housing unit is likely to be unsuitable.

Around 1.2 percent of the housing stock of the non-entitlement areas of Nevada and Carson City lacked complete kitchen facilities in 2012. This figure represented about 1,970 units, as shown in Table IV.9, below. This was an increase from the 2000 rate of 0.6 percent.

Table IV.9
Households with Incomplete Kitchen Facilities

Non-Entitlement Areas of Nevada Plus Carson City
2000 Census SF3 & 2012 Five-Year ACS Data

Households	2000 Census	2012 Five-Year ACS
With Complete Kitchen Facilities	139,462	162,027
Lacking Complete Kitchen Facilities	777	1,970
Total Households	140,239	163,997
Percent Lacking	.6%	1.2%

Similar proportions of housing units lacked complete plumbing facilities in both years, as shown in Table IV.10, below. In 2000, 0.5 percent of housing units had inadequate plumbing facilities. By 2012, this figure had grown to 0.6 percent, with 955 households.

Table IV.10
Households with Incomplete Plumbing Facilities

Non-Entitlement Areas of Nevada Plus Carson City
2000 Census SF3 & 2012 Five-Year ACS Data

Households	2000 Census	2012 Five-Year ACS
With Complete Plumbing Facilities	139,548	163,042
Lacking Complete Plumbing Facilities	691	955
Total Households	140,239	163,997
Percent Lacking	.5%	0.6%

Cost Burden

Another type of housing problem reported in the 2000 Census was cost burden, which occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent 50 percent or more of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent plus utility charges.

According to 2000 Census data, 16.5 percent of households in non-entitlement areas of Nevada and Carson City experienced a cost burden at that time. An additional 10.1 percent of households experienced a severe cost burden. By 2012, 19.6 percent of households were cost-burdened, and the share of households experiencing a severe cost burden had grown to 14.4 percent.

Table IV.11
Cost Burden and Severe Cost Burden by Tenure
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census & 2012 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	35,870	70.5%	9,837	19.3%	4,921	9.7%	230	.5%	50,858
2012 Five-Year ACS	46,460	59.7%	19,421	24.9%	11,513	14.8%	461	0.6%	77,855
Owner Without a Mortgage									
2000 Census	14,642	90.3%	772	4.8%	536	3.3%	266	1.6%	16,216
2012 Five-Year ACS	34,450	84.8%	3,324	8.2%	2,357	5.8%	501	1.2%	40,632
Renter									
2000 Census	20,634	58.7%	6,235	17.7%	4,838	13.8%	3,465	9.9%	35,172
2012 Five-Year ACS	22,004	48.3%	9,380	20.6%	9,696	21.3%	4,430	9.7%	45,510
Total									
2000 Census	71,146	69.6%	16,844	16.5%	10,295	10.1%	3,961	3.9%	102,246
2012 Five-Year ACS	102,914	62.8%	32,125	19.6%	23,566	14.4%	5,392	3.3%	163,997

E. LEAD-BASED PAINT HAZARDS AND ACTIONS TO OVERCOME HAZARDS

LEAD-BASED PAINT HAZARDS

Older homes, particularly those built prior to 1978, have a greater likelihood of lead-based paint hazards than homes built after 1978, when lead as an ingredient in paint was banned. Indeed, environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely to occur in these older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of lead-based paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. HUD has established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940;
- 80 percent of units built from 1940 through 1959; and
- 62 percent of units built from 1960 through 1979.

Other factors used to determine the risk for lead-based paint problems include the condition of the housing unit, tenure and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with higher risks of lead-based paint hazards are residing in rental or lower-income households. Low-income

residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint, and renters are not as likely or are not allowed to renovate their rental units.

National Efforts to Reduce Lead-Based Paint Hazards

In 1991 Congress formed HUD's Office of Healthy Homes and Lead Hazard Control to eradicate lead-based paint hazards in privately-owned and low-income housing in the U.S. One way it has done this is by providing grants for communities to address their own lead paint hazards. Other responsibilities of this office are enforcement of HUD's lead-based paint regulations, public outreach and technical assistance, and technical studies to help protect children and their families from health and safety hazards in the home.⁷

Then in 1992, to address the problem more directly, Congress passed the Residential Lead-Based Paint Hazard Reduction Act, also known as Title X, which developed a comprehensive federal strategy for reducing lead exposure from paint, dust and soil, and provided authority for several rules and regulations, including the following:

1. **Lead Safe Housing Rule** – mandates that federally-assisted or owned housing facilities notify residents about, evaluate, and reduce lead-based paint hazards.
2. **Lead Disclosure Rule** – requires homeowners to disclose all known lead-based paint hazards when selling or leasing a residential property built before 1978. Violations of the Lead Disclosure Rule may result in civil money penalties of up to \$11,000 per violation.⁸
3. **Pre-Renovation Education Rule** – ensures that owners and occupants of most pre-1978 housing are given information about potential hazards of lead-based paint exposure before certain renovations happen on that unit.
4. **Lead Renovation, Repair and Painting Program Rule** – establishes standards for anyone engaging in target housing renovation that creates lead-based paint hazards.⁹

A ten-year goal was set in February 2000 by President Clinton's Task Force on Environmental Health Risks and Safety Risks to Children to eliminate childhood lead poisoning in the U.S. as a major public health issue by 2010. As a means to achieve this goal, they released the following four broad recommendations in their "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," report:

1. **Prevent lead exposure in children** by, among other actions, increasing the availability of lead-safe dwellings through increased funding of HUD's lead hazard control program, controlling lead paint hazards, educating the public about lead-safe painting, renovation and maintenance work, and enforcing compliance with lead paint laws.
2. **Increase early intervention to identify and care for lead-poisoned children** through screening and follow-up services for at-risk children, especially Medicaid-eligible children, and increasing coordination between federal, state and local agencies who are responsible for lead hazard control, among other measures.

⁷ "About the Office of Healthy Homes and Lead Hazard Control." 21 February 2011. U.S. Department of Housing and Urban Development. 12 May 2014 <<http://www.hud.gov/offices/lead/about.cfm>>.

⁸ "Lead Programs Enforcement Division - HUD." *Homes and Communities - U.S. Department of Housing and Urban Development (HUD)*. 12 May 2014 <<http://www.hud.gov/offices/lead/enforcement/index.cfm>>.

⁹ "Lead: Rules and Regulations | Lead in Paint, Dust, and Soil | US EPA." *U.S. Environmental Protection Agency*. 31 Dec. 2008 <<http://www.epa.gov/lead/pubs/regulation.htm>>.

3. **Conduct research** to, for example, develop new lead hazard control technologies, improve prevention strategies, promote innovative ways to decrease lead hazard control costs, and quantify the ways in which children are exposed to lead.
4. **Measure progress and refine lead poisoning prevention strategies** by, for instance, implementing monitoring and surveillance programs.

Continuing these efforts, the U.S. Department of Health and Human Services launched Healthy People 2020, which included the goal of eliminating childhood blood lead levels $\geq 10 \mu\text{g/dL}$.¹⁰ As part of the National Center for Environmental Health, the program works with other agencies to address the problem of unhealthy and unsafe housing through surveillance, research and comprehensive prevention programs.¹¹

In 2010, the Environmental Protection Agency (EPA) enacted the Lead Renovation, Repair, and Painting Rule (RRP). This rule requires that any firms performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities and pre-schools built before 1978 must be certified by the EPA.¹²

Lead-Based Paint Hazards for Children

Children's exposure to lead has decreased dramatically over the past few decades due to federal mandates that lead be phased out of items such as gasoline, food and beverage cans, water pipes, and industrial emissions. However, despite a ban in 1978 on the use of lead in new paint, children living in older homes are still at risk from deteriorating lead-based paint and its resulting lead contaminated household dust and soil. Today lead-based paint in older housing remains one of the most common sources of lead exposure for children¹³.

Thirty-eight million housing units in the United States had lead-based paint during a 1998 to 2000 survey, down from the 1990 estimate of 64 million. Still, 24 million housing units in the survey contained significant lead-based paint hazards. Of those with hazards, 1.2 million were homes to low-income families with children under 6 years of age.¹⁴

National Efforts to Reduce Lead Exposure in Children

There have been a number of substantive steps taken by the U.S. to reduce and eliminate blood lead poisoning in children. The Lead Contamination Control Act (LCCA) of 1988 authorized the Centers for Disease Control and Prevention (CDC) to make grants to state and local agencies for childhood lead poisoning prevention programs that develop prevention programs and policies, educate the public, and support research to determine the effectiveness of prevention efforts at federal, state, and local levels. The CDC has carried out these activities through its Childhood Lead Poisoning Prevention Program.¹⁵

¹⁰ <http://www.cdc.gov/nceh/Lead/>

¹¹ <http://www.cdc.gov/nceh/eehs/>

¹² <http://www2.epa.gov/lead/renovation-repair-and-painting-program>

¹³ "Protect Your Family". March 2014. EPA. Environmental Protection Agency. Web. 2 May 2014. <<http://www2.epa.gov/lead/protect-your-family#sl-home>> .

¹⁴ Jacobs, David E., Robert P. Clickner, Joey Y. Zhou, Susan M. Viet, David A. Marker, John W. Rogers, Darryl C. Zeldin, Pamela Broene, and Warren Friedman. "The Prevalence of Lead-Based Paint Hazards in U.S. Housing." *Environmental Health Perspectives* 110 (2002): A599-606. *Pub Med*. 12 May 2014 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1241046&blobtype=pdf>> .

¹⁵ "Implementation of the Lead Contamination Control Act of 1988." Editorial. *Morbidity and Mortality Weekly Report* 01 May 1992: 288-90. 05 Aug. 1998. Centers for Disease Control. 12 May 2014 <<http://www.cdc.gov/mmwr/preview/mmwrhtml/00016599.htm>> .

One of the most significant actions the CDC has taken to lower blood lead levels (BLLs) in children over the past few decades is their gradual changing of the definition of an EBLL. For example, during the 1960s the criteria for an EBLL was ≥ 60 micrograms per deciliter ($\mu\text{g}/\text{dL}$). It then dropped to ≥ 40 $\mu\text{g}/\text{dL}$ in 1971, to ≥ 30 $\mu\text{g}/\text{dL}$ in 1978, ≥ 25 $\mu\text{g}/\text{dL}$ in 1985, and most recently, ≥ 10 $\mu\text{g}/\text{dL}$ in 1991.¹⁶

Roughly 14 out of every 1,000 children in the United States between the ages of 1 and 5 have blood lead levels greater than 10 micrograms of lead per deciliter of blood. This is the level at which public health actions should be initiated according to the Centers for Disease Control and Prevention.

Results of National Efforts

All of these coordinated and cooperative efforts at the national, state and local levels have created the infrastructure needed to identify high-risk housing and to prevent and control lead hazards. Consequently, EBLs in U.S. children have decreased dramatically. For example, in 1978 nearly 14.8 million children in the U.S. had lead poisoning; however, by the early 90s that number had dropped substantially to 890,000.¹⁷ According to data collected by the CDC, this number is dropping even more. In 1997, 7.6 percent of children under 6 tested had lead levels ≥ 10 $\mu\text{g}/\text{dL}$. By 2012, even after the number of children being tested had grown significantly, only 0.62 percent had lead levels ≥ 10 $\mu\text{g}/\text{dL}$.¹⁸

Amidst all of this success, a debate exists in the field of epidemiology about the definition of EBLs in children. A growing body of research suggests that considerable damage occurs even at BLLs below 10 $\mu\text{g}/\text{dL}$. For example, inverse correlations have been found between BLLs < 10 $\mu\text{g}/\text{dL}$ and IQ, cognitive function and somatic growth.¹⁹ Further, some studies assert that some effects can be more negative at BLLs below 10 $\mu\text{g}/\text{dL}$ than above it.²⁰ While the CDC acknowledges these associations and does not refute that they are, at least in part, causal, they have yet to lower the level of concern below 10 $\mu\text{g}/\text{dL}$. The reasons the CDC gives for this decision are as follows: it is critical to focus available resources where negative effects are greatest, setting a new level would be arbitrary since no exact threshold has been established for adverse health effects from lead, and the ability to successfully and consistently reduce BLLs below 10 $\mu\text{g}/\text{dL}$ has not been demonstrated.²¹

¹⁶ Lanphear, MD MPH, Bruce P et al. "Cognitive Deficits Associated with Blood Lead Concentrations" *Public Health Reports* 115 (2000): 521-29. Pub Med. 12 May 2014 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1308622&blobtype=pdf>> .

¹⁷ *Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards*. Feb. 2000. President's Task Force on Environmental Health Risks and Safety Risks to Children. 12 May 2014 <<http://www.cdc.gov/nceh/lead/about/fedstrategy2000.pdf>> .

¹⁸ <http://www.cdc.gov/nceh/lead/data/StateConfirmedByYear1997-2012.htm>

¹⁹ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 12 May 2014 <<http://www.cdc.gov/nceh/lead/Publications/PrevleadPoisoning.pdf>> .

²⁰ Matte, MD, MPH, Thomas D., David Homa, PhD, Jessica Sanford, PhD, and Alan Pate. *A Review of Evidence of Adverse Health Effects Associated with Blood Lead Levels < 10 $\mu\text{g}/\text{dL}$ in Children*. Centers for Disease Control and Prevention, Work Group of the Advisory Committee on Childhood Lead Poisoning Prevention. 12 May 2014 <http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report_Edited%20October%207,%20202004%20-%20single%20spaced.pdf> .

²¹ *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 12 May 2014. <<http://www.cdc.gov/nceh/lead/Publications/PrevleadPoisoning.pdf>> .

LEAD-BASED PAINT HAZARDS IN NEVADA

Table IV.12, below, presents data regarding the number of owner-occupied households at risk of lead-based paint hazards, broken down by presence of children age 6 and under and income. Owner-occupied households showed 3,415 units with young children built prior to 1980. There were higher numbers of households in these older units at higher income levels.

Table IV.12
Vintage of Owner-Occupied Households by Income and
Presence of Young Children
 Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
30% HAMFI or less	0	181	181
30.1-50% HAMFI	15	460	475
50.1-80% HAMFI	75	640	715
80.1% HAMFI or more	60	250	310
100.1% HAMFI and above	190	1,585	1,775
Total	340	3,116	3,456
Built 1940 to 1979			
30% HAMFI or less	160	2,440	2,600
30.1-50% HAMFI	220	3,490	3,710
50.1-80% HAMFI	605	4,930	5,535
80.1% HAMFI or more	405	3,135	3,540
100.1% HAMFI and above	1,685	16,425	18,110
Total	3,075	30,420	33,495
Built 1980 or Later			
30% HAMFI or less	510	4,135	4,645
30.1-50% HAMFI	495	5,575	6,070
50.1-80% HAMFI	1,300	9,405	10,705
80.1% HAMFI or more	1,080	6,830	7,910
100.1% HAMFI and above	7,000	45,975	52,975
Total	10,385	71,920	82,305
Total			
30% HAMFI or less	670	6,756	7,426
30.1-50% HAMFI	730	9,525	10,255
50.1-80% HAMFI	1,980	14,975	16,955
80.1% HAMFI or more	1,545	10,215	11,760
100.1% HAMFI and above	8,875	63,985	72,860
Total	13,800	105,456	119,256

Table IV.13, below, shows renter-occupied households at risk of lead-based paint exposure by income and presence of children under 6 years of age. There were 3,950 households with young children present in housing units built prior to 1980 in 2011. The number of households in these units was more equally spread among income levels than that of owner-occupied units. In addition, 36.2 percent of renters with young children were in units built prior to 1980, compared to 22.9 percent of owners with young children.

Table IV.13
Vintage of Renter-Occupied Households by Income and Presence of Young Children
 Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
30% HAMFI or less	20	320	340
30.1-50% HAMFI	115	240	355
50.1-80% HAMFI	40	390	430
80.1% HAMFI or more	40	130	170
100.1% HAMFI and above	35	455	490
Total	250	1,535	1,785
Built 1940 to 1979			
30% HAMFI or less	830	2,310	3,140
30.1-50% HAMFI	925	2,075	3,000
50.1-80% HAMFI	680	2,265	2,945
80.1% HAMFI or more	465	1,450	1,915
100.1% HAMFI and above	800	3,290	4,090
Total	3,700	11,390	15,090
Built 1980 or Later			
30% HAMFI or less	1,165	3,555	4,720
30.1-50% HAMFI	1,175	2,865	4,040
50.1-80% HAMFI	1,660	4,215	5,875
80.1% HAMFI or more	885	2,310	3,195
100.1% HAMFI and above	1,590	7,255	8,845
Total	6,475	20,200	26,675
Total			
30% HAMFI or less	2,015	6,185	8,200
30.1-50% HAMFI	2,215	5,180	7,395
50.1-80% HAMFI	2,380	6,870	9,250
80.1% HAMFI or more	1,390	3,890	5,280
100.1% HAMFI and above	2,425	11,000	13,425
Total	10,425	33,125	43,550

NEVADA LEAD REMOVAL EFFORTS

The Bureau of Child, Family, and Community Wellness Division of the Division of Public and Behavioral Health (DPBH) is in charge of the Childhood Lead Poisoning Prevention Program throughout the State of Nevada. In 2010, some 25 children aged 6 and under showed elevated blood lead levels.²² This represented 0.18 percent of children tested.

The Division plans to assist the capacity of local communities in their efforts to reduce or eliminate housing-related health hazards over time. To accomplish this, the Division plans to provide trainings to communities, including agencies in the health and social services fields, and property management companies, which will educate staff on ways to help protect Nevada’s children and families from housing related hazards, including lead-based paint. The Division would like staff from these agencies to help spread the word to individuals and families on how to live healthy within their homes.

HOME and CDBG recipients have established procedures to follow lead testing and abatement, meeting all HUD requirements for lead-based paint standards.

F. PUBLIC AND ASSISTED HOUSING

The Nevada Rural Housing Authority provides safe, decent, and affordable housing for low-income families in rural Nevada. The Housing Authority has the responsibility for planning, constructing, purchasing, and managing properties using a variety of affordable housing programs. The Housing Authority serves 15 counties in the state (all but two counties). The Housing Authority provides Housing Choice Vouchers to numerous households across the state.

In addition, there are numerous public and assisted housing units across the state. Public and assisted housing are typically under contract to ensure that units will remain affordable for a certain number of years. Table IV.14, below, shows the units in non-entitlement areas of Nevada plus Carson City at risk of expiring during these plan years. There are 9 units with expiring contracts, and 402 units at risk.

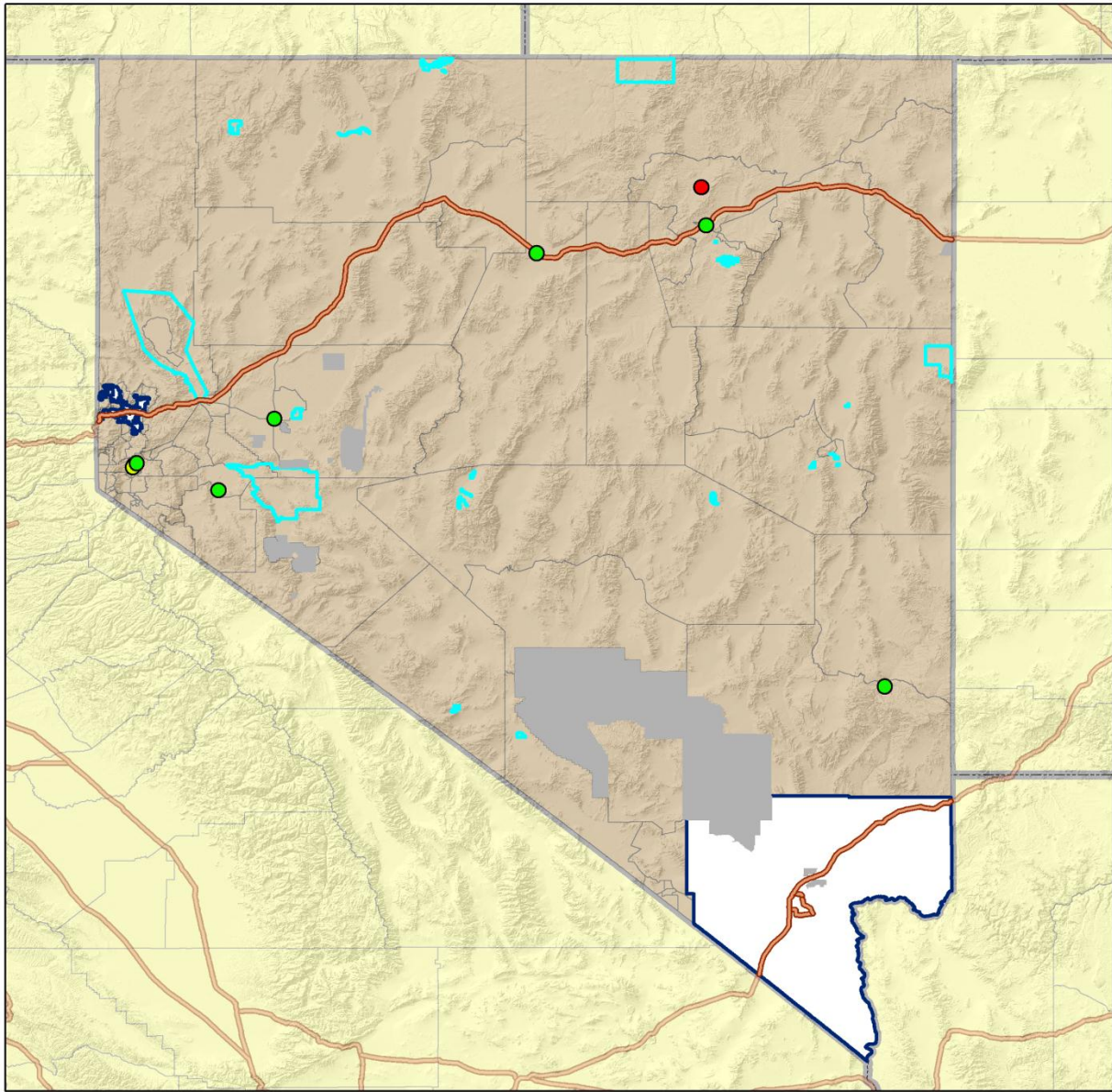
Table IV.14
HUD Multi-Family Units Expiring by Year
 Non-Entitlement Areas plus Carson City
 HUD Multifamily Contract Database

Expiration Year	Expiring Contracts	Units at Risk
2015	1	10
2016	0	0
2017	1	24
2018	1	100
2019	0	0
2020+	6	268
Total	9	402

²² <http://www.cdc.gov/nceh/lead/data/StateConfirmedByYear1997-2011.htm>

These multi-family housing units that are at risk in Nevada are shown in Map IV.5, on the following page. One of these units is set to expire in 2015, as shown in red, and an additional 8 by 2020.

Map IV.5
Expiring Section 8 Contracts
 Non-Entitlement Areas of Nevada plus Carson City
 HUD Multi-Family Assisted Housing Contract Database



Legend

HUD Multifamily Housing by Expiration Year

Number of HUD Multifamily contracts expiring before 2020 in non-entitlement areas of the State of Nevada = 3
 Number of units included in contracts expiring before 2020 = 134

- | | |
|------------------------|--------------------------|
| Entitlement Boundaries | Tribal Reservation Areas |
| Major Highways | Military Bases |
| State Boundaries | Outside Study Area |
| | County Boundaries |

Expiration Year

- 2015
- 2016
- 2017
- 2018
- 2019
- 2020+

Data Source: US Census Bureau, USGS, HUD Multifamily Database

G. INSTITUTIONAL BARRIERS TO AFFORDABLE HOUSING

Barriers to affordable housing are created by market, infrastructure, environmental, and governmental factors. Barriers may result in housing that is not affordable to low-income households or an inadequate supply of housing. In the eight-county State HOME area, traditional barriers to affordable housing are not readily apparent. Some of the counties and cities in the area directly address the need for affordable housing types in the local planning documents. In most cases, communities have taken few active steps to encourage affordable housing development. Development regulations and development standards are fairly minimal in most communities; therefore, associated costs are generally not viewed as an impediment to affordable housing. The housing inventory in the area is largely dominated by mobile homes. Multi-family structures are very limited due to overall housing affordability and higher ownership rates and less demand for multi-family rental housing. The limited employment and population growth in the past did not generate significant demands for rental housing either. Available infrastructure needed to support high-density residential development is lacking.

Some of potential barriers or constraints to the development of affordable housing that were identified are as follows:

URBAN AREAS

- Availability of financing
- Limited funding
- High land cost/availability of land
- Impact/development fees
- Zoning
- Design guidelines
- Lack of infrastructure

NON-URBAN AREAS

- Limited funding
- Wage gap
- Lack of employment opportunities
- Lack of infrastructure
- Availability of financing
- Lack of local capacity
- High land cost/availability of land

Nevada is committed to removing or reducing barriers to affordable housing whenever possible. The Nevada Housing Division constantly seeks to identify and disseminate innovative solutions to housing affordability barriers used successfully by other states, including the promotion of alternative building materials and methods, land banking, and planning and zoning reservations for affordable development.

The 2014 Housing and Community Development Survey included questions about barriers and constraints to affordable housing. Responses included Not-In-My-Back-Yard (NIMBY)

mentality, high cost of land and labor, cost of materials, and affordable housing development policies. Additional comments included lack of other infrastructure and lack of qualified contractors or builders.

H. SUMMARY

In 2000, the non-entitlement areas of Nevada and Carson City had 123,761 total housing units. Since that time, the total housing stock increased each year through 2010, then declined to 147,485 units in 2013. According to the American Community Survey in 2012, Nevada's non-entitlement housing stock included 120,538 single family units, and 34,379 mobile home units. Of the 194,434 housing units counted in non-entitlement areas of Nevada in the 2010 census, 166,459 units were occupied, with 120,013 counted as owner-occupied and 46,446 counted as renter-occupied. The vacancy rate for non-entitlement areas of the state and Carson City was 14.1 percent in 2010. The construction value of single-family dwellings generally increased from 1980 through 2013, reaching close to \$230,000.

V. HOUSING AND HOMELESS NEEDS ASSESSMENT

A. INTRODUCTION

This section addresses housing and homeless needs in Nevada. Specific needs and the priority level of these needs were determined based on data from the 2014 Housing and Community Development Survey, focus groups, public input meetings, a forecast of households that are anticipated to have problems in 2020, and from consultation with representatives of various state and local agencies throughout Nevada.

B. HOUSING NEEDS ASSESSMENT

The 2014 Housing and Community Development Needs Survey was conducted as part of the process of evaluating housing needs in Nevada. A total of 94 responses were received from stakeholders throughout the state. One of the first survey questions asked respondents to identify how they would allocate housing and community development resources in the state. Table V.1 shows that human services was the primary focus for funding, with respondents indicating that this category should receive 22 percent of funding, housing with over one-fifth, economic development with over 18 percent and public facilities and water systems at over 12 percent.

Table V.1
How would allocate your resources among these areas?

Non-Entitlement Areas of Nevada
2014 Housing and Community Development Survey

Area	Percentage Allocated
Human Services	22.0%
Housing	21.9%
Economic Development	18.6%
Water Systems	12.9%
Public Facilities	12.9%
Infrastructure	10.3%
All Other	1.4%
Total	100.0%

Survey respondents were asked to rate the need for a variety of rental and homeowner housing activities. Using the same rating scale as that needed for the Consolidated Plan, respondents were asked to rank the needs as none, low, medium, or high need.

Expressed Housing Needs

Table V.2, on the following page, shows the ranking for several housing activities. Construction of new rental housing, senior-friendly housing, and rental housing for very low-income households were seen as the activities with the highest needs, followed closely by rental assistance and supportive housing.

Table V.2
Please rate the need for the following Housing activities.

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Construction of new rental housing	2	10	32	56	38	138
Senior-friendly housing	2	11	34	52	39	138
Rental housing for very low-income households	6	12	27	49	44	138
Rental assistance	6	6	44	43	39	138
Supportive housing	5	25	24	43	41	138
First-time home-buyer assistance	5	11	44	40	38	138
Preservation of federal subsidized housing	8	22	26	40	42	138
Construction of new for-sale housing	6	14	41	39	38	138
Retrofitting existing housing to meet seniors' needs	3	16	38	38	43	138
Energy efficient retrofits	4	15	41	37	41	138
Homeowner housing rehabilitation	5	17	43	32	41	138
Rental housing rehabilitation	7	17	42	32	40	138
Mixed income housing	12	25	42	18	41	138
Mixed use housing	13	34	35	15	41	138
Housing demolition	12	47	23	14	42	138
Downtown housing	18	50	18	12	40	138
Homeownership in communities of color	23	37	26	11	41	138
Other Housing activities	7	2	1	7	121	138

Expressed Barriers to Affordable Housing

The 2014 Housing and Community Development Survey asked respondents if there were any barriers or constraints to housing production or acquisition. The highest barrier noted was a Not in My Back Yard (NIMBY) mentality and the cost of labor. This was followed by cost of land or lot, cost of materials, and lack of affordable housing development policies. Table V.3, on the following page, shows these results.

Table V.3
Do any of the following acts as barriers to the
development or preservation of housing?

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Barrier	Number of Citations
Not In My Back Yard (NIMBY) mentality	43
Cost of labor	41
Cost of land or lot	37
Cost of materials	37
Lack of Affordable housing development policies	34
Lack of other infrastructure	25
Lack of qualified contractors or builders	24
Permitting fees	23
Construction fees	22
Lack of water system	21
Permitting process	20
Lack of sewer system	18
Density or other zoning requirements	12
Lack of water	11
Lack of available land	11
Impact fees	11
ADA codes	11
Building codes	10
Lot size	8
Other Barriers	6

HOUSING NEEDS NOTED AT THE FOCUS AND OUTREACH GROUPS

Three focus groups were held in early November, 2014 in Carson City. The purpose of the focus group meetings was to gain deeper insight from housing and community development stakeholders in Nevada regarding three topic areas: affordable housing, economic development and infrastructure. Comments gathered from the focus groups are summarized as follows:

- The aging population has increased the need for housing that is accessible to seniors, necessitating more independent and affordable senior housing options
- Communities are focusing on rapid re-housing and homeless prevention rather than adding more shelters
- Lack of housing to meet the needs of growing businesses
- Homeless counts may be low due to the vast rural regions

HOUSING NEEDS NOTED AT PUBLIC INPUT MEETINGS

A public input meeting was held on January 27, 2015 in Carson City. The purpose of these meetings was to gain feedback on the preliminary findings of the Consolidated Plan. Attendees were invited to review a presentation of early survey results and offer

suggestions and feedback regarding the Consolidated Plan. Comments related to the following:

- There is a need for senior housing
- Need to meet the need for lower income housing
- Rapid re-housing is a high need for homeless, both transitional and permanent
- Continued need for special needs housing

C. UNMET HOUSING NEEDS

Households that experience one or more housing problems are considered to have unmet housing needs. Housing problems, as presented earlier in this document, include overcrowding, lacking complete kitchen or plumbing facilities, and cost burden. Householders with unmet need can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure, renters and homeowners, and by percent of median family income.

Table V.4 presents owner-occupied households with housing problems by income as well as family type. A table with the complete data set can be found in Appendix C. Within these groups, there were 37,820 owner-occupied households with incomes 80 percent or less of the HUD area median family income (HAMFI) with housing problems. Large families face housing problems at the highest rate at 44.0 percent, compared to the average of 31.7 percent of all households. Elderly non-family households and “other” households also exceed the average for rate of housing problems, having housing problems at a rate of 38.5 percent and 41.7 percent, respectively.

Table V.4
Owner-Occupied Households by Income and Family Status
 Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problems						
30% HAMFI or less	750	1,135	465	1,840	1,190	5,380
30.1-50% HAMFI	1,115	1,250	560	1,780	1,065	5,770
50.1-80% HAMFI	1,305	3,345	925	1,160	1,430	8,165
80.1% HAMFI or more	2,920	9,335	2,095	1,220	2,935	18,505
Total	6,090	15,065	4,045	6,000	6,620	37,820
Total						
30% HAMFI or less	960	1,630	580	2,395	1,865	7,430
30.1-50% HAMFI	2,380	1,940	680	3,680	1,565	10,245
50.1-80% HAMFI	4,605	5,455	1,325	3,385	2,185	16,955
80.1% HAMFI or more	18,565	43,070	6,615	6,105	10,260	84,615
Total	26,510	52,095	9,200	15,565	15,875	119,245

Table V.5, on the following page, displays renter occupied households with housing problems. A table with the complete data set can be found in Appendix C. In this group,

there are 19,925 renter occupied households with housing problems. There were 16, 945 households below 80 percent MFI with housing problems. Renter-occupied households had housing problems at an average rate of 45.7 percent, over 14 percentage points higher than owner occupied households. Similar to owner occupied households, large families face housing problems at the highest rate, 52.1 percent. Small families and elderly non-family households face housing problems at a higher rate than the average, at 46.9 percent and 47.3 percent, respectively. In total, the non-entitlement areas of Nevada plus Carson City had 36,260 households below 80 percent MFI with housing problems in 2011.

Table V.5
Renter-Occupied Households by Income and Family Status
 Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problems						
30% HAMFI or less	115	2,605	450	815	2,260	6,245
30.1-50% HAMFI	135	2,700	470	935	1,540	5,780
50.1-80% HAMFI	345	2,315	595	195	1,470	4,920
80.1% HAMFI or more	110	1,035	740	130	965	2,980
Total	705	8,655	2,255	2,075	6,235	19,925
Total						
30% HAMFI or less	255	3,035	485	1,315	3,110	8,200
30.1-50% HAMFI	265	3,145	610	1,340	2,030	7,390
50.1-80% HAMFI	545	4,160	1,175	780	2,600	9,260
80.1% HAMFI or more	1,270	8,120	2,055	955	6,305	18,705
Total	2,335	18,460	4,325	4,390	14,045	43,555

D. HOUSING NEEDS FORECAST

By 2020, there are expected to be 356,119 households in the non-entitlement areas of the state plus Carson City. Table V.6, on the following page, presents a projection of households by income and family status for 2020. It is expected that non-entitlement areas of Nevada plus Carson City will have a total of 356,119 households, and that 126,315 households will have housing problems by 2020. Of these households with housing problems, there are expected to be 79,317 households with incomes below 80 percent Medium Family Income. Table C.4, in Appendix C, shows the complete data set.

As of 2011, non-entitlement areas of Nevada plus Carson City had 36,260 households under 80 percent MFI with housing problems. By 2020, this number is expected to grow to 79,317 households. This represents a growth of over 43,000 households with incomes below 80 percent MFI with housing problems throughout the state.

Table V.6
2020 Households by Housing Problem by Income and Family Status
 Non-Entitlement Areas of Nevada plus Carson City
 Census, Intercensal and Forecast Estimates'

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	1,892	8,181	2,002	5,808	7,547	25,429
30.1-50% HAMFI	2,734	8,640	2,253	5,939	5,698	25,265
50.1-80% HAMFI	3,609	12,381	3,325	2,964	6,344	28,623
80.1% HAMFI or more	6,628	22,684	6,201	2,953	8,531	46,998
Total	14,864	51,887	13,781	17,664	28,120	126,315
Total						
30% HAMFI or less	2,658	10,205	2,330	8,115	10,883	34,190
30.1-50% HAMFI	5,786	11,123	2,822	10,981	7,864	38,576
50.1-80% HAMFI	11,265	21,032	5,469	9,111	10,467	57,344
80.1% HAMFI or more	43,388	111,976	18,965	15,443	36,235	226,009
Total	63,097	154,336	29,585	43,651	65,449	356,119

E. DISPROPORTIONATE NEEDS

A disproportionate need exists when the percentage of persons experiencing a housing problem in a group is at least 10 percentage points higher than the jurisdiction’s percentage of persons experiencing a housing problem as a whole. Table V.7, on the following page, presents the disproportionate need of households by income and race. The table with the complete data set is provided in Table C.3, in Appendix C. Black households have disproportionate need on a whole, as well as at income levels below 30 percent HAMFI and between 80 and 100 percent HAMFI. Asian households have disproportionate need of housing problems for households at income levels up to 80 percent HAMFI. Pacific Islander households with incomes above 30 percent HAMFI all have disproportionate need of housing problems. Households that are identified as “other” race also have disproportionate share of housing problems; other households below 30 percent HAMFI and between 50 and 80 percent HAMFI both face disproportionate need. As shown below, all minority populations, with the exception of American Indian and Hispanic households, face disproportionate share of housing problems in at least one income category.

Table V.7
Total Households with Housing Problems by Income and Race
 Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	8,695	320	115	651	15	170	1,685	11,651
30.1-50% HAMFI	9,000	125	155	360	5	130	1,775	11,550
50.1-80% HAMFI	10,535	160	250	160	65	290	1,610	13,070
80.1-100% HAMFI	5,070	75	50	100	20	95	970	6,380
100.1% HAMFI or more	13,065	115	225	101	45	155	1,385	15,091
Total	46,365	795	795	1,372	150	840	7,425	57,742
Total								
30% HAMFI or less	11,450	365	130	1,316	30	190	2,170	15,651
30.1-50% HAMFI	13,675	170	215	750	5	220	2,590	17,625
50.1-80% HAMFI	20,835	300	335	730	75	425	3,480	26,180
80.1-100% HAMFI	13,745	110	200	505	20	255	2,185	17,020
100.1% HAMFI or more	75,705	670	1,210	1,561	105	760	6,265	86,276
Total	135,410	1,615	2,090	4,862	235	1,850	16,690	162,752

F. PRIORITY HOUSING NEEDS RANKINGS

Since the Consolidated Plan guidelines were first requested by HUD in the mid 1990’s, Nevada has ranked and prioritized its housing needs, set goals for meeting these needs, and estimated unmet housing needs. This has been expressed by the Consolidated Plan Table 2A. In establishing its five-year priorities and assigning priority need levels, the state considered both of the following:

- Categories of lower- and moderate-income households most in need of housing,
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

High Priority: Activities to address this need will be funded by the State of Nevada during the five-year period. Identified by use of an ‘H.’

Medium Priority: If funds are available, activities to address this need may be funded by the State of Nevada during the five-year period. Also, the State may take other actions to help other entities locate other sources of funds. Identified by use of an ‘M.’

Low Priority: The State of Nevada will not directly fund activities to address this need during the five-year period, but other entities’ applications for federal assistance might be supported and found to be consistent with this Plan. Identified by use of an ‘L.’

No Such Need: The State of Nevada finds there is no need or that this need is already substantially addressed. The State will not support applications for federal assistance for activities where no need has been identified. Shown by use of an 'N.'

PRIORITY NEEDS ANALYSIS AND STRATEGIES

Rankings have been assigned to each of the required categories for HUD Housing Priority Needs Table 2A, on the following page. The size of each group having unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the 2014 Housing and Community Development Survey, guided the ranking process for the State of Nevada. No groups received less than a medium need.

**Table 2A
State of Nevada
Priority Housing Needs Table for 2015-2019 Consolidated Plan**

PRIORITY HOUSING NEEDS (Households)		Priority		
Renter	Small Related	0-30%	H	2,605
		31-50%	H	2,700
		51-80%	H	2,315
	Large Related	0-30%	H	450
		31-50%	H	470
		51-80%	H	595
	Elderly	0-30%	H	930
		31-50%	H	1,070
		51-80%	H	540
	All Other	0-30%	H	2,260
		31-50%	H	1,540
		51-80%	H	1,470
Owner	Small Related	0-30%	M	1,135
		31-50%	M	1,250
		51-80%	H	3,345
	Large Related	0-30%	H	465
		31-50%	H	560
		51-80%	H	925
	Elderly	0-30%	H	2,590
		31-50%	H	2,895
		51-80%	H	2,465
	All Other	0-30%	M	1,190
		31-50%	M	1,065
		51-80%	M	1,430
Non-Homeless Special Needs	Elderly	0-80%	H	21,905
	Severe Mental Illness	0-80%	H	19
	Disability	0-80%	H	8,271
	Alcohol/Drug Abuse	0-80%	H	37
	HIV/AIDS	0-80%	H	
	Victims of Domestic Violence	0-80%	H	16

G. HOMELESS NEEDS ASSESSMENT

HOMELESS OVERVIEW

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. During the early 1980s, the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD has historically defined the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary night time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations.
- An institution that provides a temporary residence for individuals intended to be institutionalized.
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.²³

Within this context, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space, such as an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans.

The recent rise in homeless population finds cause in many areas. These include declines in personal incomes, losing jobs, the lack of affordable housing for precariously-housed families and individuals who may be only a paycheck or two away from eviction. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk of homelessness. Furthermore, deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support creates situations primed for homelessness. Personal vulnerabilities also have increased,

²³ The term “homeless individual” does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law (42 U.S.C. § 11302(c)). HUD also considers individuals and families living in overcrowded conditions to be “at risk” for homelessness.

with more people facing substance abuse problems, diminished job prospects, or health difficulties while lacking medical coverage.

Satisfying the needs of the homeless population therefore represents both a significant public policy challenge as well as a complex problem due to the range of physical, emotional and mental service needs required.

HEARTH ACT

On May 20, 2009, President Obama signed into law a bill to reauthorize HUD's McKinney-Vento Homeless Assistance Programs. The McKinney-Vento reauthorization provisions are identical to the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) Act. The HEARTH Act was included by amendment to the Helping Families Save Their Homes Act.

Due to the HEARTH Act, HUD's homeless assistance programs now place greater emphasis on homeless prevention and rapid re-housing, especially for homeless families and continued emphasis on creating permanent supporting housing for people experiencing chronic homelessness. Additionally, rural communities now have the option to apply for funding under different guidelines, which offer more flexibility for the unique circumstances of rural homelessness.

Additionally, HUD's definition of homelessness has changed; it now includes those at imminent risk of homelessness. HUD previously defined homelessness more narrowly as persons in literal homeless situations. Imminent risk of homelessness now includes situations where a person must leave his or her current housing within the next 14 days, with no other place to go and no resources or support networks to obtain housing.

The Emergency Shelter Grant is now known as the Emergency Solutions Grant (ESG), signifying the grant program's ability to fund homeless prevention and re-housing programs, as well as traditional emergency shelters. The HEARTH Act authorized programs such as, short- or medium-term rental assistance, legal services, credit repair, final month's rental assistance, moving or relocation activities, and stabilization services may now be funded using ESG funds. At least 40 percent of ESG funds now must be dedicated to prevention and re-housing activities, although grantees do not have to reduce financial support for traditional shelter and outreach services previously using ESG funds.²⁴

In December, 2011, HUD continued its implementation of the HEARTH Act by proposing standards related to Homeless Management Information Systems (HMIS). These proposed standards would provide for: uniform technical requirements of HMIS, consistent collection of data and maintenance of the database, and confidentiality of the information in the database.²⁵

²⁴ National Alliance to End Homelessness, www.endhomelessness.org

²⁵ <https://www.onecpd.info/resource/1967/hearth-proposed-rule-for-hmis-requirements/>

Homeless Prevention and Rapid Re-housing Program

The American Recovery and Reinvestment Act of 2009 was signed into law by President Obama on February 17, 2009. It included \$1.5 billion for a Homeless Prevention Fund called the Homeless Prevention and Rapid Re-housing Program (HPRP). Allocation of HPRP funds are based on the same formula used to allocate the Emergency Solutions Grants (ESG) program. HPRP was intended to provide financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housing and stabilized. The program ended on September 30, 2012. HPRP funds are no longer available.

Rapid Re-housing and Housing First

Rapid Re-housing is a model of addressing homelessness that is aimed at moving a family or individual experiencing homelessness into permanent housing as quickly as possible. Short to medium term rental assistance is offered to persons to combat short-term financial crises.²⁶ Funding for rapid re-housing is available through Emergency Solutions Grants (ESG) and Continuum of Care (CoC) Programs.

There has been a recent trend in homeless prevention toward Housing First. This approach to homelessness provides permanent housing options as quickly as possible, before providing supportive services to retain the housing. The theory behind Housing First is that housing provides the foundation necessary for individual recovery and stability. Housing is offered with minimum barriers, such as sobriety or income. This is a move away from the Transitional Housing approach that provides temporary housing accompanied with, and dependent upon consuming supportive services. Housing First utilizes a standard lease agreement without requiring participation in supportive services. This tactic may reduce costs by reducing the amount of assistance to individuals and families that require minimal support to regain self-sufficiency.²⁷ However, it has some complicating features that may make it difficult to house people or keep them housed. Capacity to meet need is severely limited, much the same with other approaches, leaving much of the need unattended. In addition, communication and coordination among different service agencies remains crucial to serving those most in need.

NEVADA CONTINUUM OF CARE

HUD refocused national homeless efforts through advocacy of Continuum of Care programs for homeless needs. According to HUD, a Continuum of Care (CoC) exists to serve the needs of homeless persons on city or county levels. The main goals of CoCs are to offer housing assistance, support programs and shelter services to homeless persons and to ultimately break the cycle of homelessness. CoCs collaborate with different community organizations and local homeless advocate groups to identify homeless needs on a community level and in turn develop the best means of addressing these issues and

²⁶ <http://www.endhomelessness.org/library/entry/rapid-re-housing-a-history-and-core-components>

²⁷ http://www.endhomelessness.org/pages/housing_first

optimize self-sufficiency.²⁸ For example, a CoC in one area may identify a high number of homeless persons with HIV/AIDS who have no access to support programs. The CoC could then tailor their efforts to offer programs that would benefit this group.

There are three Continuums of Care in the State of Nevada: the Las Vegas/Clark County, the Reno/Sparks/Washoe County, and the Balance of State CoC. The non-entitlement area of Nevada is served by the Balance of State CoC. The Rural Nevada Continuum of Care (RNCOC) is a large geographic group of providers that work together to address homelessness. Even without funding, providers from counties continue to participate, conduct the point-in-time counts in their area, and help with the annual grant application. The strength of this planning group is the result of providers from around the state expending time and effort to reduce homelessness and alleviate the poverty that many residents experience each day. The HUD funding for the CoC, along with the CDBG funding received for the coordination of the CoC, allows for increased collaboration, capacity-building, and the ability to leverage knowledge, funding, and best practices across the rural counties for a variety of issues.

POPULATION

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. The most common method used to count homeless persons is a point-in-time count. The Nevada CoCs rely on point-in-time surveys to count the number of homeless individuals and families in the state. Point-in-time counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers.

However, the National Coalition for the Homeless has pointed out that because point-in-time studies give just a "snapshot" picture of homelessness, they may miss people who are homeless at other times during the year. Other people may be missed because they are not in places researchers can easily find. These unsheltered or "hidden" homeless may be living in automobiles or campgrounds, for instance, or doubling up temporarily with relatives, friends, or others. Additionally, many counts rely on persons accessing services on the day of the count, which many homeless persons may not utilize on an on-going basis.

Despite the limitations, the point-in-time counts done by the Nevada CoCs provide a helpful estimation of the homeless population in the state. It was estimated that 370 persons were homeless in the areas of the Balance of State CoC in 2014, as shown in Table V.8. This is compared to the 341 persons estimated to be homeless in the state in 2013.

²⁸ <https://www.onecpd.info/coc/>

Table V.8
Homeless Point in Time Count
 Nevada Balance of State CoC
 US Department of Housing and Urban Development

Status	2006	2007	2008	2009	2010	2011	2012	2013	2014
Emergency Shelter	149	132	129	54	92	52	83	69	88
Transitional Housing	36	77	125	89	57	56	100	52	88
Total in Shelter	185	209	254	143	149	108	183	121	176
Unsheltered	147	37	76	297	173	189	122	220	194
Total Homeless	332	246	330	440	322	297	305	341	370

In 2014, 47.6 percent of the counted homeless population was sheltered throughout the state. Some 35.5 percent of the homeless population was sheltered in 2013, and 32.5 percent in 2009. The homeless population with the Balance of State CoC has remained fairly steady between 2006 through 2014. These numbers are shown in Table V.8. The population has fluctuated between 246 at a low and 440 at a high during this time. Between 2013 and 2014, the number of persons counted in shelters increased by 45 percent, and the number of persons counted that were unsheltered decreased by almost 12 percent.

The point-in-time counts also gathered additional data household type, veteran status, and subpopulation information for each homeless person counted. As seen in Table V.9, there were 66 persons in households with at least one adult and one child in the State of Nevada during the 2014 count. Of these households, 100 percent were sheltered. Some 36.4 percent of persons in households without children were sheltered during the count.

Table V.9
Homeless Count 2014
 Nevada Balance of State CoC
 US Department of Housing and Urban Development

Household Type	Emergency Shelter	Transitional Housing	Unsheltered	Total
Households without Children	65	45	192	302
Persons in households without children	65	45	192	302
Households with at least one adult and one child	9	9	0	18
Persons in households with at least one adult and one child	23	43	0	66
Households with only children	0	0	2	2
Persons in households with only children	0	0	2	2
Total Homeless	88	88	194	370

Information about the various homeless subpopulations was collected during the 2014 count. Data was collected regarding the following six subpopulations:

- Chronically homeless
- Severely Mentally Ill
- Chronic Substance Abuse
- Veterans
- Persons with HIV/AIDS
- Victims of Domestic Violence

Table V.10
Homeless Subpopulations 2014

Nevada Balance of State CoC
U.S. Department of Housing and Urban Development

Homeless Attributes	Sheltered	Unsheltered	Total
Chronically Homeless Individuals	11	110	121
Chronically Homeless Persons in Families	6	0	6
Severely Mentally Ill	10	9	19
Chronic Substance Abuse	14	23	37
Veterans	9	11	20
HIV/AIDS	0	0	0
Victims of Domestic Violence	15	1	16
Persons not otherwise classified	111	40	151
Total Homeless Persons	176	194	370

Table V.10 shows the various subpopulations for the homeless within the state. The largest subpopulation group was chronically homeless individuals, with 121 persons. The next largest subpopulation group was persons with chronic substance abuse. There were 20 veterans counted in 2014, accounting for 5.4 percent of the total homeless population. Veterans were sheltered at a rate of 45.0 percent during the count. According to the Department of

Housing and Urban Development’s 2013 Annual Homeless Assessment Report, veterans account for just over 12 percent of all homeless adults in the United States, with an average of 60 percent being sheltered during 2013 counts across the nation.²⁹

SERVICES

There are currently a number of organizations in the State of Nevada that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A partial list of the organizations providing services to the homeless population is provided in Table V.11. Services to aid the homeless include: health clinics, housing referrals, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support.

Table V.11
Homeless Service Organizations in Nevada
State of Nevada
U.S. Department of Housing and Urban Development³⁰

Homeless Service Organization	City
Friends in Service Helping (FISH)	Carson City
Reno Men’s Drop in Center	Reno
The Salvation Army	Reno
Casa de Vida	Reno
Lighthouse of the Sierra	Reno
Catholic Community Services	Reno
Center Street Mission	Reno
Reno Housing Authority	Reno
Reno-Sparks Gospel Mission	Reno
North Star	Sparks
St. Vincent’s Transitional Center	Reno
Volunteers of America	Reno
Catholic Charities	Las Vegas
Family Promise	Las Vegas
Las Vegas Rescue Mission	Las Vegas
S.A.F.E. House	Las Vegas
Shade Tree	Las Vegas
Neighborhood Family Services	Las Vegas
Lutheran Social Services of Nevada	Las Vegas
Women’s Development Center	Las Vegas

FACILITIES

According to information from the Balance of State Nevada CoC and the US Department of Housing and Urban Development, there are a number of facilities within the state that offer shelter and facilities to people who are homeless in Nevada. Organizations offering shelter facilities to homeless persons are listed in Table V.12, on the following page.

²⁹ <https://www.onecpd.info/resources/documents/ahar-2013-part1.pdf>

³⁰ <http://portal.hud.gov/hudportal/HUD?src=/states/nevada/homeless/shelters>

Table V.12
Homeless Shelters and Emergency Housing
 Nevada Balance of State
 U.S. Department of Housing and Urban Development

Agency	Description	City
Churchill County	Emergency Shelter for Families	Fallon
Consolidated Agencies of Human Services	Emergency Shelter for Families	Hawthorne
Douglas County Family Support Council	Emergency Shelter for Families	Gardnerville
St. Gall's Church	Emergency Shelter for Families	Gardnerville
White Paine County	Emergency Shelter for Families	Ely
Carson FISH	Emergency Shelter for Mixed Populations	Carson City
Churchill DVI	Emergency Shelter for Mixed Populations	Fallon
Lyon ALIVE	Emergency Shelter for Mixed Populations	Fernley
Douglas County Family Support Council	Emergency Shelter for Adult Individuals	Gardnerville
Friends in Service Helping (FISH)	Emergency Shelter for Adult Individuals	Gardnerville
Winnemucca Domestic Violence Services	Emergency Shelter for Adult Individuals	Winnemucca
Carson Advocates to End Domestic Violence	Transitional Housing for Families	Carson City
Churchill Council on Alcohol and Other	Transitional Housing for Adult Individuals	Fallon
Douglas County Social Services	Transitional Housing for Adult Individuals	Gardnerville
Winnemucca Domestic Violence Services	Transitional Housing for Adult Individuals	Winnemucca
Elko FISH	Permanent Supportive Housing for Families	Elko
Carson City Health and Human Services	Permanent Supportive Housing for Adults	Carson City
Nevada Rural Housing Authority	Permanent Supportive Housing for Adults	Carson City
Rural Clinics	Permanent Supportive Housing for Adults	
Vitality Unlimited	Permanent Supportive Housing for Adults	Elko

The Housing and Community Development Survey asked stakeholder respondents in Nevada to identify the need for additional services and facilities for this population. Table V.13 shows that over 46 percent of respondents rated the need for services and facilities for homeless persons at a medium or high need.

Table V.13
Please rate the need for services and facilities for each of the following special needs groups.
 Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Homeless persons	4	20	31	35	48	138

Additionally, the Housing and Community Development Survey asked about the need for various housing types that serve the various special needs groups, including the homeless population. As seen in Table V.14, on the following page, respondents indicated the highest need for rapid rehousing rental assistance for homeless households, followed by emergency shelters and transitional housing. The perceived need for rapid rehousing is in line with the national trend towards rapid rehousing.

Table V.14
Please rate the need for the following housing types for special needs populations

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Rapid rehousing rental assistance for homeless households	5	18	30	37	48	138
Emergency shelters	3	19	32	37	47	138
Transitional housing	1	17	38	35	47	138
Shelters for youth	2	21	33	34	48	138

H. NON-HOMELESS SPECIAL NEEDS ASSESSMENT

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.”³¹ Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

A portion of the 2014 Housing and Community Development Survey asked respondents to rank the need for services and facilities for non-homeless special needs groups in Nevada. The responses to this question are tabulated in Table V.15. While most special needs groups were perceived to have a high level of need, veterans, the elderly and frail elderly were perceived as having the highest level of need. Persons with severe mental illness and developmental disabilities were also identified as having high levels of need for facilities and services.

Table V.15
Please rate the need for services and facilities for each of the following special needs groups.

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Veterans	2	13	31	44	48	138
The frail elderly (age 85+)	2	10	36	43	47	138
Persons with developmental disabilities	1	17	33	40	47	138
The elderly (age 65+)	2	13	37	39	47	138
Victims of domestic violence	2	16	34	39	47	138
Persons with severe mental illness	1	13	39	38	47	138
Persons with substance abuse addictions	4	17	33	37	47	138
Homeless persons	4	20	31	35	48	138
Persons with physical disabilities	1	13	45	32	47	138
Persons recently released from prison	9	24	34	20	51	138
Persons with HIV/AIDS	8	43	25	14	48	138
Other groups	1	1	1	3	132	138

³¹ Consolidated Plan Final Rule 24 CFR Part 91. United States Department of Housing and Urban Development. Community Planning and Development. 1995. 14.

ELDERLY AND FRAIL ELDERLY PERSONS

HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions that constrain activities of daily living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care and include tasks such as eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual's quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one's church are examples of advanced ADLs. “Frail elderly” is defined as persons who are unable to perform three or more activities of daily living.³²

Size and Characteristics

According to 2010 Census Bureau data, 67,474 residents in the non-entitlement areas of Nevada and Carson City were age 65 or older. Table V.16 presents a breakdown of the elderly population by age in non-entitlements area of Nevada plus Carson City at the time of the 2010 census. While elderly is defined as persons over 62, “extra elderly” persons are those over the age of 75. Within the elderly population in non-entitlement areas of Nevada, 37.8 percent were extra elderly. The elderly population in non-entitlement areas of Nevada grew 51.2 percent between 2000 and 2010. The two age groups with the greatest growth over this decade were those aged 85 or older with 73.5 percent growth, followed by those aged 65 to 66, with 70.6 percent growth.

Table V.16
Elderly Population by Age
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	6,191	13.9%	10,561	15.7%	70.6%
67 to 69	8,453	18.9%	14,117	20.9%	67.0%
70 to 74	12,229	27.4%	17,357	25.7%	41.9%
75 to 79	9,111	20.4%	11,713	17.4%	28.6%
80 to 84	5,169	11.6%	7,681	11.4%	48.6%
85 or Older	3,485	7.8%	6,045	9.0%	73.5%
Total	44,638	100.0%	67,474	100.0%	51.2%

Services and Housing Currently Provided

The Older Americans Act of 1965 has been the main instrument for delivering social services to senior citizens in the U.S. This Act established the federal Administration on

³² <http://law.justia.com/us/cfr/title24/24-4.0.2.1.12.2.3.2.html>

Aging (AoA) and related state agencies to specifically address the many needs of the elderly U.S. population. Despite limited resources and funding, the mission of the Older Americans Act is broad: “to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly.”³³ The AoA encompasses a variety of services aimed at the elderly population, such as supportive services, nutrition services, family caregiver support, and disease prevention and health promotion.

In Nevada, support for the elderly population is provided by the Aging and Disability Services Division, within the State’s Department of Health and Human Services. This Division administers a wide variety of senior based services with the mission to ensure the provision of effective supports and services to meet the needs of individuals and families, helping them lead independent meaningful and dignified lives.³⁴ Some of the programs for seniors include advocacy, resource centers, health services, and caregiver resources.

The Nevada Aging and Disability Services Division (ADSD) State Plan was designed to provide a blueprint for services over the four year period from October 2012 through September 2016.³⁵ The following goals are outlined in the plan:

- Goal 1: Older Nevadans have a seamless and comprehensive support services delivery system to improve their independence and dignity.
- Goal 2: Older Nevadans, persons with disabilities, their families and caregivers have access to a statewide network of single point of entry sites that provide a comprehensive array of information, referral, intake assessment and eligibility determination services.
- Goal 3: Older Nevadans and their families have greater flexibility and more choices regarding their long term care options.
- Goal 4: Older Nevadans are active and healthy with the support of evidenced-based health promotion and disease and disability prevention programs.
- Goal 5: Older Nevadans have an efficient system that promotes and protects their safety and rights.

Services and Housing Needed

The State’s Commission on Aging released a report in June 2014 on the Community Needs and Priorities for Older Nevadans. The report utilized a stakeholder survey and found that home care ranked as a priority across all respondents.³⁶ Case management was a priority among staff and service providers, and transportation was the number one priority for senior center participants.

³³ http://www.nhpf.org/library/the-basics/Basics_OlderAmericansAct_02-23-12.pdf

³⁴ http://adsd.nv.gov/About/Mission_Statement/

³⁵ <http://adsd.nv.gov/About/Reports/StatePlan/>

³⁶ <http://adsd.nv.gov/uploadedFiles/adsdnv.gov/content/Boards/COA/SubNRS439/COA-NRS439FullReport.pdf>

According to the Center for Housing Policy, housing will be a priority need for the elderly population. A growing number of older households will face severe housing cost burdens, and many will require assisted or long-term care, housing, and services.³⁷ In addition, as the Baby Boomer generation continues to grow, many will prefer to remain independent, requiring in-home services and adaptations to existing homes. Thus, there is a greater focus on in-home care and expanded home health services to meet the needs of a more independent elderly population. Because most elderly persons are on a fixed income, these increasing costs may fall on publically funded programs in the state.

PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

HUD defines a person with a disability as any person who has a physical or mental impairment that substantially limits one or more major life activities. Physical or mental disabilities include hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.³⁸ HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.

Many persons with disabilities require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a person with a mental disability may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a person with a physical disability.

Many people with disabilities live on fixed incomes and thus face financial and housing challenges similar to those of the elderly. Without a stable, affordable housing situation, persons with disabilities can find daily life challenging. In addition, patients from psychiatric hospitals and structured residential programs have a hard time transitioning back in to mainstream society without a reasonably priced and supportive living situation. The U.S. Conference of Mayors 2013 Hunger and Homeless Survey found that mental illness was cited 44 percent of the time as a cause of homelessness among unaccompanied individuals. Likewise, they reported that 30 percent of homeless adults in their cities had severe mental illness.³⁹

³⁷ Lipman, Barbara., Jeffery Lubell, Emily Salmon. "Housing an Aging Population: Are We Prepared?" *Center for Housing Policy* (2012). 21 May 2014 <<http://www.nhc.org/media/files/AgingReport2012.pdf>>.

³⁸ http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/inhousing

³⁹ <http://www.usmayors.org/pressreleases/uploads/2013/1210-report-HH.pdf>

Size and Characteristics

Data from the 2012 Five-Year American Community Survey for non-entitlement areas of Nevada and Carson City showed a total population of persons with disabilities of 57,639, with an overall disability rate of 13.6 percent. Table V.17 presents a tally of disabilities by age and gender. The age group with the highest disability rate is persons aged 75 and older. Males had a slightly higher disability rate at 13.9 percent, than females, at 13.2 percent. Children under 5 had the lowest disability rate, at 1.6 percent.

Table V.17
Disability by Age
 Non-Entitlement Areas of Nevada Plus Carson City
 2012 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	126	1.0%	267	2.2%	393	1.6%
5 to 17	2,138	5.6%	1,228	3.4%	3,366	4.5%
18 to 34	2,920	7.5%	1,968	5.3%	4,888	6.4%
35 to 64	12,202	13.4%	12,729	14.1%	24,931	13.7%
65 to 74	6,239	29.1%	4,789	23.6%	11,028	26.4%
75 or Older	6,200	52.0%	6,833	49.6%	13,033	50.7%
Total	29,825	13.9%	27,814	13.2%	57,639	13.6%

Table V.18, below, breaks down disabilities by disability type for persons aged 5 and older, from the 2000 census data. The most common disability is a physical disability, followed by an employment disability. The third most common disability type is a go-outside-home disability.

Table V.18
Total Disabilities Tallied: Aged 5 and Older
 Non-Entitlement Areas of Nevada Plus Carson City
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	14,956
Physical disability	29,388
Mental disability	14,323
Self-care disability	6,947
Employment disability	27,703
Go-outside-home disability	17,965
Total	111,282

Services and Housing Currently Provided

The State's Aging and Disability Services Division (ADSD) has a variety of services for persons with disabilities. Programs include those for infants and toddlers with disabilities, persons with intellectual disabilities, and persons with physical disabilities. Services offered include access to Aging and Disability Resource Center, behavioral consultations, counseling, family support services, and nutrition, among others. The ADSD works under

the philosophy of accessibility, accountability, culturally and linguistically appropriate services, ethics, mutual respect, timeliness, and transparency.⁴⁰

Services and Facilities Needed

The Housing and Community Development Survey also asked participants to rank the need for services and facilities for persons with disabilities. The results, shown in Table V.19, indicate a strong need for housing for both persons with physical disabilities and developmental disabilities, with over half of respondents indicating a medium to high level of need for services and facilities for both groups.

Table V.19
Please rate the need for services and facilities for each of the following special needs groups.
 Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Persons with developmental disabilities	1	17	33	40	47	138
Persons with physical disabilities	1	13	45	32	47	138

PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTIONS

According to the National Coalition for the Homeless, for persons “just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.”⁴¹ For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing while suffering from addiction can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions. According to the 2013 U.S. Conference of Mayors Hunger & Homelessness Report, substance abuse is one of the most cited causes of homelessness.⁴²

Size and Characteristics

In 2004, the University of Nevada released a report on Addiction and Substance Abuse in Nevada.⁴³ This report found that Nevada had a higher rate of alcohol dependence, with 8.01 percent, than the national rate of 7.6 percent. The report also found that 3.0 percent of Nevadans aged 12 and older met the criteria for illicit drug dependence. In addition, the Trust for America’s Health found that Nevada had the fourth highest rate of drug overdose mortality rate in the United States in 2013, with 20.7 per 100,000 people suffering drug overdose fatalities.⁴⁴ The report found that the number of overdose deaths, a majority of which were from prescription drugs, had increased by 80 percent since 1999.

⁴⁰ http://adsd.nv.gov/About/Mission_Statement/

⁴¹ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

⁴² <http://www.usmayors.org/pressreleases/uploads/2013/1/210-report-HH.pdf>

⁴³ <http://cdclv.unlv.edu/healthnv/addiction.html>

⁴⁴ <http://healthyamericans.org/reports/drugabuse2013/release.php?stateid = NV>

Services and Housing Currently Provided

The Substance Abuse Prevention and Treatment Agency is a part of Nevada Division of Public and Behavioral Health, a division of the Nevada Department of Health and Human Services. The Substance Abuse Prevention and Treatment Agency (SAPTA) administers programs and activities that provide community-based prevention and treatment.⁴⁵ SAPTA manages the Substance Abuse Prevention and Treatment Block Grant (SAPT Block Grant), which consists of federal dollars provided to states for specific alcohol and drug abuse programs. The program receives community input and recommendations through the Substance Abuse Advisory Board.

Services and Housing Needed

According to the Healthy People 2020 national objectives, there were 22 million Americans struggling with a drug or alcohol problem in 2005. Of those with substance abuse problems, 95 percent are unaware of their problem.⁴⁶ Obtaining treatment is a primary concern for many, which often includes high costs and other impacts on the person’s ability to obtain or retain an income and housing.

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses. A person living in supportive housing with an addiction problem who experiences a relapse may suddenly become a homeless person.⁴⁷

Results from the 2014 Housing and Community Development Survey, presented in Table V.20, show that respondents indicated a high need level for additional services and facilities for this special needs group.

Table V.20
Please rate the need for services and facilities for each of the following special needs groups.

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Persons with substance abuse addictions	4	17	33	37	47	138

VICTIMS OF DOMESTIC VIOLENCE

Domestic violence describes behaviors that are used by one person in a relationship to control the other. This aggressive conduct is often criminal, including physical assault, sexual abuse and stalking. The U.S. Department of Justice defines domestic violence as a

⁴⁵ http://mh.nv.gov/Meetings/SAPTA_Program_Page/

⁴⁶ <http://www.healthypeople.gov/2020/TopicsObjectives2020/overview.aspx?topicid=40#star>

⁴⁷ <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

pattern of abusive behavior in any relationship that is used by one partner to gain or maintain power and control over another intimate partner.⁴⁸ Victims can be of all races, ages, genders, religions, cultures, education levels and marital statuses. Victims of domestic violence are at risk of becoming homeless due to an unstable living environment. If domestic violence victims flee the home, they are often faced with finding emergency shelter and services for themselves and their children. Victims of domestic violence are predominantly women. However, children can also be affected as either victims of abuse or as witnesses to abuse. The U.S. Department of Justice found that throughout their lifetime, over 25 million women and 7 million men were victimized by an intimate partner.⁴⁹

Size and Characteristics

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the numbers of cases that are reported to law enforcement. According to the National Coalition against Domestic Violence, there were 9,022 reported incidents of domestic violence in Nevada in 2003.⁵⁰ In addition, the Nevada Network against Domestic Violence reported over 58,000 victim contacts throughout the state in 2013.⁵¹

The 2014 Point-in-Time homeless count indicated 16 homeless victims of domestic violence, accounting for 4.3 percent of the homeless population counted.

Services and Housing Currently Provided

The Nevada Network against Domestic Violence (NNADV) provides statewide advocacy, education and support for service organizations. The Network’s mission is to promote social change and empower women and all persons affected by domestic violence, NNADV is an inclusive network which supports member programs, communities, and individuals to work on the elimination of domestic violence and the core issues of societal oppression.⁵²

Services for victims of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral

Homeless Service Organization	Counties Served
Advocatesto End Domestic Violence	Carson City
Family Support Council	Gardnerville
Committee to Aid Abused Women	Reno
A Safe Embrace	Reno
Tahoe SAFE Alliance	Incline Village
Safe Nest	Las Vegas
SAFE House, Inc.	Henderson
No To Abuse	Pahrump
A.L.I.V.E	Yerington
Domestic Violence Intervention, Inc.	Fallon
CAHS	Hawthorne
Committee Against Domestic Violence	Elko
Domestic Violence Intervention	Lovelock
Winnemucca Domestic Violence Services	Winnemucca

⁴⁸ <http://www.ovw.usdoj.gov/domviolence.htm>

⁴⁹ <https://www.ncjrs.gov/pdffiles1/nij/183781.pdf>

⁵⁰ <http://www.ncadv.org/files/Nevada%202.09.pdf>

⁵¹ <http://www.nnadv.org/wp-content/uploads/2013/06/Annual-report-12-13-FINAL.pdf>

⁵² <http://www.nnadv.org/about-us/our-mission/>

programs, counseling, and transportation, as well as many other services. A partial list of domestic violence service providers is shown in Table V.21.

Services and Housing Needed

Results from the 2014 Housing and Community Development Survey indicated a medium to high need level for additional domestic violence facilities and services in Nevada. These data are shown in Table V.22, below.

Table V.22
Please rate the need for services and facilities for each of the following special needs groups.

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No	Low	Medium	High	Missing	Total
	Need	Need	Need	Need		
Victims of domestic violence	2	16	34	39	47	138

PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs. It is estimated that as many as half of all people living with HIV/AIDS will need housing assistance at some point in their illness.⁵³

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National Coalition for the Homeless reports that between one-third and one-half of all persons with HIV/AIDS are either homeless or at risk for becoming homeless.⁵⁴ Research shows that among people with HIV/AIDS, there is a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. When people are housed they can access and adhere to drug treatments and therapies, which may require fewer hospitalizations and emergency care.⁵⁵ This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. Furthermore, homeless HIV positive individuals have a death rate that is five times greater than that of housed HIV positive people, 5.3 to 8 deaths per 100 people compared to 1 to 2 per 100 people.⁵⁶

Size and Characteristics

By the end of 2013, Nevada was estimated to have 9,155 people living with HIV/AIDS in the state; a 4% increase from 8,792 in 2012.⁵⁷ By contrast, Nevada's population only grew

⁵³ <http://nationalaidshousing.org/legisadvocacy/hopwa/>

⁵⁴ <http://www.nationalhomeless.org/publications/facts/HIV.pdf>

⁵⁵ <http://nationalaidshousing.org/legisadvocacy/hopwa/>

⁵⁶ <http://www.nationalaidshousing.org/PDF/Housing%20&%20HIV-AIDS%20Policy%20Paper%2005.pdf>

⁵⁷ [http://health.nv.gov/HIV_AIDS_SurveillancePgm.htm/HIV/AIDS Fast Facts, 2013](http://health.nv.gov/HIV_AIDS_SurveillancePgm.htm/HIV/AIDS%20Fast%20Facts%202013)

an estimated 1.3% during the same time period. From 2012 to 2013, there was a 26% increase in the number of new male HIV cases and there was a 33% increase in the number of new female HIV cases reported through Nevada's Enhanced HIV/AIDS Reporting System (eHARS). The highest growth rate of new HIV infections from 2012 to 2013 was 71% among 55 to 64 year olds followed by a 43% among 25 to 34 year olds, and a 38% among individuals aged 45 to 54. Youth, aged 13 to 24, experienced 24 new infections from 2012 to 2013, a 32% increase.

Services and Housing Currently Provided

A combination of private non-profit providers and the Division of Public & Behavioral Health Services provide HIV/AIDS services in Nevada. As part of the effort to combat HIV in the state, the Division orchestrates the HIV/AIDS Prevention and Care Programs. The State's 2012-2015 Comprehensive Care Plan for HIV/AIDS Services has the following three goals:

- Reduce new HIV infections
- Increase access to care and optimizing health outcomes
- Increase the community capacity to provide referrals, supportive services, and Reducing HIV disparities⁵⁸

HIV testing and services are provided by numerous public health clinics throughout the state. Free HIV testing is also provided by many non-profit organizations along with a bevy of other services, such as case management, transitional housing, housing referrals, food pantries, direct financial assistance, support groups and mental health counseling. A partial list of HIV service providers in Nevada is provided in Table V.23.

Service Organization	Location
Washoe County District Health Dept.	Reno
Carson City Health and Human Services	Carson City
Community Health Services	Rural Counties
Southern Nevada Health District	Las Vegas
Richard Steele Boxing Facility	North Las Vegas
Gay and Lesbian Center of Southern Nevada	Las Vegas

Services and Housing Needed

Persons living with HIV/AIDS have multiple needs in terms of services. In addition to receiving regular medical attention, case management, and income support, many persons need access to permanent housing solutions. According to the Department of Housing and Urban Development, 9 out of 10 persons utilizing HOPWA benefits are extremely low to low income.⁵⁹ Increased funding for housing for persons living with HIV/AIDS is one of the greatest needs of the HIV/AIDS support programs. For example, there is generally a high need for increased scattered site housing availability, because traditional assisted housing options that involve grouping funding recipients in one site or complex are ineffective in that they can endanger the confidentiality of residents. Additionally, program recipients

⁵⁸ <http://www.health.nv.gov/HIVCarePrevention.htm#RWpartB>

⁵⁹ <https://www.onecpd.info/resources/documents/HOPWA-Fact-Sheet.pdf>

have a need for longer-term housing options. As the treatment of AIDS has advanced, people are living longer with the disease. Thus longer-term housing options are needed. However, the funding of these long-term housing options can be expensive.

As seen on Table V.24, over 28 percent of respondents indicated a medium to high need level for services and facilities for persons with HIV/AIDS.

Table V.24
Please rate the need for services and facilities for each of the following special needs groups.

Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No	Low	Medium	High	Missing	Total
	Need	Need	Need	Need		
Persons with HIV/AIDS	8	43	25	14	48	138

I. SUMMARY

There were 36,260 households below 80 percent MFI with housing need in 2011 throughout the state. By 2020, the number of households with housing needs under 80 percent MFI is expected to reach 79,317 households.

Results from the 2014 Housing and Community Development Needs Survey showed that new rental housing construction, senior friendly housing, rental housing for very low income households, and rental assistance were considered to have a high need for funding, along with supportive housing and first-time home-buyer assistance. Comments received from focus group meetings echoed these sentiments, and indicated that there is an increased demand for rentals.

Homeless needs in the non-entitlement area of the state are handled by the Balance of State Continuum of Care organization. A count of the homeless population showed that more than 370 persons were homeless in 2014, including 18 homeless families with children and 127 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV/AIDS and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. The Housing and Community Development Needs Survey indicated the highest need for veterans, the frail elderly and persons with developmental disabilities.

VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

A. INTRODUCTION

The community development needs for the state of Nevada were determined based on research gathered from the 2014 Housing and Community Development Needs survey.

B. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

2014 HOUSING AND COMMUNITY DEVELOPMENT SURVEY

As part of the process of evaluating community development needs in Nevada, the 2014 Housing and Community Development Needs survey was distributed to stakeholders throughout the state. A total of 137 survey responses were received from non-entitlement areas of the state. Some 730 stakeholders throughout the state were contacted directly via e-mail to partake in the survey.

Survey participants were asked to identify which funding areas they would allocate their resources. These results are presented in Table VI.1, below, and show that most respondents would prioritize resources to human services and housing. These are followed by economic development, water systems, infrastructure, public facilities, and all other.

Table VI.1
How would allocate your
resources among these areas?
Non-Entitlement Areas of Nevada
2014 Housing and Community Development Survey

Area	Percentage Allocated
Human Services	22.0%
Housing	21.9%
Economic Development	18.6%
Water Systems	12.9%
Public Facilities	12.9%
Infrastructure	10.3%
All Other	1.4%
Total	100.0%

In terms of Business and Economic Development activities, the highest need was placed on the retention of existing businesses, followed by the attraction of new businesses and expansion of existing businesses. These breakdowns are shown in Table VI.2, on the following page. The next top priorities were expansion of existing businesses, provision of job training, and provision of job re-training, such as after plant or other closures.

Comments from the Focus Group also indicated a need to attract higher paying jobs and expanding existing businesses. Comments also indicated a need to have infrastructure to support new and existing businesses, housing for influx of workers, and the need for access to space and capital.

Table VI.2**Please rate the need for the following Business and Economic Development activities.**

Non-Entitlement Areas of Nevada
2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Retention of existing businesses	1	2	35	57	43	138
Attraction of new businesses	1	4	34	56	43	138
Expansion of existing businesses	4	13	26	51	44	138
Provision of job training	2	8	39	45	44	138
Provision of job re-training, such as after plant or other closures	1	23	35	36	43	138
Foster businesses with higher paying jobs	3	15	39	34	47	138
Enhancement of business infrastructure	3	15	47	30	43	138
Provision of technical assistance for businesses	2	20	47	25	44	138
Provision of venture capital	4	18	50	19	47	138
Development of business parks	5	27	41	19	46	138
Investment as equity partners	4	21	49	18	46	138
Other business activities	2	1	1	6	128	138

Additional questions were asked about the need for infrastructure, public facilities, and public services. The following tables will illustrate the respondents ranking of various priorities.

Looking back at Table VI.1, respondents indicated that infrastructure should account for over 10 percent of resources. Table VI.3, on the following page, demonstrates the highest ranking for street and road improvements and sidewalk improvements. This was followed by bicycle and walking paths, and water system capacity improvements and water quality improvements. The Economic Development Focus Group also indicated the need for infrastructure to meet the needs of current and new businesses, the need to develop the workforce to attract businesses, and the existing undeveloped industrial land. The comments also included the impact that the impending new Tesla factory will have on the state and the workforce housing that will be needed for the influx of workers. The Tesla gigafactory is an unprecedented in the state of Nevada and will have a large economic impact on the state. Others commented on the need to expand existing businesses and the challenges facing business, such as limited access to capital. Infrastructure and water systems, as well, continue to be a high need across the state.

Table VI.3**Please rate the need for the following Infrastructure activities.**

Non-Entitlement Areas of Nevada
2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Street and road improvements	1	15	45	32	45	138
Bicycle and walking paths	5	22	33	32	46	138
Sidewalk improvements		24	39	30	45	138
Water system capacity improvements	5	23	43	21	46	138
Flood drainage improvements	3	35	34	19	47	138
Sewer system improvements	6	27	41	18	46	138
Water quality improvements	7	29	40	15	47	138
Storm sewer system improvements	5	38	36	14	45	138
Solid waste facility improvements	7	33	40	12	46	138
Bridge improvements	13	41	27	8	49	138
Other infrastructure activities	1		1	4	132	138

Community and Public facilities were also prioritized by respondents in the survey. According to allocation responses, public facilities should account for over 12 percent of resources. As seen in Table VI.4, respondents indicated the highest level of need for youth centers, followed by healthcare facilities and childcare facilities.

Table VI.4
Please rate the need for the following community and public facilities.
 Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Youth centers	3	10	34	45	46	138
Healthcare facilities	3	11	32	45	47	138
Childcare facilities	2	18	27	44	47	138
Community centers	3	15	42	33	45	138
Residential treatment centers	3	18	37	30	50	138
Public buildings with improved accessibility	5	24	28	27	54	138
Senior centers	4	23	39	26	46	138
Parks and recreational centers	3	19	47	23	46	138
Other infrastructure activities	1		1	4	132	138

Table VI.5, below, shows the need for human and public services. Human services were ranked a highest priority for funding allocations. The highest needs indicated were for transportation services, healthcare services, youth centers, and senior services. This was followed by mental health/chemical dependency services, childcare services, and employment services.

Table VI.5
Please rate the need for the following human and public services
 Non-Entitlement Areas of Nevada
 2014 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Transportation services	2	6	29	57	44	138
Healthcare services	3	9	26	55	45	138
Youth centers	3	10	34	45	46	138
Senior services	3	7	37	44	47	138
Mental health/chemical dependency services	2	10	36	43	47	138
Childcare services	5	12	33	42	46	138
Employment services	6	11	41	34	46	138
Fair housing education	5	20	36	30	47	138
Fair housing activities	7	17	43	25	46	138
Homebuyer education	4	14	49	24	47	138
Tenant/Landlord counseling	8	20	41	22	47	138
Crime awareness education	3	29	40	19	19	138
Mitigation of radon hazards	9	40	27	13	49	138
Mitigation of asbestos hazards	10	42	26	12	48	138
Mitigation of lead-based paint hazards	10	46	24	9	49	138
Other public services	1	1	1	4	131	138

C. PRIORITY COMMUNITY DEVELOPMENT NEEDS RANKINGS

Assignment of the ranking of the public facility needs, infrastructure, public service needs, special needs groups, and economic development are all presented in the Priority Needs Table 2B, below.

HUD Table 2B
Community Development Needs in Nevada

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level (High, Medium, Low, No Such Need)
Economic Development Activities	
Attract new businesses	H
Retain existing businesses	H
Expand existing businesses	H
Provide job training	M
Provide job re-training	M
Enhance business infrastructure	M
Provide working capital for businesses	M
Provide businesses with technical assistance	M
Invest as equity partners	M
Provide venture capital	M
Develop business incubators	M
Develop business parks	M
Human and Public Services	
Transportation services	H
Healthcare services	H
Youth centers	H
Senior services	H
Mental health/chemical dependency services	H
Childcare services	H
Employment services	M
Fair housing education	M
Fair housing activities	M
Homebuyer education	M
Tenant/Landlord counseling	M
Crime awareness education	M
Mitigation of radon hazards	M
Mitigation of asbestos hazards	M
Mitigation of lead-based paint hazards	M
Infrastructure	
Street and road improvements	H
Bicycle and walking paths	H
Sidewalk improvements	M
Water system capacity improvements	M
Flood drainage improvements	M
Sewer system improvements	M
Water quality improvements	M
Storm sewer system improvements	M
Solid waste facility improvements	M
Bridge improvements	M
Public Facilities	
Youth centers	H
Healthcare facilities	H
Childcare facilities	H
Community centers	M
Residential treatment centers	M
Public buildings with improved accessibility	M
Senior centers	M
Parks and recreational centers	M

D. SUMMARY

The 2014 Housing and Community Development Survey provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to human services and housing, followed by economic development and water systems. Attraction of new businesses, retention of existing businesses, expansion of existing businesses and provisions of job training were all top priorities in terms of economic development. Street and road improvements, sidewalk improvements, and water system capacity improvements were high priorities for infrastructure development. Respondents noted a high need for youth centers, healthcare and childcare facilities, and the need for transportation services, healthcare services, and senior services.

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VII. STRATEGIC PLAN

A. OVERVIEW OF CONSOLIDATED PLAN NATIONAL GOALS

The goals of the Nevada Consolidated Plan are to provide decent housing, provide a suitable living environment and expand economic opportunities for its low- and moderate-income residents. The State of Nevada strives to accomplish these goals by effectively maximizing and utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the non-entitlement areas of the state. By addressing need and creating opportunity at the individual and neighborhood levels, the State of Nevada and participating communities hope to improve the quality of life for residents. These goals are further explained as follows:

- *Provide decent housing* by helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Provide a suitable living environment* by improving the safety and livability of neighborhoods; increasing access to quality facilities and services and infrastructure; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expand economic opportunities* by creating jobs accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.

B. CONTEXT IN WHICH ACTIVITIES WILL BE CONDUCTED

PRINCIPLES GUIDING THE STRATEGIC PLAN

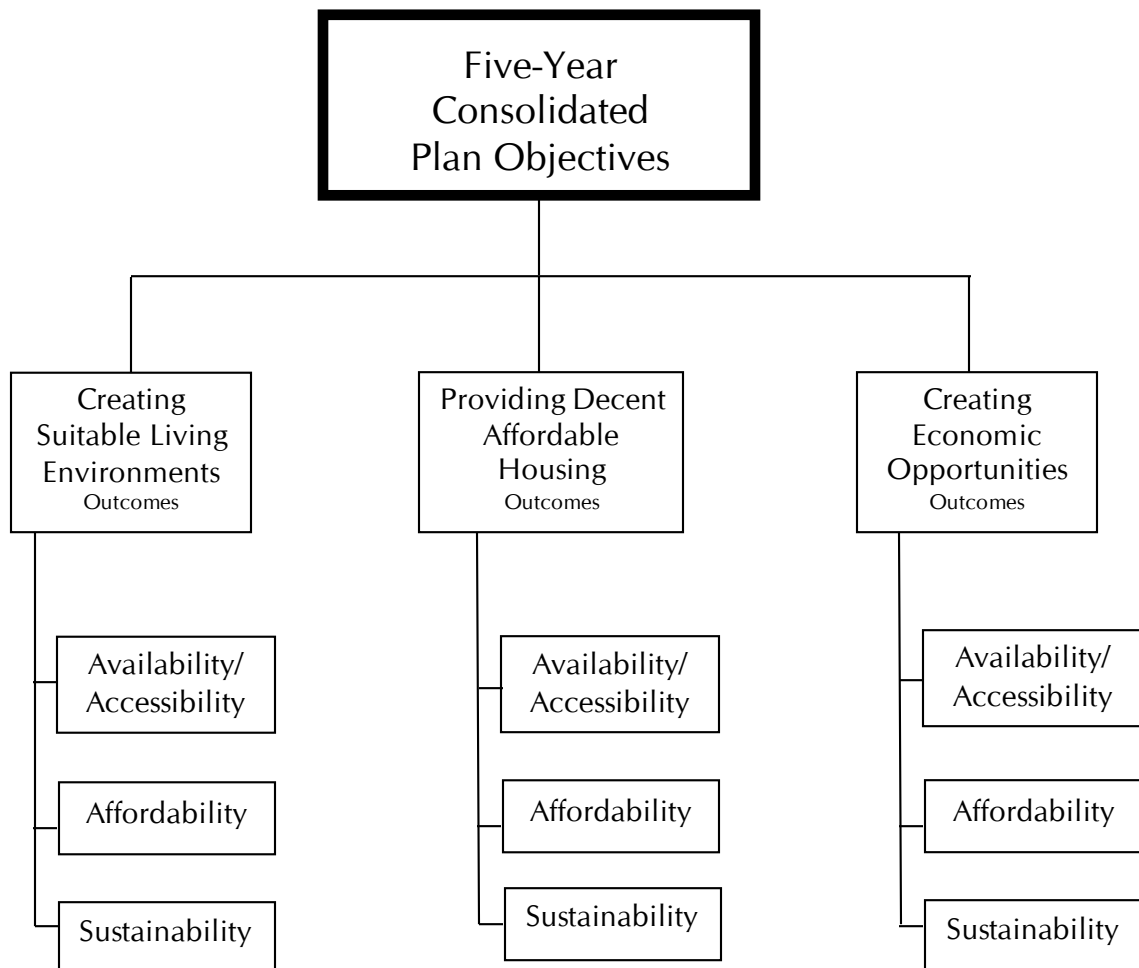
The State of Nevada recognizes that successful housing and community development activities are performed with care, efficiency and effectiveness. Unfortunately, the state does not have sufficient resources in its CDBG, HOME or ESG programs to properly address all needs identified in the state, let alone identified in this Consolidated Plan. The state is therefore utilizing several guiding principles in the implementation of its five-year strategic plan. These principles are as follows:

1. For areas undergoing rapid expansion and stress, emphasize cooperative and collective efforts that will sustain the community beyond its current growth pains;

2. Support activities that build upon existing housing and community development infrastructure and provide for upgrades and expansion;
3. Implement strategies with sustainable long-term impacts, such as cost-effective rehabilitation and redevelopment that complements surrounding properties;
4. Seek opportunities to form partnerships with other agencies and for-profit and non-profit entities within the state, generating beneficial activities for the entire state;
5. Explore opportunities to leverage resources with other private, nonprofit, and government agencies so the state's limited resources have the greatest possible net effect.

PERFORMANCE MEASUREMENT CRITERIA

The results of the state's resource expenditures will be in terms that are quantifiable; in terms that are measurable; and that were originally cited as a goal. These objectives, and their outcomes, are best illustrated in the following diagram:



OBSTACLES TO MEETING NEEDS

There are several obstacles Nevada will face in implementing the five-year strategies. The limited amount of funds available to meet the many needs of Nevada residents is possibly the most significant barrier. Recent federal and state cutbacks in social services programs will limit the amount of assistance that can be provided over the next five years.

A number of significant obstacles to meeting underserved needs remain in Nevada:

- Rapid population growth.
- Inadequate funding to acquire and rehabilitate all existing housing units in need of repair.
- Lack of knowledge of social services and service providers in Nevada for low-income residents.
- Lack of funding to address the huge amount of unmet need that exists for affordable housing, infrastructure and facility improvements, and social services.
- Absence of service providers: The geographically expansive service areas in rural Nevada make it nearly impossible for providers to maintain a consistent, physical presence in most communities; this is further complicated by the limited ability of many low-income residents to travel for services.
- Lack of capacity in existing agencies: Many service providers experience higher than average attrition rates among their employees; recruitment and retention of staff continues to be a challenge.
- Lack of consensus: Stakeholders within a particular jurisdiction often do not agree on priority needs and this can lead to little action.

C. STRATEGIC GOALS OF THE NEVADA CONSOLIDATED PLAN

The following list presents the overriding priorities of the Nevada Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The priorities the state will pursue over the next five years are as follows:

HOUSING PRIORITIES:

Priority 1: Increase the availability of rental housing for low- to moderate- income households

Priority 2: Increase, preserve and improve the long-term life of existing affordable rental and owner-occupied housing stock, as well as improving housing accessibility and safety

Priority 3: Expand homeownership opportunities for low-income homebuyers

HOMELESS PRIORITIES:

Priority 4: Continue support of existing sub-recipients operating emergency shelters and transitional housing for the homeless, including motel vouchers in communities lacking adequate shelter.

Priority 5: Create additional transitional and permanent supportive housing, including the rapid re-housing program.

Priority 6: Provide financial support to assist those at imminent risk of homelessness

Priority 7: Support effective data collection and entry activities for the homeless services provided when servicing client populations

SPECIAL NEEDS PRIORITIES:

Priority 8: Increase and preserve the supply of affordable housing available to the elderly and disabled

Priority 9: Improve the access that special needs populations have to needed services

COMMUNITY DEVELOPMENT PRIORITIES:

Priority 10: Improve infrastructure by assisting with sidewalk/path, street, water and wastewater system upgrade and development projects.

Priority 11: Enhance access to quality facilities to serve the population throughout rural Nevada.

Priority 12: Provide infrastructure and other planning support for units of local government.

ECONOMIC DEVELOPMENT PRIORITIES:

Priority 13: Retain and expand existing businesses.

Priority 14: Support recruitment and attraction of new businesses to Nevada

Priority 15: Provide employment opportunities for low- and moderate-income people

Each of the priorities identified above, as well as the objectives consistent with each strategy are discussed in greater detail below. Performance measurement criteria are presented at the end of each priority narrative.

HOUSING PRIORITIES

The population throughout Nevada continues to increase, and this growth is occurring more quickly in certain areas of the state with dramatic economic change. The demand for quality affordable homeowner and rental housing will continue to rise along with population, but at different rates depending on the local community's economic, demographic and housing market conditions. As the State of Nevada strives to meet the needs of its residents, housing remains a top priority.

Priority 1: Increase the availability of rental housing for low- to moderate- income households

The Housing Division will assist eligible nonprofit and for-profit housing builders with financial subsidies for the development of rental properties affordable to low-income households through the affordable housing development programs. The program will be implemented through the State Housing Trust Fund and available HOME funds. Funds are made available for the development of affordable permanent and transitional rental housing units through a competitive application process. Financed units must comply with long-term income restrictions and rent limits.

Outcome: Availability/accessibility

Objective: Provide decent affordable housing

Funding: State Housing Trust Fund, HOME, National Housing Trust Fund, Tax Credits, Multi-Family Bond Program

Five-Year Goal:

Rental Units Constructed	45 Housing Units added
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Priority 2: Increase, preserve and improve the long-term life of existing affordable rental and owner-occupied housing stock, as well as improving housing accessibility and safety

The State's housing rehabilitation programs will provide resources for preserving the affordable housing stock. Housing rehabilitation and energy assistance is primarily focused at elderly households who make up the largest share of low- and moderate-income homeowners. Elderly households continue to be the largest group of owners facing a housing cost burden. Much of the housing stock in the consolidated plan area is older and needs repair in order to maintain it as part of the housing stock. Improvements will lower the cost of maintenance and energy, thereby improving affordability among owners, particularly elderly owners.

Outcome: Sustainability

Objective: Provide Decent Affordable Housing

Funding: CDBG, HOME, National Housing Trust Fund, Tax Credits, Multi-Family Bond Program

Five-Year Goal:

Rental Units Rehabilitated	27 Household Housing Units
Homeowner Housing Rehabilitated	20 Households Housing Units

Priority 3: Expand homeownership opportunities for low- to moderate-income homebuyers

The Housing Division will offer down payment assistance to low-income households purchasing homes in high-cost areas of the state. The program will provide low-interest, deferred loans to be used for down payment and closing costs.

Outcome:	Affordability
Objective:	Provide Decent Affordable Housing
Funding:	HOME, State Low Income Housing Trust Fund

Five-Year Goal:

Direct Financial Assistance to Homebuyers	66 Households Assisted
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HOMELESS PRIORITIES

The State of Nevada is committed to helping to work towards the goals of reducing and ending homelessness throughout the State by prioritizing homelessness with funding and program initiatives.

Priority 4: Continue support of existing sub-recipients operating emergency shelters and transitional housing for the homeless, including motel vouchers in communities lacking adequate shelter.

Under the broad category of homeless services, the Housing Division will work with nonprofit partner and local government agencies to provide funding for a number of services needed by homeless persons, such as case management, health services, and outreach. Funding will also be provided to assist with shelter maintenance and operations.

Outcome:	Sustainability
Objective:	Create Suitable Living Environments
Funding:	ESG

Five-Year Goal:

Homeless Person Overnight Shelter	3,000 Persons Assisted
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Priority 5: Create additional transitional and permanent supportive housing, including the rapid re-housing program.

The Nevada Housing Division supports efforts to acquire additional housing structures for homeless transitional and permanent supportive housing in the non-entitled areas. The Division will work with local nonprofits and county social service agencies to fund potential projects.

Outcome: Availability/Accessibility
Objective: Provide Decent Affordable Housing
Funding: ESG, HOME, Trust Funds, Tax Credits
Five-Year Goal:

Overnight/Emergency Shelter/ Transitional Housing 35 Beds added
Rapid Re-housing 250 households assisted

Priority 6: Provide financial support to assist those at imminent risk of homelessness

The Nevada Housing Division will provide financial support, including services and outreach for persons at imminent risk of becoming homeless.

Outcome: Affordability
Objective: Create Suitable Living Environments
Funding: ESG, State Low Income Housing Trust Funds
Five-Year Goal:

Homeless Prevention 2,500 Persons Assisted

Priority 7: Support effective data collection and entry activities for the homeless services provided when servicing client populations

As the State strives to reduce and ultimately end homelessness, accurate information and data collection is necessary to track progress and needs throughout the State. Effective data collection and entry activities for homeless activities are essential to making progress in the fight against homelessness. Therefore, the State will allocate ESG funds for this purpose.

Outcome: Sustainability
Objective: Create Suitable Living Environments
Funding: ESG
Five-Year Goal:

Sub-recipients comply with HMIS Data Quality Standards: Average data quality 85 percent

SPECIAL NEEDS PRIORITIES

Throughout the state of Nevada, there remain a number of special needs groups that are in need of housing and housing related services. The State strives to meet the needs of these populations through various services and housing programs.

Priority 8: Increase and preserve the supply of affordable housing available to the elderly and disabled

Through affordable housing development programs, a variety of resources will be available for this purpose. The State Housing Trust Fund will be available to fund a variety of affordable rental housing, including rental housing for special needs groups like the elderly and large families. A goal of this program is to provide a certain percentage of all units built as accessible to disabled persons. Any units produced with federal funds that are designed to be accessible to persons with disabilities must meet affirmative marketing requirements. Additionally, HOPWA funds will be available for persons with HIV/AIDS and their families.

Outcome: Availability

Objective: Provide Decent Affordable Housing

Funding: HOME, State Housing Trust Funds, HOPWA, National Housing Trust Fund

Five-Year Goals:

Rental Units Constructed

18 Household Housing Units

Priority 9: Improve the access that special needs populations have to needed services, including persons with HIV/AIDS

The CDBG program will allow jurisdictions to apply for a limited amount of funding on an annual basis to support social service activities that benefit primarily low-income households. These activities can include, but are not limited to, domestic violence shelters, food banks, youth services, senior services, services for persons with disabilities and persons with HIV/AIDS, and transit services. Housing Division and the Division of Public and Behavioral Health will also work with local and state partners to coordinate effective housing and support services.

Outcome: Availability/Accessibility

Objective: Create Suitable Living Environments

Funding: CDBG, HOPWA

Five-Year Goals:

Public Service activities other than Low/Moderate Income Housing Benefit

200 Persons Assisted

HIV/AIDS Housing Operations

Number of Household Housing Units

COMMUNITY DEVELOPMENT PRIORITIES

Throughout the state of Nevada, there are various community development needs, including public facilities, infrastructure as well as the need for additional planning. This Plan prioritizes funds to meet those needs to serve the residents of the State.

Priority 10: Improve infrastructure by assisting with sidewalk/path, street, water and wastewater system upgrade and development projects.

The Rural Community & Economic Development Division will participate in funding activities that improve the existing infrastructure through updating street, water and wastewater systems and sidewalks/paths.

Outcome: Sustainability
Objective: Create Suitable Living Environment
Funding: CDBG
Five-Year Goal:

Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
105,000 persons assisted

Priority 11: Enhance access to quality facilities to serve the population throughout rural Nevada.

The Rural Community & Economic Development Division will participate in funding quality facilities that benefit the low- to moderate-income populations throughout rural Nevada.

Outcome: Availability/Accessibility
Objective: Create Suitable Living Environments
Funding: CDBG
Five-Year Goal:

Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
70,000 persons assisted

Priority 12: Provide infrastructure and other planning support for units of local government.

As part as the on-going effort to improve the quality of living environments for rural Nevada residents, the Rural Community & Economic Development Division will provide funding for infrastructure and other planning activities for local units of government. The amount of funds available to planning is limited by HUD regulations.

Outcome: Sustainability

Objective: Create Suitable Living Environments

Funding: CDBG

Five-Year Goal:

Other: Planning Activities 65,000 persons assisted

ECONOMIC DEVELOPMENT PRIORITIES

The State has many opportunities to improve the quality of life for Low- to Moderate-Income residents throughout the State by providing for economic development.

Priority 13: Retain and expand existing businesses.

The Rural Community & Economic Development Division will participate in funding for a business assistance network and microenterprise business development system. Activities will include providing credit for the stabilization and expansion of business, providing technical assistance and business support services, and providing general support.

Outcome: Sustainability

Objective: Creating Economic Opportunities

Funding: CDBG

Five-Year Goal:

Businesses Assisted 100 Businesses Assisted

Priority 14: Support recruitment and attraction of new businesses to Nevada

The Rural Community & Economic Development Division will participate in funding for a business assistance network and microenterprise business development system. Activities will include providing credit for the establishment of business, providing technical assistance and business support services, and providing general support.

Outcome: Availability/Accessibility

Objective: Creating Economic Opportunities

Funding: CDBG

Five-Year Goal:

Businesses Assisted 125 Businesses Assisted

Priority 15: Provide employment opportunities for low- and moderate-income people

The Rural Community & Economic Development Division will participate in providing infrastructure or facilities to provide for business expansion or development to offer employment opportunities throughout the rural service area.

Outcome: Availability/Accessibility
Objective: Creating Economic Opportunities
Funding: CDBG
Five-Year Goal:

Jobs created/retained 25 Jobs

D. PRIORITY NEEDS

The Strategic Plan must identify Nevada’s general priorities for activities and HUD-supported investments to address affordable housing needs; homelessness; the needs of non-homeless persons who require supportive housing and services; and non-housing community and economic development needs. These general and relative priorities will help guide HUD-supported housing and community development initiatives in Nevada for 2015 through 2019.

Priorities were established using a variety of tools including the 2014 Housing and Community Development survey, public input meetings and consultation with state and outside agencies. The priority needs shown below are a reflection of Tables 2A and 2B in this Plan.

The State of Nevada has identified 16 priority development areas to meet the greatest needs of residents in the participating cities and non-entitlement areas of Nevada. It will invest its CDBG, HOME, ESG, HOPWA and other resources to address needs in the following priority areas:

- Low-income Renter households
- Long-term life of existing affordable housing
- Homeownership opportunities for low-income buyers
- Support for homeless service providers
- Transitional, permanent supportive and rapid re-housing
- Households at risk of homelessness
- Effective homeless data collection
- Affordable housing for special needs populations
- Housing accessibility and safety
- Access special needs populations have to services
- Infrastructure, sidewalk/path, street, water
- Access to quality facilities

- Infrastructure and other planning support
- Retain and expand existing businesses
- Recruitments and attraction of new businesses
- Employment opportunities for low- to moderate income

The State of Nevada plans to utilize available resources, including HOME, CDBG, HOPWA and ESG funds to address the priority needs established in this Plan. The priorities identified in this Strategic Plan focus on meeting housing and community development needs, primarily those of low-income households and neighborhoods.

E. INFLUENCE OF MARKET CONDITIONS

The State of Nevada acknowledges that market conditions influence the way funds will be delivered and will influence the use of funds available. Below is a narrative of market characteristics that will influence the use of funds available for housing types.

Tenant-Based Rental Assistance

As shown by the previous sections, the demand for rental has increased and is expected to continue to increase throughout the course of this Plan. This state expects to see the need for TBRA to continue as the number of cost-burdened families continues to grow.

TBRA for Non-Homeless Special Needs

The Non-Homeless Special Needs populations within the state have a variety of housing needs throughout the state. The increase in demand for rentals and the increase in the price of rentals will place a high need for special need populations within the state. These increases make rentals unaffordable to many special needs populations.

New Unit Production

As shown by this Market Analysis section, housing production has not been keeping pace with demand, resulting in an increase in price. New unit production will increase the number of affordable units available to Nevada households. The 2014 Housing and Community Development Survey results indicated a high level of need for new unit production, especially for rental housing.

Rehabilitation

The state of Nevada has seen a slowdown in housing production, and an increase in demand for rental units. This combination calls for rehabilitation of existing units, both rental and homeowner, in order to meet the needs of households throughout the state. The results of the 2014 Housing and Community Development Survey also indicated a high level of need for unit rehabilitation for both rental units and homeowner units.

Acquisition, including preservation

As shown previously in this Plan, there are a number of subsidized units at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these

units will place additional households in need. This, in addition to survey results, has indicated a high level of need for preservation of affordable units.

F. ANTICIPATED RESOURCES

For the Strategic Plan years 2015 through 2019, the State of Nevada anticipates receiving CDBG, HOME, ESG and HOPWA funds. Table VII.1, below, represents the anticipated resources for the State of Nevada.

Table VII.1
Anticipated Resources
State of Nevada

Program	Source of Funds	Expected Amount Available at Year 1			Total
		Annual Allocation	Program Income	Prior Year Resources	
CDBG	public-federal	\$2,447,641			3,447,641
HOME	public-federal	\$3,002,167			\$3,002,167
HOPWA	public-federal	\$249,481		\$100,000	\$349,481
ESG	public-federal	407,797			\$407,797

Leveraging

CDBG Program:

While HUD does not require matching funds for funded projects, historically, the Nevada non-entitlement CDBG program's grantees contribute significant leverage. For the 2015 program year, grantees anticipate leveraging \$1,264,268.50 in cash and \$463,221.48 in-kind for a total of \$1,727,489.98.

ESG Program:

The ESG Program requires the State to identify or provide match for the entire allocation amount, less the first \$100,000.00 of the annual allocation. The match requirement for 2015 will be \$307,797.

ESG sub-recipients have provided sources of match funds in their annual application. Sources identified include:

- Cash match, such as the State's Low Income Housing Trust Fund-Tenant Based Rental Assistance Program used to provide rental assistance for homeless and at-risk of homelessness clients,
- The State's Welfare Set-Aside Program for emergency rent and utility assistance,
- County funds that pay for salaries of agency staff providing ESG programs and services,
- Community Services Block Grant funds,
- Non-federal grants from United Way and Newmont Gold;
- In-kind services such as volunteer hours and donations; and

- ESG Program Manager salary for time to manage grant (paid out of a state allocation)

Agencies are required to identify match on every draw reimbursement request, which is logged in a tracked by the ESG Program Manager to ensure match obligation is met. Match records are reviewed during monitoring visits.

HOME Program:

Nevada Housing Division will leverage funds from the Low-Income Housing Tax Credit program and funds from Rural Development with regard to home ownership projects. Match requirements for the HOME program are fulfilled using property tax exemptions and Low-Income Housing Trust Funds.

HOPWA:

No matching funds required. Ryan White funds complement HOPWA each year for for supportive services and housing that provides some type of medical, residential mental health, foster care, or assisted living services; housing related referral services; and provision of short-term, emergency, or transitional housing for an individual or family maintain or gain medical care.

G. INSTITUTIONAL DELIVERY STRUCTURE

The State of Nevada is committed to continuing its participation and coordination with federal, state, county, local agencies, and the private and nonprofit sectors in order to serve the needs of low-income individuals and families across Nevada. The Governor's Office of Economic Development, Department of Business and Industry, and the Department of Health and Human Services collaborate with various entities to continually improve coordination.

The Governor's Office of Economic Development, Department of Business and Industry, and the Department of Health & Human Services all have individual institutional structures. Within each Office or Department, there are divisions that administer HUD programs. The Community Development Block Grant is in the Rural Community Development Division/CDBG of the Governor's Office of Economic Development. The HOME, ESG, and NSP programs are in the Nevada Housing Division of the Department of Business and Industry. The HOPWA program is in the Division of Public and Behavioral Health of the Department of Health and Human Services. Each Division has its institutional structure, as well.

HUD funds pass through to local governments and other entities that are eligible to receive HUD program funding. These entities, when funded, are part of the institutional structure for each program. The scope of the institutional structure is from the state level to those at the community level where projects are implemented and/or managed.

The State of Nevada makes every effort to monitor and maintain the institutional delivery structure through the use of monitoring procedures. Continued efforts to strengthen the

institutional structure include efforts to maintain regular meeting among various players to remit vital information and voice any issues that may appear.

The State will continue to work with local Continuum's of Care and other stakeholders to address gaps in the institutional delivery structure. The continued implementation of coordinated intakes and assessment at the community level will help those experiencing homelessness in accessing multiple parts of the institutional delivery structure. ESG recipients will be required to participate in the Rural Continuum of Care, participate in local coordinated intake and assessment systems, participate in community coalition initiatives, and collaborate with other federal, state, and local programs to ensure the long-term success of clients served.

SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV

Services targeted to persons experiencing homelessness are delivered by homeless service providers throughout the state. Each county in rural Nevada participates in their local coordinated intake and assessment system, which ensures homeless persons, including chronically homeless individuals and families, families with children, veterans and their families, and any unaccompanied youth, are referred to available resources.

Many of these agencies participate in the rural Continuum of Care (CoC), which governs service provisions and standards. Intake agencies utilize the Vulnerability Index & Family Service Prioritization Decision Assistance Tool (VI-F-SPDAT) provided by the CoC to prioritize people who are considered high priority for housing and services. The Nevada Rural Housing Authority (NRHA) provides housing vouchers funded with State Low-Income Housing Trust funds to persons who score highest in the VI-F-SPDAT until a Section 8 Housing Choice Voucher is made available. Households receiving these vouchers are case managed by county social services agencies and other homeless providers to ensure long term stability. Many agencies utilize ESG and Community Services Block Grant (CSBG) funds to pay for case management and other housing stabilization services.

All agencies receiving allocations through ESG and CoC funded programs are expected to assist homeless clients with obtaining long-term housing stability, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), mainstream services, and other federal, state, local, and private assistance available for such individuals. CoC and ESG Performance Standards include measures to encourage agencies to make every effort to ensure households obtain and maintain transitional or permanent housing, employment, increase or maintain earned income and other cash income, and increase access to mainstream benefits.

Strengths and Gaps

In many rural areas of the state resources are limited for special needs populations, including frail elderly, persons with mental or physical disabilities, and other special needs populations. Transportation to and from appointments, medical treatment, and other

service providers can be challenging, especially when required to travel long distance because a rural community is lacking available resources.

Mining communities face challenges with low vacancy rates, higher rents, and higher costs of products and services. When funding for rental assistance is made available it may be challenging for homeless persons and providers to find eligible units.

A strength in the service delivery system is a direct result of local participation of agencies in community coalition meetings. The sharing and education of what is available in local communities has resulted in agencies partnering together to address challenges of homelessness and poverty within their towns. Communities that in the past may have resisted efforts to address homelessness are now developing solutions to ensure homeless needs are met.

Another strength in the service delivery system is the utilization of the Homeless Management Information System database at a statewide level. Agencies have the ability to view a client's housing and service history, which should reduce duplication of services across the state.

Availability and Targeting of Services

Table VIII.2			
Availability and Targeting of Services			
State of Nevada			
Homelessness Prevention Service	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Job Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

APPENDIX A: CITIZEN PARTICIPATION PLAN

NEVADA CITIZEN PARTICIPATION PLAN

Consolidated Plan for Housing and Community Development

Introduction

In 1994, the US Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting, and citizen participation processes of four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities.

Provision of decent housing may involve assisting homeless persons in obtaining appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low income households without discrimination or increasing supportive housing to assist persons with special needs. Providing a suitable living environment might entail improving the safety and livability of neighborhoods, including the provision of adequate public facilities; deconcentration of housing opportunities and revitalizing neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; and conserving energy resources. Expanding economic opportunities can involve creation of accessible jobs, providing access to resources for community development, and assisting low income persons to achieve self-sufficiency.

The Consolidated Plan is actually a three-part planning process required by HUD. It comprises developing a five-year strategic plan, preparing annual action plans and submitting annual performance reports. These three parts are intended to furnish the framework whereby Nevada can identify its housing, homeless, community, and economic development needs, identify resources that will be tapped and actions to be taken to address the needs, as well as look back and evaluate the state's progress toward achieving its strategic goals. Completing these documents on time and in a manner that is acceptable to HUD ensures program funding.

The precursor to the Consolidated Plan is the Citizen Participation Plan (CPP). The objectives of the CPP are to ensure that the citizens of Nevada, particularly persons of low and moderate income, persons living in slum and blight areas, units of local government, housing agencies and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan and the Annual Performance Report. In doing so, the CPP sets forth general policies and procedures for implementing and carrying out the consolidated planning process, such as how the Consolidated Plan will be developed, dates and milestones along which the process will proceed and methods for citizens to

offer the state assistance and guidance in the formulation of the Plan. Furthermore, the provisions of the CPP fulfill statutory and regulatory requirements for citizen participation specified in the U.S. Department of Housing and Urban Development's rules for the Consolidated Plan, the HOME Investment Partnerships (HOME) Program, the Community Development Block Grant (CDBG) Program, the Emergency Solutions Grants (ESG) Program and the Housing Opportunities for Persons with AIDS (HOPWA) Program. In Nevada, the Nevada Housing Division administers the HOME and ESG funds, the Division of Public and Behavioral Health administers HOPWA funding, and the Rural Community & Economic Development Division administers CDBG funds. The Governor's Office of Economic Development: Division of Rural Community & Economic Development Division is the lead agency for overseeing the development of the 2015-2019 Consolidated Plan.

In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, the State of Nevada will follow the standards set forth in its adopted Citizen Participation Plan during development of its Consolidated Plan, Action Plan and Annual Performance Report.

The term "entitlement area" refers to cities and counties that, because of their size, are able to receive federal funding directly. These areas must complete a Consolidated Plan separately from the state's to receive funding. For purposes of this report, non-entitlement refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. Entitlements not covered by the Nevada Consolidated Plan are Carson City, City of Henderson, City of Las Vegas, City of North Las Vegas, City of Reno, City of Sparks, and Clark County. Individuals wishing to contribute to the consolidated planning process in these areas should contact housing and community development specialists in these cities.

Encouraging Citizen Participation

The Consolidated Plan is designed to enumerate Nevada's overall strategy for coordinating federal and other housing and community development resources to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities, particularly for low and moderate income persons.

Interested groups and individuals are encouraged to provide input into all aspects of Nevada's consolidated planning activities, from assessing needs to setting priorities through performance evaluation. By following the CPP, there will be numerous opportunities for citizens to contribute information, ideas and opinions about ways to improve our neighborhoods, promote housing affordability and enhance the delivery of public services to local residents.

Limited English Proficient Persons and the Language Access Plan

The State of Nevada will make every effort to ensure that Limited English Proficient (LEP) persons have meaningful access to federally funded programs and services as is required under Title VI of the Civil Rights Act of 1964.

The State of Nevada has a diverse population where many languages are spoken. A substantial number of persons that speak these languages do not speak English or do not speak English very well and are considered Limited English Proficient (LEP).

Regardless of which language a person speaks or their ability to speak English, the State of Nevada will make every effort to ensure that they have meaningful access to federal funding services through either oral interpretation or written translations of vital documents.

Since the State of Nevada has such a large number of LEP persons, all countywide public notices and public hearings must ensure that language services are provided or available. For example, each year the public notice for the Annual Action Plan will be printed in various languages and translation services will be provided as necessary for the public hearing.

However, many programs and services delivered within the State of Nevada, including those carried out by participating cities, have distinct service areas and, as such, an assessment must be made by each agency administering the activity to determine which language services should be provided based on the identified LEP population in the service area.

To assist participating agencies, the State of Nevada has developed a bulletin instructing them to conduct the four-factor analysis and develop their own Language Access Plan (LAP) to ensure that LEP persons have meaningful access to their federally funded programs and services. The state will also provide technical assistance to assist the agencies in conducting the four-factor analysis and in developing their Language Access Plans.

The four-factor analysis is as follows:

Factor 1: Determine the number or proportion of LEP persons served or encountered in the eligible service area.

Factor 2: Determine the frequency with which LEP persons come in contact with the program.

Factor 3: Determine the importance of the information, services, program, or the activity to people's lives.

Factor 4: Assess costs versus resources and benefits in providing language services.

The State of Nevada is confident that no person will be denied federally funded services based on their ability to speak English.

The State of Nevada is committed to keeping all interested groups and individuals informed of each phase of the consolidated planning process and of activities being proposed or undertaken under HUD formula grant programs. Opportunities to comment on or participate in planning community development and affordable housing activities and projects will be publicized and disseminated throughout the state.

Public Hearings and Meetings

The State of Nevada will conduct a minimum of two public hearings to obtain citizens' views and to respond to proposals and questions. The hearings will take place at different stages of the consolidated planning process. At least one will occur prior to development of the Draft Plan and will be intended to solicit public input regarding distinct issues, thereby aiding policy formation. At least one hearing will occur after the Draft Plan has been released for public review, allowing interested parties an opportunity to review the strategies and how they were developed, designed and presented.

Information about the time, location and subject of each hearing will be provided to citizens at least 14 calendar days in advance through adopted public notice and outreach procedures. This notification will be disseminated to local governments and other interested parties. Public notification of the hearings will be published in statewide newspapers of general circulation in hearing location cities or towns and on the State of Nevada's websites. Staff may also attend other meetings and conventions in Nevada throughout the year, thereby providing an opportunity for additional public input on the Consolidated Plan.

Every effort will be made to ensure that public hearings are inclusive. Hearings will be held at convenient times and locations and in places where people most affected by proposed activities can attend. The State of Nevada will utilize hearing facilities that are accessible to persons with mobility impairments. If written notice is given at least seven days before a hearing date, the state will provide appropriate materials, equipment and interpreting services to facilitate the participation of non-English speaking persons and persons with visual and/or hearing impairments. Interpreters will be provided at public hearings where a significant number of non-English speaking residents can be reasonably expected to participate. All public hearings and public meetings associated with the consolidated planning process will conform to applicable Nevada open meetings laws.

However, the State of Nevada may, at its discretion, actively solicit input on housing and community development issues during the course of the year with regional forums, town hall meetings and other venues, as they may present themselves.

Applicants must provide opportunities for public participation in the development of community development goals, objectives and applications for funding assistance by undertaking the following activities:

- Provide for and encourage citizen participation within their areas of jurisdiction with particular emphasis on participation by persons of low and moderate income
- Provide citizens with reasonable and timely access to local meetings, information, and records relating to proposed and actual use of funds
- Provide for technical assistance to groups and representatives of low and moderate income persons that request assistance in developing proposals. The level and type of assistance is to be determined by the applicant
- Provide for public hearings to obtain citizen participation and respond to proposals and questions at all stages

Prior to selecting a project and submitting an application for CDBG funding assistance, eligible applicants must conduct at least one public hearing for the following purposes:

- To advise citizens of the amount of CDBG funds expected to be made available for the current fiscal year
- To advise citizens of the range of activities that may be undertaken with CDBG funds
- To advise citizens of the estimated amount of CDBG funds proposed to be used for activities that will meet the national objective to benefit low and moderate income persons
- To advise citizens of the proposed CDBG activities likely to result in displacement and the unit of local government's anti-displacement and relocation plans
- To obtain recommendations from citizens regarding the community development and housing needs of the community
 - After considering all recommendations and input provided at the public hearing(s), the county commission or city/town/village council may select one or more projects for which to submit an application for funding assistance at an official public meeting
 - The applicant must conduct a second public hearing to review program performance, past use of funds and make available to the public its community development and housing needs including the needs of low and moderate income families and the activities to be undertaken to meet such needs
 - Public hearing notices must be published in the non-legal section of newspapers or posted in a minimum of three prominent places within the project area with reasonable time and public access
 - Evidence of compliance with these regulations must be provided with each application, i.e. hearing notice, minutes of these meetings, list of needs, and activities to be undertaken
 - Amendments to goals, objectives, and applications are also subject to public participation
- Provide for timely written answers to written complaints and grievances within 15 working days where practicable

- Identify how needs of non-English speaking residents will be met in the case of public hearings where a significant number of residents can be reasonably expected to participate

Publication of Consolidated Plan Documents

The state will publish the draft Consolidated Plan or Annual Action Plan for public review in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and submit comments. The Draft Plan will be a complete document and shall include:

- The amount of assistance the state agencies expect to receive and,
- The range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income.

A notice for the release of the Draft Plan will be published in several newspapers of general circulation at the beginning of the public comment period. The release will include a list of the locations where copies of the entire proposed Consolidated Plan may be obtained or examined. The following are among the locations where copies of the public comment draft will be made available for inspection:

- Governor's Office of Economic Development offices,
- Rural Community & Economic Development Division website
www.diversifynevada.com/programs-resources/rural-community-development
- NHD offices,
- NHD website <https://housing.nv.gov>

Citizens and groups may obtain a reasonable number of free copies of the proposed Consolidated Plan by contacting the Governor's Office of Economic Development: Rural Community & Economic Development Division at (775) 687-9900, or Nevada Housing Division at (775) 687-2040 or the document may be downloaded from the NHD website, located at <http://housing.nv.gov>

Public Comments on the Draft Consolidated Plan and Annual Action Plans

The Governor's Office of Economic Development: Division of Rural Community & Economic Development, as lead agency, will receive comments from citizens on its draft plan for a period not less than 30 days prior to submission of the Consolidated Plan or Annual Action Plans to HUD. The drafts will be scheduled for release in early fall of each year.

All comments or views of citizens received in writing during the 30-day comment period will be considered in preparing the final Consolidated Plan or Annual Action Plan. A summary of these comments or views and a summary of any comments or views not accepted and the reasons therefore shall be attached to the final Consolidated Plan or Annual Action Plan.

Public Notice and Outreach

An informed citizenry is critical to effective and responsive housing and community development programs. Efforts to educate residents and empower their participation are an ongoing element of the consolidated planning process.

As the fundamental means of notifying interested citizens about the Consolidated Plan and related activities, such as the Annual Action Plan or the Consolidated Annual Performance and Evaluation Report, the state will publish public notices in newspapers of general circulation in Nevada and on NHD web pages. Such notices will be published at least 14 calendar days prior to public hearings. All notices will be written in plain, simple language in English and Spanish and direct efforts will be undertaken to publish and/or post information at locations that will elicit maximum low and moderate income and minority participation.

Public education and outreach will be facilitated through the use of public advertisements that describe the consolidated planning process, opportunities for citizen participation and available funding through the CDBG, ESG, HOME and HOPWA programs. The Consolidated Plan mailing list will likely include social service organizations, local jurisdictions, low income housing consumers, neighborhood groups, previous participants and commentators, and others expected to desire input on the Plan. This list is updated periodically and is available for inspection at the State of Nevada website.

Technical Assistance

Groups or individuals interested in obtaining technical assistance to develop project proposals or applying for funding assistance through HUD formula grant programs covered by the Consolidated Plan or Annual Action Plan may contact the staff of the Governor's Office of Economic Development: Division of Rural Development. Issues regarding HOME and ESG may contact Nevada Housing Division, and for HOPWA may contact Nevada Division of Public and Behavioral Health. Such assistance may be of particular use to community development organizations, nonprofit service providers, and for-profit and nonprofit housing development groups that serve or represent persons of low and moderate income. Pre-application workshops offer basic program information and materials to potential project sponsors, and staff provides in-depth guidance and assistance to applicants and program participants on an ongoing basis. Emphasis is placed on capacity development of community-based organizations.

Amendments to the Consolidated Plan

An amendment to the Consolidated Plan is required whenever the jurisdiction determines to:

- Substantially change the allocation priorities or its method of distributing HUD formula grant funds;

- Utilize formula grant funds (including program income) to carry out an activity not previously described in the Action Plan; or
- Change the purpose, scope, location or beneficiaries of an activity.

Such changes, prior to their implementation, are reviewed under various federal or local requirements, particularly rules on procurement and/or policies on the allocation of public resources. Substantial amendments to the Consolidated Plan are, in addition, subject to a formal citizen participation process. Notice and the opportunity to comment will be given to citizens through public notices in local newspapers and other appropriate means, such as direct mail or public meetings. A public comment period of not less than 30 days will be provided prior to implementing any substantial amendment to the Consolidated Plan. Staff will prepare a summary of all comments received in writing and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the substantial amendment, which will be available to the public and submitted to HUD.

Substantial Amendments

Occasionally, public comments warrant an amendment to the Consolidated Plan. The criteria for whether to amend are referred to by HUD as Substantial Amendment Criteria. The following conditions are considered to be Substantial Amendment Criteria:

- Any change in the described method of distributing funds to local governments or nonprofit organizations to carry out activities. Elements of a method of distribution are:
 - Application process,
 - Allocation among funding activities in excess of 35 percent of the total current entitlement allocation,
 - Grant size limits, and
 - Criteria selection.
- An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of:
 - Federal government recession of appropriated funds, or appropriations are so much less than anticipated that the state makes an administrative decision not to fund one or more activities, or
 - The governor declares a state of emergency and reallocates federal funds to address the emergency, or
 - A unique economic development opportunity arises where the state administration asks that federal grants be used to take advantage of the opportunity.

Citizen Participation in the Event of a Substantial Amendment

In the event of a substantial amendment to the Consolidated Plan, the Rural Community & Economic Development Division, depending on the nature of the amendment, will conduct at least one additional public hearing. This hearing will follow a comment period of no less than 30 days, where the proposed substantially amended Consolidated Plan will be made available to interested parties. Citizens will be informed of the public hearing through newspaper notification and the state websites prior to the hearing and the notice will appear in at least one newspaper that is circulated statewide.

Citizens will be notified of the substantially amended Consolidated Plan's availability through newspaper notification prior to the 30-day comment period. The substantially amended sections of the Consolidated Plan will be available on the NHD website, <http://housing.nv.gov> for the full public comment period.

Consideration of Public Comments on the Substantially Amended Plan

In the event of substantial amendments to the Consolidated Plan, the state will openly consider any comments on the substantially amended Consolidated Plan from individuals or groups. Comments must be received in writing or at public hearings. A summary of the written and public hearing comments on the substantial amendments will be included in the final Consolidated Plan. The final Consolidated Plan will also include a summary of all comments not accepted and their reasons for dismissal.

Changes in Federal Funding Level

Any changes in federal funding level after the Consolidated Plan's draft comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

Standard Amendments

Standard amendments are those that are not considered substantial in nature and pertain chiefly to minor administrative modifications of the programs. Thus they do not require in-depth citizen participation.

Annual Performance Reports

Performance reports on CDBG, HOME, ESG and HOPWA programs covered by the Consolidated Plan or Annual Action Plan are to be prepared by the Rural Community & Economic Development Division, Nevada Housing Division, and the Department of Health and Human Services for annual submission to HUD within 90 days of the start of each program year. Draft performance reports will be made available upon written request. The draft performance report will be available for comment for no less than 15 days, and any public comments received in writing will be reported in an addendum to the final performance report.

Access to Records

To the extent allowed by law, interested citizens and organizations shall be afforded reasonable and timely access to records covering the preparation of the Consolidated Plan or Annual Action Plan, project evaluation and selection, HUD's comments on the Plan and annual performance reports. In addition, materials on formula grant programs covered by the Consolidated Plan or Annual Action Plan, including activities undertaken in the previous five years, will be made available to any member of the public who requests information. A complete file of citizen comments will also be available for review by interested parties. After receiving notice of HUD's approval of its Consolidated Plan or Annual Action Plan, the Rural Community & Economic Development Division will inform those on its mailing list of the availability of the final Plan document and of any HUD comments on the Plan.

Complaints and Grievances

Citizens, administering agencies and other interested parties may submit complaints and grievances regarding the programs the Rural Community & Economic Development Division, Department of Health and Human Services, and the Nevada Housing Division administer. Complaints should be in writing, specific in their subject matter, and include facts to support allegations. The following are considered to constitute complaints to which a response is due:

- The administering agency has purportedly violated a provision of the Citizen Participation Plan;
- The administering agency has purportedly violated a provision of federal CDBG, ESG or HOME, or HOPWA program regulations;
- The administering agency, or any of its contractors, has purportedly engaged in questionable practices resulting in waste, fraud or mismanagement of any program funds.

Residents may also present complaints and grievances orally or in writing at the community meetings and/or public hearing. All public comments, including complaints and grievances, made either orally or in writing within the 30-day public comment period, will be included in the final Consolidated Plan or Annual Action Plan. Such complaints or grievances for CDBG, HOME, HOPWA, or ESG shall be directed to the Consolidated Plan representative at the Rural Community & Economic Development Division and Nevada Housing Division.

Timely Response to Complaints or Grievances

Upon receipt of a written complaint, the designated representative at Rural Community & Economic Development Division or Nevada Housing Division shall respond to the complainant within 15 calendar days and maintain a copy of all related correspondence, which will be subject to review.

Within 15 calendar days of receiving the complaint, the designated representative shall discuss the matter with the department manager and respond to the complainant in writing. A copy of the Rural Community & Economic Development Division or NHD response will be transmitted, concurrently, to the complainant and to the division directors. If, due to unusual circumstances, the designated representative finds that he/she is unable to meet the prescribed time limit, the limit may be extended by written notice to the complainant. The designated representative's notice must include the reason for the extension and the date on which a response is expected to be generated, which may be based on the nature and complexity of the complaint.

Public review materials and performance reports will include data, as appropriate under confidentiality regulations, on any written complaints received and how each was resolved.

Activities Exempt from Substantial Amendment Citizen Participation Requirements

Urgent Needs

It may be necessary to amend the Consolidated Plan or Annual Action Plan in the event of an emergency such as a natural disaster. These amendments may include funding new activities and/or the reprogramming of funds including canceling activities to meet community development needs that have a particular urgency. Therefore the State of Nevada may utilize its HOME or CDBG funds to meet an urgent need without the normal public comment period, which is otherwise required for substantial amendments.

To comply with the national objective of meeting community development needs having a particular urgency, an activity will alleviate existing conditions that the State of Nevada certifies:

- Pose a serious and immediate threat to the health and welfare of the community;
- Are of recent origin or recently became urgent;
- The local jurisdiction is unable to finance the activity on its own; or
- Other resources of funding are not available to carry out the activity.

A condition will generally be considered to be of recent origin if it is developed or became critical within 18 months preceding the Rural Community & Economic Development Division's certification.

Availability of the Citizen Participation Plan (CPP)

Copies of the CPP may be obtained from Nevada Governor's Office of Economic Development's website at www.diversifynevada.com or from Nevada Housing Division's website at <http://housing.nv.gov/>. Upon request, the Rural Community & Economic Development Division or NHD will make the Plan available in an alternative format accessible to persons with disabilities.

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APPENDIX B: ANALYSIS OF IMPEDIMENTS

AI PURPOSE AND PROCESS

As a requirement of receiving funds under the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG), entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified, and
3. Maintain records reflecting the actions taken in response to the analysis.

In the *Fair Housing Planning Guide*, page 2-8, HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect.⁶⁰

The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well.

The AI process affirmatively furthers fair housing and involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law.

The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

Private Sector Impediments, Suggested Actions, and Measurable Objectives

Impediment 1: Discrimination against disabled residents and families with children. This impediment was identified through a review of complaints filed with HUD and the Silver State

⁶⁰ U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8.

http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf

Fair Housing Council; through forum and outreach meeting discussions with Nevada stakeholders; the review of fair housing cases and studies; and the results of the Nevada Fair Housing Survey. “Disability” ranked as the most frequent basis for complaints filed with HUD by residents of non-entitlement areas of the state, accounting for more than half of all complaints lodged from 2004 through 2014. Complaints based on disability accounted for an even larger share of complaints filed with the Silver State Fair Housing Council, which also received more complaints overall than HUD during approximately the same period. Representatives of the Fair Housing Council who participated in forum and outreach committee discussions confirmed that disability was the most common basis for complaints that they receive, and much of the discussions at those meetings revolved around the challenges facing the community of residents with disabilities. The presence of those challenges in the state is to some degree borne out by the profile of the seven cases filed by the Department of Justice against Nevada housing providers over the last ten years; five of these were related to disability-based discrimination. Discrimination based on disability was also a recurrent theme in comments submitted by respondents to the Nevada Fair Housing Survey.

“Failure to make reasonable accommodation” was the most common type of discriminatory practice alleged in complaints filed with HUD, and approximately a third of the reasonable accommodation requests that the Silver State Fair Housing Council sent to housing providers in the state’s non-entitlement areas were denied. However, discrimination against residents with disabilities can also consist of a refusal to rent to a person with disabilities, or denying that a housing unit is available. For example, one of the complaints filed by the Department of Justice in the state alleged that a landlord refused to rent to a woman with severe allergies, on the grounds that she might lose consciousness while the electric range was on.

Action 1.1: In partnership with the Silver State Fair Housing Council, conduct outreach and education with managers of new and existing rental housing complexes.

Measurable Objective 1.1: The number of outreach efforts conducted.

Action 1.2: Conduct a survey of local and county zoning regulations or unified development codes to determine whether they include a statement on reasonable accommodation or ADA building requirements.

Measurable Objective 1.2: The number and percentage of local and county ordinances that a statement on reasonable accommodation and ADA requirements.

Impediment 2: Racial and ethnic minority home loan applicants are denied more frequently than white or non-Hispanic applicants. This impediment was identified through review of home loan data gathered under the Home Mortgage Disclosure Act. These data indicate that the denial rate for American Indian residents was nearly ten percentage points higher than the denial rate for white applicants and the denial rate for black residents was nearly twice as high as that of white residents. Similarly, the denial rate for Hispanic applicants, of 28.6 percent, was over ten percentage points higher than the denial rate for non-Hispanic residents. It should be noted that HMDA data do not include information that is highly pertinent to the decision to approve or deny a loan, such as the credit score of applicants or the size of the prospective down payment. Nevertheless, these data do provide an index of the average applicant’s

experience during the loan application process, and indicate whether an applicant is more likely to be denied if he or she is black, Hispanic, or American Indian.

Action 2.1: Contact professionals in the home lending industry, the Division of Mortgage Lending, and other pertinent agencies and organizations to discuss the findings of the AI regarding home lending and gather recommendations on how to address differential rates of home loan denials.

Measurable Objective 2.1: Record of contact with local professionals, officials, and other experts, along with a list of recommendations.

Action 2.2: Conduct outreach and education of prospective housing consumers on how to acquire and keep good credit, in partnership with local civic organizations (i.e., churches, schools, etc.)

Measurable Objective 2.2: Records of existing and forthcoming outreach and education activities in local and county jurisdictions, including locations, number of participants, etc.

Impediment 3: Lack of understanding of fair housing laws and the role of the fair housing infrastructure. This impediment was identified through review of the Nevada Fair Housing Survey and in consultation with state and local officials and stakeholders during the outreach committee and fair housing forum meetings. Though a majority of respondents maintained that they were “somewhat” or “very” familiar with fair housing laws, a substantial minority noted that these laws are difficult to understand or follow. In addition, survey questions concerning specific areas, industries, policies, or practices relating to fair housing choice tended to receive high shares of “don’t know” responses. Participants in the public outreach committee meetings also cited a lack of knowledge concerning fair housing among members of the public, feeling this to represent a significant challenge to efforts to affirmatively further fair housing, and maintained that efforts to increase public knowledge of fair housing policy should be a priority in the current AI process.

Action 3.1: Partner with the Silver State Fair Housing Council to enhance outreach and education throughout the state, targeting property managers and other housing providers.

Measurable Objective 3.1: Number of outreach and education sessions offered and number of attendees.

Action 3.2: Establish a requirement that local and county grantees take actions to publicize fair housing rights, responsibilities, and remedies.

Measurable Objective 3.2: The number of documented activities and actions completed and tracked through monitoring site visits.

Public Sector Impediments, Suggested Actions, and Measurable Objectives

Impediment 1: Zoning laws and development standards have restricted some types of housing, notably group homes and other types of supportive housing. This impediment was identified through results of the fair housing survey and discussions with participants in

outreach committee meetings. Though the share of respondents who were aware of barriers to fair housing choice in given public sector practices was generally low, a greater share of respondents claimed to be aware of policies and practices in zoning laws that represented barriers to fair housing choice. Several participants in the outreach committee meetings shared that perception, and noted that at present it is unclear the extent to which local jurisdictions and counties have updated their zoning and land-use planning codes in accordance with State Bill 233, passed in 2013, which removes certain restrictions on the placement of group homes and supportive housing. Furthermore, it is not known whether those local zoning codes still include language that (1) restrict the number of non-related persons living together, or prohibit cohabitation by non-related persons entirely; (2) require special use permits or public hearings on proposed supportive housing; (3) bar accessory apartments from single family zoning districts; (4) fail to include a statement on reasonable accommodation; and (5) bar manufactured housing from single family zoning districts, even if such units are converted to real property and permanently placed on a lot.

Action 1.1: Conduct a statewide survey to determine if local zoning and land-use ordinances are in compliance with recent changes to state law, and to identify any provisions still in effect that may serve to disproportionately restrict housing choice for protected class individuals (examples of such language are included in Appendix F).

Measurable Objective 1.1.1: Record the number of local and county ordinances reviewed throughout the state, identified by jurisdiction.

Measurable Objective 1.1.2: Record the number and percentage of local and county ordinances that maintain the spacing requirements prohibited by S.B. 233 (2013) or similar requirements, identified by jurisdiction.

Measurable Objective 1.1.3: Record the number and percentage of local and county zoning ordinances that maintain provisions or language that has the effect of excluding units more frequently inhabited by protected class populations.

Action 1.2: Notify jurisdictions that are not in compliance with the requirements adopted in S.B. 233.

Measurable Objective 1.2: Record of correspondence with and notification of local jurisdictions.

Action 1.3: Compile a compliance report based on the review.

Measurable Objective 1.3: Draft the compliance report.

Impediment 2: Lack of a substantially equivalent state agency enforcing the Nevada Fair Housing Law. This impediment was identified through a review of the state's fair housing infrastructure and discussions at the public outreach committee meetings. The Nevada Equal Rights Commission is identified in the state's fair housing law as the agency responsible for enforcing the provisions of the law, which, among other things, provide for the intake, investigation, and resolution of complaints. However, in spite of efforts in the legislature in 2005 and 2009, which had the support of the Commission, legislation designed to make the state law substantially equivalent to the federal Fair Housing Act were not passed. As a result, the Commission is unable to benefit from federal funding provided through the Fair Housing Assistance Program.

Participants in the outreach committee meetings considered the Commission's role in fair housing enforcement to be limited. As a result, housing complaints from residents in the state are typically forwarded to HUD, unless those complaints pertain to discrimination on bases that are not covered by the federal Fair Housing Law. For example, those who have suffered discrimination in the private housing market on the basis of gender identity or sexual orientation have limited recourse under federal law, and must resolve their complaints at the state level.

Action 2.1: Contact the Equal Rights Commission to share the findings of the State AI, discuss past efforts to introduce legislation that would make the state law "substantially equivalent" to the FHA, and assess the feasibility of reintroducing legislation in the 2015 or 2017 Regular Session of the Legislature.

Measurable Objective 2.1: Record of contact with the Equal Rights Commission on the subject of "substantial equivalency."

Action 2.2: Discuss with the Commission ways in which it might collaborate with the Housing Division and Silver State Fair Housing Council on any of the other actions identified in this AI.

Measurable Objective 2.2: Record of contact with the Equal Rights Commission on the subject of collaboration on the actions identified in this AI.

Action 2.3: Request a copy of the Commission most recent report submitted to the governor in accordance with NRS 233.080, and review fair housing activities; in particular, the outcome of fair housing complaints submitted to the Commission.

Measurable Objective 2.3: Record of contact with the Commission and the results of the review of fair housing activities.

Impediment 3: Lack of understanding of fair housing laws and the responsibility to affirmatively further fair housing. This impediment was identified through review of the Nevada Fair Housing Survey and in consultation with state and local officials and stakeholders during the outreach committee and fair housing forum meetings. As noted in Public Sector Impediment 3, a substantial minority of survey respondents noted that fair housing laws are difficult to understand or follow. Furthermore, survey questions concerning specific areas, industries, policies, or practices relating to fair housing choice tended to receive high shares of "don't know" responses. Participants in the public outreach committee meetings also cited a lack of knowledge concerning fair housing among members of the public, believing this to represent a significant challenge to efforts to affirmatively further fair housing, and maintained that efforts to increase public knowledge of fair housing policy should be a priority in the current AI process.

Action 3.1: Enhance outreach and education to units of local government, as well as housing consumers, as it relates to affirmatively furthering fair housing and the duty to affirmatively further fair housing.

Measurable Objective 3.1: Number of outreach and education efforts taken.

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APPENDIX C: ADDITIONAL PLAN DATA

Table C.1
Total Households with Housing Problems by Income and Race
 Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	8,695	320	115	651	15	170	1,685	11,651
30.1-50% HAMFI	9,000	125	155	360	5	130	1,775	11,550
50.1-80% HAMFI	10,535	160	250	160	65	290	1,610	13,070
80.1-100% HAMFI	5,070	75	50	100	20	95	970	6,380
100.1% HAMFI or more	13,065	115	225	101	45	155	1,385	15,091
Total	46,365	795	795	1,372	150	840	7,425	57,742
Without Housing Problems								
30% HAMFI or less	1,645	0	0	560	15	10	370	2,600
30.1-50% HAMFI	4,675	45	60	390	0	90	815	6,075
50.1-80% HAMFI	10,300	140	85	570	10	135	1,870	13,110
80.1-100% HAMFI	8,675	35	150	405	0	160	1,215	10,640
100.1% HAMFI or more	62,640	555	985	1,460	60	605	4,880	71,185
Total	87,935	775	1,280	3,385	85	1,000	9,150	103,610
Not Computed								
30% HAMFI or less	1,110	45	15	105	0	10	115	1,400
30.1-50% HAMFI	0	0	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0	0	0
80.1-100% HAMFI	0	0	0	0	0	0	0	0
100.1% HAMFI or more	0	0	0	0	0	0	0	0
Total	1,110	45	15	105	0	10	115	1,400
Total								
30% HAMFI or less	11,450	365	130	1,316	30	190	2,170	15,651
30.1-50% HAMFI	13,675	170	215	750	5	220	2,590	17,625
50.1-80% HAMFI	20,835	300	335	730	75	425	3,480	26,180
80.1-100% HAMFI	13,745	110	200	505	20	255	2,185	17,020
100.1% HAMFI or more	75,705	670	1,210	1,561	105	760	6,265	86,276
Total	135,410	1,615	2,090	4,862	235	1,850	16,690	162,752

Table C.2
Owner-Occupied Households by Income and Family Status

Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problems						
30% HAMFI or less	750	1,135	465	1,840	1,190	5,380
30.1-50% HAMFI	1,115	1,250	560	1,780	1,065	5,770
50.1-80% HAMFI	1,305	3,345	925	1,160	1,430	8,165
80.1% HAMFI or more	2,920	9,335	2,095	1,220	2,935	18,505
Total	6,090	15,065	4,045	6,000	6,620	37,820
No Housing Problems						
30% HAMFI or less	140	255	80	495	265	1,235
30.1-50% HAMFI	1,265	690	120	1,900	500	4,475
50.1-80% HAMFI	3,300	2,110	400	2,225	755	8,790
80.1% HAMFI or more	15,645	33,735	4,520	4,885	7,325	66,110
Total	20,350	36,790	5,120	9,505	8,845	80,610
Housing Problems Not Computed						
30% HAMFI or less	70	240	35	60	410	815
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI or more	0	0	0	0	0	0
Total	70	240	35	60	410	815
Total						
30% HAMFI or less	960	1,630	580	2,395	1,865	7,430
30.1-50% HAMFI	2,380	1,940	680	3,680	1,565	10,245
50.1-80% HAMFI	4,605	5,455	1,325	3,385	2,185	16,955
80.1% HAMFI or more	18,565	43,070	6,615	6,105	10,260	84,615
Total	26,510	52,095	9,200	15,565	15,875	119,245

Table C.3
Renter-Occupied Households by Income and Family Status

Non-Entitlement Areas of Nevada Plus Carson City
 2007–2011 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problems						
30% HAMFI or less	115	2,605	450	815	2,260	6,245
30.1-50% HAMFI	135	2,700	470	935	1,540	5,780
50.1-80% HAMFI	345	2,315	595	195	1,470	4,920
80.1% HAMFI or more	110	1,035	740	130	965	2,980
Total	705	8,655	2,255	2,075	6,235	19,925
No Housing Problems						
30% HAMFI or less	115	275	30	410	520	1,350
30.1-50% HAMFI	130	445	140	405	490	1,610
50.1-80% HAMFI	200	1,845	580	585	1,130	4,340
80.1% HAMFI or more	1,160	7,085	1,315	825	5,340	15,725
Total	1,605	9,650	2,065	2,225	7,480	23,025
Housing Problems Not Computed						
30% HAMFI or less	25	155	5	90	330	605
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI or more	0	0	0	0	0	0
Total	25	155	5	90	330	605
Total						
30% HAMFI or less	255	3,035	485	1,315	3,110	8,200
30.1-50% HAMFI	265	3,145	610	1,340	2,030	7,390
50.1-80% HAMFI	545	4,160	1,175	780	2,600	9,260
80.1% HAMFI or more	1,270	8,120	2,055	955	6,305	18,705
Total	2,335	18,460	4,325	4,390	14,045	43,555

Table C. 4
2020 Households by Housing Problems by Income and Family Status

Non-Entitlement Areas of Nevada
 Census, Intercensal and Forecast Estimates'

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Housing Problem						
30% HAMFI or less	1,892	8,181	2,002	5,808	7,547	25,429
30.1-50% HAMFI	2,734	8,640	2,253	5,939	5,698	25,265
50.1-80% HAMFI	3,609	12,381	3,325	2,964	6,344	28,623
80.1% HAMFI or more	6,628	22,684	6,201	2,953	8,531	46,998
Total	14,864	51,887	13,781	17,664	28,120	126,315
No Housing Problem						
30% HAMFI or less	558	1,159	241	1,980	1,717	5,655
30.1-50% HAMFI	3,052	2,483	569	5,042	2,166	13,311
50.1-80% HAMFI	7,656	8,651	2,144	6,147	4,123	28,721
80.1% HAMFI or more	36,760	89,292	12,764	12,490	27,704	179,011
Total	48,026	101,586	15,717	25,659	35,710	226,698
Not Computed						
30% HAMFI or less	208	864	87	328	1,619	3,106
30.1-50% HAMFI	0	0	0	0	0	0
50.1-80% HAMFI	0	0	0	0	0	0
80.1% HAMFI or more	0	0	0	0	0	0
Total	208	864	87	328	1,619	3,106
Total						
30% HAMFI or less	2,658	10,205	2,330	8,115	10,883	34,190
30.1-50% HAMFI	5,786	11,123	2,822	10,981	7,864	38,576
50.1-80% HAMFI	11,265	21,032	5,469	9,111	10,467	57,344
80.1% HAMFI or more	43,388	111,976	18,965	15,443	36,235	226,009
Total	63,097	154,336	29,585	43,651	65,449	356,119

Table C.5
What other type of housing activity are you considering?

State of Nevada
 2014 Fair Housing Survey Data

Comments:
18 month Transitional Housing for Mental Health clients AA, NA, and GA Halfway/Safe House for low-income households affordable and low income housing for persons with disabilities All types of shelter options along the continuum: crisis shelter; short-term shelter including "wet shelters"; long-term shelter (90-120 days); transitional housing (up to 2 years); permanent supportive housing. We sacrifice one housing type for the others instead of strengthening the whole continuum. Any program that supports Home Ownership Assistance for foreclosure history since 2008 assistance for owners that didn't bail and are upside down Assisted living facilities. Biggest need- permanent housing for low-income individuals and families Community Shelters scattered throughout the Las Vegas valley due to increasing homeless rates- Top 3 in the nation. Condominiums Disabled housing should not be included with homeless housing. For sure we need more disabled housing. I don't have an opinion on the homeless issues. Handicap accessible that has had input from prospective tenants as to what best meets their needs. Handicapped Accessible and affordable housing Housing for adults with disabilities, such as autism. Assisted, and independent at the same time. Provides social and independent living. Housing for homeless youth, transitional housing to support chronically homeless with adapting to independent living housing for those with high functioning autism Housing in integrated environments for persons with disabilities I am new to the area so I do not have the background to answer most of these Low income rentals to meet needs of families with young children More section 8 housing to decrease waiting time Retrofitting existing housing to meet the needs of people with disabilities Transitional/permanent housing for Mental Health clients Workforce "Gap AMI" housing

Table C.6
Please describe any other barriers and the best way you think we can overcome it.

State of Nevada
 2014 Fair Housing Survey Data

Comments:
Although this area has many miners, there are many that do not make the \$\$\$. Greed is the biggest villain in all areas. Attitude and denial also players. There must be government land that can be used for development, or recreation, housing and mixed need. Applying for Federal Grants by cities and counties Being a mining community, when mining is good, the cost of materials jump up but do not go down when mining cuts back. Build more low-income, accessible housing for seniors and those with disabilities. Building numerous projects across rural Nevada together to achieve lower costs of construction. By educating the community on the high need of affordable housing communities. Community Development is key for these rural communities. This should include not only housing rehabilitation, but community revitalization in both commercial structures and commercial activities. Construction costs are higher in the rural areas of Nevada because labor and materials need to be brought to the rural areas. This could be overcome by developing and/or supporting contractors who live in the rural areas, businesses that supply building materials and training workers who live in the rural areas. Construction is expensive and rental rates are not high enough to make the construction feasible. Multifamily building codes are quite restrictive--sprinklers, ADA etc. Contractors seem unwilling to come into small communities due to high cost of construction. More affordable types of construction should be available to small communities. Contractors willing to provide quality work at what government is willing to pay. Neighborhoods often resistant to senior housing in their neighborhoods due to NIMBY phenomenon. Federal codes meant to help that actually impeded process of getting units built. Cost of building materials increases in rural areas as construction activities in the metropolitan areas expand. Cost of labor is higher than other regions in the state. Also, the availability of qualified labor is lacking because of the higher wages at the mines. Cost of Land or Lot - Difficult to produce affordable housing when the cost of the land is outrageous and needs to be recovered through rent payments. Don't enable HOA/CCR or zoning to exclude affordable housing through rules, for example minimum square footage. Build the infrastructure including water and piped sewer systems always, or only allow individual systems in large acreages (10+), avoiding

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sprawl, future demand for upgrades to piped systems, and groundwater pollution.
Don't quite sure.
dont know
Easier access to loans for developers
Education and information to the people in the communities the buildings would be built at.
Education for the programs that we are trying to facilitate, to teach the community of the need.
Educational outreach on water shortages.
Financial or other in kind incentives for contractors and low income. housing developers.
Financing is not on your list but it is the top obstacle for the rural part of the state. Construction companies still have difficulty getting projects financed if you are in a rural area
Find a way to reduce the labor cost of construction by dropping the requirement that federally funded projects use Bacon-Davis wage rates.
Funding, support from county officials. Presentation and support from housing authority to educate and leaders with the impact housing or lack of has on community, employment, family structure. Provide tax payers savings, offer incentives.
I am not sure of any of the barriers that is preventing any new construction of apartments
I don't know anything about infrastructure, but I do know that the lack of affordable housing, and the fact that people cannot find housing when they are living on Social Security or SSI is a problem.
I think Nevada government has not put a lot of energy or funding into creating affordable housing in Nevada. The state has depended on motel living situations to house the very low income and that has created this motel sub-culture that promotes crime, drug use, and perpetual homelessness and poverty.
I work primarily in the rural water/sewer industry. I see a lack of sufficient water/sewer planning in the rural areas. I feel like the SRF loans and RD grants/loans are a great way to improve the rural water/sewer systems and provide a good backbone for the communities.
I'm not sure. One cannot afford to rent or buy in this area unless they work for the mines. Rents are sky high and it is difficult to purchase a house without having 20%. There are many multi-families living in one home/apt.
Improve the timeframe
In addition to affordable housing, we need to develop our community to draw businesses to the community and increase the number of high paying jobs within our community.
In rural areas of the state qualified contractors and builders are in short supply with some urban area developers having to travel to the more remote communities of Nevada.
In some areas, the cost of land, such as at Lake Tahoe, make it very difficult to building affordable housing. The multifamily zoning districts are often underutilized (building duplexes instead of multifamily developments) and NIMBY is still alive. Affordable housing policies need to be enforced by the State and reported on as part of the ConPlan. See requirements under NRS 278.235
In the rural areas of Nevada, there is always lack of sufficient infrastructure. The cost of Labor and Contractors and builders is very high
Increase available low income housing, decrease wait list time, .
Increased funding for infrastructure systems; community awareness to address NIMBY and assistance with affordable housing development policies
It seems the needs of the very poor are taken into consideration but families with incomes under \$40K often have a difficult time finding affordable housing.
its just like anything else government does. if it is a true value, a true priority, then it will get money and it will get done. It is all about money. If we actually cared there would be plenty of money for it.
Just lack of housing units for low-income families.
Lack of qualified builders: There are only 3 non-profit agencies that we know of that do this type of construction in Washoe County. Assuming there will be resistance to recruiting new providers, we recommend working with these contractors to identify any barriers to them expanding their capacity to build more and larger facilities. If there is no interest in expansion, we would recruiting new providers, e.g., Native American corporations that specialize in affordable housing,
Lack of Water - population continues to grow in the CO river basin but doesn't seem like any solutions Regional to resolve the water sharing of the CO river. Lack of available or cost of land - BLM needs to release more land in Southern NV to drive cost of land so that affordable housing can be built in Southern NV. \$300K an acre in the south valley is absolutely setting us up for another housing crisis when it comes to sustainable value.
lack of water. is now and will be even a bigger issues in Nevada. Who wants to buy a home where you can only flush the toilet once a day. Other areas of the country have an abundance of water (midwest). start now on finding ways to move water from those areas. Lack of Qualified Contractors. those contractors working now do shabby work, and are not held responsible for their work. They file bankruptcy then leave the home owner to pay the bill. Force each contractor to put money on the side for each house they build, till one year after the construction. Lots are to close. If ever a major fire starts in Las Vegas half the town would burn down like the great city of Chicago fire. The builders do this so they can get more houses in a smaller area and make more money by selling more houses.
Land in Carson City is at a premium, which results in higher costs. In addition we are in desperate need for very low/subsidized housing, which people don't want in their neighborhoods. What is lacking is funding for subsidized rents and to pay for supportive services
Local Government is often the biggest road block. We need to find a way to educate local government that they need to be part of the solution not a regulatory adversary. Second issue is getting the banks to finance projects in rural parts of the state.
Low income housing has a bad reputation. I have seen conventional properties with higher crime rates.
More user friendly process to complete construction projects
much less expensive housing is in the outlying areas where there is no public transit. Also, affordable ACCESSIBLE housing.
n/a
N/A

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Need more financial resources to meet the need. Must plan for future development of affordable housing and educate elected officials on the needs so they support the proper zoning for projects. Develop BLM land and infill parcels with affordable housing.

Need to have a housing maintained to keep the community/neighborhood looking nice and neighbors will not mind the housing as much.

Nevadans are obsessed with their open space. Maybe this has to do with the huge amount of federally owned land in NV, and they don't want any more encroachments on their "home". I'm not sure. At either rate I think the benefits of economic growth can be emphasized to overcome this.

NIMBY is always with us. Water availability and other infrastructure is always a need. Time(s) to receive a permit can be an issue in some jurisdictions. Do not believe we have affordable housing development policies in many jurisdictions.

NIMBY mentality, I believe, is our biggest hurdle to incorporating the values of equal housing opportunity in our community. The only way to address this is through education, education, education.

No coordination of policies, plans or procedures. Nothing gets followed through to the end. It is like, "Who is on first?!"

none known

Not in My Back Yard mentality--offer incentives for existing residents

Not Sure

Not sure.

permitting process, if a person has an acre of property and wants to put another livable dwelling the permits are hard to get. even if you are helping out an elderly family member.

provide land and building incentives to developers for low income housing

Provide utilities for communities like Stagecoach.

reach out to the community and those that are living with adult children with these disabilities

Reduce impact fees for non-profits developing housing City land that is empty downtown - provide to non-profit to develop low income housing Reduce permitting fees for on-profits developing housing in downtown area Provide funding, bring in federal dollars to assist non-profits in developing low income housing that focuses on the most vulnerable and chronically homeless. For example, we have all the wrap around services (behavioral health, psychiatry, medical clinic, care coordination, transportation, pharmacy, social services, etc. Health is directly related to housing. Housing is the biggest barrier our patients face)

Roads, curb & gutters. Need to work with the municipalities on setting up special assessment districts or General Improvement Districts for existing homes within city or town limits.

See "Other" - CMS issued new regulations this year (CMS-2249-F) that tightens the definition of residential settings eligible for a person with a disability (PWD) receiving Medicaid-funded supports to live in that setting. The new regulations restrict the housing setting choices afforded a PWD. The solution is to increase opportunities and reduce barriers to housing choice by encouraging the development and choice of the broadest range of housing options. I am a subject matter expert in this area and happy to expound on what should be done. Mark Olson, LTO Ventures, (702) 353-6540; molson@ltoventures.org.

Small town with limited contractors and the lack of investment money

Stop adding regulations, reporting requirements, etc.! We spend a lot of money hiring people to maintain regulations and the related paperwork. Instead, that money could go directly to helping people.

Stop giving free hand outs.

The cost of anything is difficult to overcome unless there are subsidies available. People need to make a living and a profit and that will never go away.

The greatest barrier is public apathy regarding the high percentage of Nevada's children living in poverty. In order to overcome it, quality of life for all, must become a priority. That is the step needed to insure representation willing to create a tax structure designed to protect and provide children with a chance for future success. Nevada's future depends on it.

The issue of water can not be easily solved as it is nature. The cost of land, labor and material tends to be high in Nevada and there isn't a solution to this.

The tiny house movement may be helpful for Nevada. Also, land costs are driving up the cost. The biggest uncertainty out there is the shadow inventory. There are probably a number of folks who are either strategically defaulting or not being worked with by the banks who will soon be needing housing.

There are a number of barriers that prevent affordable, safe housing for underserved populations in this community. However I believe the main barrier is our lack of concern and desire to fix the problem when it comes to addressing the needs of underserved people residing here. The need that revolves around affordable, safe housing in this community is tremendous, and aside from the aforementioned list, I am sure that there are a lot of variants that contribute to the issues. We have a large homeless population, disabled population and elderly population that struggle with housing issues daily. Some of these issues could be addressed by using some of the numerous buildings that are sitting empty and are deteriorating due to the economy falling out, we could start with what we already have, and build upon it, rather than starting from a point of weakness and not knowing what to do with the situation. The solution may just be sitting in front of us and we are not paying attention to it. There are numerous people living in our streets; the homeless population. We could, if we tried a bit or even a bit harder, figure out how to use some of these buildings to ensure that we are helping house / shelter those in need. Not only would it help people get a leg up, but it would help our community as a whole to thrive if all could enjoy a safer, healthier quality of life. I don't know what the actual barriers are with regard to building codes, permitting fees, etc. We make these "rules and policies" and if they are barriers, then we have the power to remove them. It would take someone with more knowledge than I to determine if these are barriers to affordable housing for at risk populations. I do know that safe, affordable housing is a huge need in our community. And, I don't believe that it cannot be overcome with a little decisive action, compassion and common sense. Not only are there large numbers of homeless people, there are large numbers of elderly in this valley that don't have sufficient, safe or affordable housing. I have personally been to a number of elderly people's homes, (mostly located in trailer parks) and witnessed that they lacked funds to afford heat in the winter, air conditioning in the summer, etc. as well they lacked funding for much needed repairs to their homes. I have been to several mobile homes here in the valley where elderly residents have broken windows, lack sanitation (working toilets, running water), and food supplies. I have personally seen an elderly woman using a bucket for her toilet, due to her toilet being broken, and her water being turned off because she was not able to afford the water bill. I have seen

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an elderly man who had roaches crawling all over him and all over the inside of his mobile home. He could not afford to make repairs to his home due to lack of resources and due to his physical disability, he could not walk or stand for long periods of time. He was unable to take out his trash, and wash his dishes which became breeding grounds for thousands of roaches in his home. Granted, he required other assistance besides funding to fix his home appropriately, however had he had sufficient funding to preform the home repairs, his quality of life would have been much improved. In short, if permitting fees, building codes, etc. are holding us back from developing and obtaining affordable housing for underserved or at risk populations in our valley, then these are things we have the power to change. If it is lack of empathy and compassion, then we have a long, long way to go. I personally think there is an answer here, we just have to make it happen.

There are very nice affordable housing complexes built privately that have gone up in recent years that are great. Take a look at how the public sector is able to do it and follow suit.

There is a lack of affordable housing developers interested in developing permanent supportive housing projects which are the greatest need.

There is a need for affordable housing for working families and cost is always an issue. It has to be profitable or taxpayer funded. If profitable it will be marketed for those working and wanting something better. If taxpayer funded it will be Union and cost exceeding the market place. Furthermore the creation of more housing for persons requiring public welfare does not fix the problem, seniors excluded. Go by any number of apartments where public housing vouchers and Section 8 are used and be honest if you would ever consider moving in. The housing areas are not respected and become run down which creates the NIMBY. First step is to create job opportunity's; while at the same time eliminate welfare options that have led to fatherless homes. Until you accomplish this creating more housing will not fix the problem.

There is available land, we just need to get the available permits for zoning making available large lot sizes with capable contractors, builders, and workers making the correct infrastructure that is safe, and can house multiple people. Due to lack of housing vouchers, we need affordable housing with landowners to receive incentives and allow their properties (houses, condos, apartments, etc.) to be rented at lower rates <60% due to need (being on the Section 8 voucher list). Lastly, due to the Right to Shelter Law, there also needs to be affordable housing and benefits given to Homeless youth programs for oversight ensure that the homeless youth population have affordable, safe housing as well. Thank you for this survey. My name is Shawana Rhodes. I am currently in the Master's program at UNLV School of Social Work. I can be reached at 702-624-8590, or SMRhodes@adsd.nv.gov

There is no "one size fits all" solution ... allow local solutions to community issues

There needs to be a force for funding off-sites of utilities to allow incentive's to builders to construct in rural communities that have the mining industry volatile history.

Waiting list for housing assistance is approx 2 yrs long. People need assistance when they need. Think the solution is more availability of housing assistance and low-income rentals/houses and housing developments. Also, I see so many beggars on the streets of Las Vegas who appear to be homeless. How about renovating the vacant motels in downtown area to open as shelters or housing for the homeless? Thanks for asking.

Waive or lower permit fees for low income housing.

Water/ Sewer.. provide governments grants to upgrade and expand systems so they are able to pass the savings to developers

Water conservation that is well enforced will increase the effectiveness of water usage and allow for more building to happen.

Education in community forums will enable citizens to make informed decisions about construction in their neighborhoods that meets housing needs.

Water Rights are limited. Costs of materials are high to the rural areas Cost of labor for small businesses is high Local building department is understaffed or lacks knowledge

We are in desperate need of alternative housing for individuals with disabilities. Many of our residents are capable of living semi-independently, but don't have that option. If they choose to live in a community setting, they are often faced with the choice of institution type homes or forced to try and live alone in order to keep their assistance. Individuals with disabilities should have the choice to live in a community setting where they can get the level of assistance they need, and where they can be a viable part of their community. This could help lessen the financial burden on others overall, while increasing independence of those with disabilities. I am allowed to live in a gated, guarded community that is not run by the state. Those with disabilities should have similar choices.

We need to conserve the water we still have and stop building new homes. I know I'm going against some of the answers above but I don't count anyway.

Where are the non-profit Community Development Corps in Nevada? Other cities in other states have them, why not here?

While costs and fees involved in building affordable housing may be a barrier, developing some type of financial and other incentives for agencies and/or builders to develop more multi-family as well as single and double occupancy dwelling units for special needs populations, including those with mental illness may help in offsetting these costs and fees.

Work together on building this town more than just casinos. It would bring more families and a lot less crashes due to driving Hwy 93 north to Twin Falls, ID. The death toll on that stretch of road is incredible. Like build a Walmart.

work to have the funding streams of different agencies be more coordinated and rational so that applicants can focus more on project development and less on the administrative burden of meeting uncoordinated deadlines.

Table C.7
What other business and economic development activities are you considering?

State of Nevada
 2014 Fair Housing Survey Data

Comments:
<p>compare cost of living to wages being offered</p> <p>diversification</p> <p>Education of our citizens to be competitive for the job market</p> <p>Investing in a local medical school.</p> <p>Jobs and financial incentives for adults with disabilities</p> <p>More support for public services</p> <p>Nicer looking business parks--with parking for huge SUVs, shade for cars, parking for hybrids, better walking paths to get to front doors, more shade, solar panel covered parking that helps with lighting bills.</p> <p>Non-profit development and promotion to provide services that contribute to the better quality of life measures.</p> <p>Please review and increase the pay scales for public employees, especially social workers. The salaries for social workers at the State of NV are \$15,000-\$20,000 less than working for non-profit and other privately owned agencies. Per diem social work pays \$70.00-\$100.00 per client visit, medical social work pays full time employees \$30-\$35.00 per hour for a Master Degree level and licensed social worker. These same social workers receive \$21.00 per hour for starting pay at the State. Such a discrepancy in competitive pay is discouraging to us who enjoy our jobs at the State.</p> <p>Provide a supportive environment for businesses created to employ persons with disabilities, including incubators, venture funding, tax credits, and special zoning allowances.</p> <p>Some growth of any would be great for the community other things to do the gamble and drink</p> <p>Take a look at all of the businesses and development activities already struggling in NV before trying to develop anything else.</p> <p>The "live here, work here" motto. Provide programs to assist with employment skills and supports.</p> <p>The economic climate in Nevada will be improved when we can provide an indigenous educated workforce.</p> <p>there needs to be attention paid to enhancing our competitiveness as a vacation destination especially for Northern Nevada</p> <p>We need to have a plan to diversify this economy. We depend far too much on the gaming industry to provide the base of this economy. We also have one of the lowest levels of college educated people in the nation here in our valley. We need to provide genuine jobs, which pay a living wage to people and that are not dependent on the fluctuations in the economy as tourism is. We need stable businesses that can offer people opportunities to grow and advance in their jobs. Businesses that provide meaningful employment, not more minimum wage service jobs.</p> <p>Workforce development for critical health care shortages</p>

Table C.8
What other infrastructure needs are you considering?

State of Nevada
 2014 Fair Housing Survey Data

Comments:
<p>Better paratransit opportunities to access shopping venues.</p> <p>Broadband expansion of bandwidth available into the community.</p> <p>Continue improving public transportation, especially for persons with disabilities.</p> <p>crosswalks</p> <p>More bike paths, more bike lanes, more people riding bikes and more people walking</p> <p>power, gas, water, sewer, phone to areas to be developed</p> <p>Public transportation</p> <p>Public transportation system</p> <p>Something for kids to do YMCA, Youth Ranch,</p> <p>Transportation</p>

Table C.9

Are there any other community and public facility needs that should be considered?

State of Nevada

2014 Fair Housing Survey Data

Comments:
<p>Affordable child care facilities Affordable childcare facilities As a federally qualified health center, more focus needs to be placed on developing these centers. We are not just about clinical health services. 25% of our client population is homeless. 30% are undocumented. We expect to see our geriatric population grow to 30% in next 2 years. We need more investments in our center - the one stop shop model. www.nnhopes.org bike lanes, bike paths that connect, sidewalks that connect, more parks and open space, a nice big state of the art aquatic facility in Sparks Dayton has no youth facility or swimming facility Decentralization of Mental Health Centers Goodwill, Humane Society, Youth Ranch Homeless Housing Improved Mental Health Facilities and Crisis Centers. There is a severe shortage of beds for teens and adults who experience mental health breakdowns. PHARMACY!!! Public health clinic is still not ADA compliant Public transportation residential treatment centers in state for children so they don't have to go out of state to receive services White Pine Community Center needs rehabilitation asap. youth centers in south meadows/washoe/geiger area</p>

Table C.10

What other human and public service needs are you considering?

State of Nevada

2014 Fair Housing Survey Data

Comments:
<p>affordable child care options. Child protection services Disability services Domestic Violence Services Emergency Homeless Shelters Employment Training Programs/Apprenticeships Food security and distribution of healthy foods locally. Farmers Market community center development, www.enfbank.org needs state support to start initiative. Gambling problems Inpatient/Outpatient Detox facilities for Alcohol & Drug Addictions Litter and Illegal dumping. Let's put a stop to people dumping stuff out in the middle of nowhere and get people shooting their guns to pick up the shells. It's litter. Also, cigarette butts are litter--why do people throw those on the ground and out their car windows? plans/supports for the homeless. Public-private partnerships to solve critical issues facing persons with disabilities. No one expects the govt to solve it all, but the govt could work better with private and non-profit entities to fill in the gaps or even lead in certain areas. see above Youth education on the benefits of higher education</p>

Table C.11

What other housing activities for special needs populations are you considering?

State of Nevada

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Comments:
<p>checking high need on all of these is not hyperbole. It's real. Crisis housing for persons (youth and adults) experiencing several mental illness Housing for people with developmental disabilities housing for people with disabilities should not be segregated. Should have accessible housing in with others. I was at Senior Housing last week. The client was in a wheelchair. The kitchen counter and stove were the new higher height and the client could not cook from her wheelchair on the stove or prepare food on the counters because the counters were too high. Get rid of the one size fits all mentality and make these residences fit the client needs. I would just like to emphasize the importance of all of these issues. Mental health housing combined with therapeutic services</p>

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Mental Health Institutions for Treatment 5 or Higher Level of Care need
 mental healthy at risk overnight stay centers with counselors.
 More "quality" permanent housing for low-income families
 permanent housing with a "housing first model"
 The thing with this question is that people answering it are on a computer in a building and probably don't have a clue what is
 currently provided and if it meets, exceeds or doesn't meet the current need. And who is going to pay for it? Nevadans don't like
 taxes.
 Transitional housing for homeless veterans
 Transitional Mental Health housing
 Wet shelters and/or sobering centers for chronic inebriates. Also need true "housing first" policies and programs.

Table C.12
What other special needs groups are you considering?

State of Nevada
 2014 Fair Housing Survey Data

Comments:
Affordable housing and landlords willing to assist All the above especially in the rural areas, such as Lyon County children and teens who fit into these categories Disenfranchised or "Aged-Out" Foster Young Adults Homeless Youth; Domestic Minor Sex Trafficking Victims I don't know about these. If you are really wealthy, no need. If you are not, you need it. If we want to provide these services via the State, we need to have a tax for it, if not, we will have to rely on non profits, big hearts, the church, or export the needy to a state that cares. LGB, Transgender Persons with intellectual disabilities undocumented victims of domestic violence

Table C.13
Please describe any other investment categories.

State of Nevada
 2014 Fair Housing Survey Data

Comments:
Actually give the money to kids instead of salaries. Community Revitalization programs Cooperative Partnership facilities for the private enterprise sector. Education Services Encouragement of smart growth projects, not suburban sprawl. housing for adults with disabilities Housing Low Income, Homeless, & Special Need populations I left it open for things not covered in the named categories. Mental Health Professionals/Facilities/Housing Mental Health Services which had been cut back in 1991/92 n/a Parks and Recreation Public and Senior Transportation Public Education Public Transportation Safety--fire, law, police, protection

Table C.14

Please share any comments you have about housing and community development needs or barriers.

State of Nevada
2014 Fair Housing Survey Data

Comments:

90% of Rural Nevada needs workforce, senior and low income housing, both new and rehabilitation and 60/40 split as to rental over owner occupied. Pressure needs to be put on Fed'l, State, and banking operators to fund housing projects where business is growing, but not the housing stock.

A lack of permanent supportive housing is a critical problem throughout Nevada. Housing with wrap around services such as treatment and transportation is essential.

A significant barrier for rural communities to overcome in meeting and/or delivering services or meeting needs is distance. Counties are large and sparsely populated, which makes collaboration difficult.

A tax like question 3 would severely hurt businesses and community development. The schools in NV are not very good but taxing business owners will not fix the schools.

Actually teach people things, stop just giving handouts.

Affordable housing hits so many of us. I have a good job and would like to live in a safe neighborhood for a fair price. Rent and utilities are high and difficult for a one income household.

All of the state focus for funding is concentrated in the higher populated areas. The rural communities are supported to be encouraged areas for growth in Nevada, not the heavier populated areas with limited resources. With water being a problem in the Las Vegas Valley, where is the Governor's push to lead people to the rural communities, where huge opportunities for business incubation exist?

Any housing for persons with disabilities must be in integrated housing and comply with Olmstead Plan that Nevada is required to develop and implement.

As previously mentioned, don't build one size fits all for senior housing and disabled housing. Think about the needs of the person as you plan new housing.

Assist the individuals that suffer from mental illness by providing a safe transitional space where they have access to medical and counseling services that will with time, enable them to move on to subsidized living arrangements.

Barriers are the length of time it takes for families to get help and the prevalence of exploitation of the system. Both barriers require improved training and systems of communication between agencies.

Bring the jobs and the rest will take care of itself

Cactus Petes seems to stop anybody from building in this town it has not grown in decades.

Challenges with information about access, language barriers, location,

Critical needs for accessible, low cost housing and community resources for our aging population is critical to maintaining the viability of our communities over the next decade.

Development of housing and economic development brings in revenue that will help fund the other categories.

Difficult to build affordable housing in rural areas. Developers say the cost is too high for affordable. Also a problem getting projects financed. Very difficult to find builders in many parts of the state.

Financing and the cost of construction for all types of housing needs and infrastructure projects is the biggest challenge in our community.

Funding is always an issue for any infrastructure and other community development needs.

given that gaming is not bringing in the revenue that it once was (and data shows that trend is not changing), our highest priority has to be economic development (which should encompass all of the categories listed)

I am aware of the needs for our area.

I believe that the Las Vegas valley needs to have more affordable housing in safe neighborhoods and assistance in homeownership for special needs population, including those with mental illness. Many of the adults with mental illness that my agency serves live in neighborhoods that may be affordable, but are located in neighborhoods with high crime rates and drug problems. Affordable housing should not equal unsafe neighborhoods.

I feel like we need to have job/employment training and housing/budget education along with the housing development.

I have reached out so many times to the rural regional center for help with my son who has autism. They say he does not have a low enough i.q. to qualify for anything. It is ridiculous because he still has a disability and needs the extra help. So unfair. What about those of us who fall through the gaps. So much red tape to get him qualified for anything - lucky for him he has an advocate with his mother but what about the many who do not have someone who will take the time to advocate. The ones with severe disabilities can't advocate for themselves so they don't get any services. I can think of one particular boy who has muscular dystrophy and array of other mental disabilities. because he is polite and can answer basic questions, he receives no benefits. His mother didn't apply for any for him until he was an adult at age 23. So does that disqualify him from SSI.

I think we should allot time and funding to eliminate "entitlement" and instead offer education and training to all age groups so they can return to being self-sufficient or become self-sufficient for the first time in their lives. We NEED to eliminate generational welfare as a way of life.

I work with seniors and people with disabilities and there and it is very hard to find low cost living in Fallon, NV. A lot of the seniors and disabled live on a very low income and can not afford to pay more than \$200 a month. Most of the low income apartments here are for families. We have 3 complexes that are for elders and disabled only but there is always a 3 to 6 month waiting list. I would like small stand alone AFFORDABLE housing for seniors (and not the seniors who are richly retired)

In Northern Nevada the median area income seems to be based on the higher paying jobs in the mining industry. So, when average citizens are considering affordable housing, it does not seem affordable compared to the minimum wage they are making.

Specifically for Tax Credit housing

It has been said that CDBG is being used as an extension of local entities general funds. Most of the sections above fall into

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general funds for entities. It looks like the state is now using CDBG as an extension of its general fund. I think small communities have some of the largest barriers and yet the program has been modified to basically exclude very small communities. It would be great to get rid of dual agency in this state--ie one agent/broker representing both buyer and seller. It might not work in counties with very few agents, but it would prevent a lot of bad in places like Las Vegas and Reno/Sparks. The property management job is pretty tough and unattractive to most. I think it's a shame that all the real estate fees and fines go back to the general fund. If the division was able to keep a percentage of what they collected, their ability to really do something about the wrong things that are happening with real estate and housing could be addressed.

Just what was said in previous sections. To add, to grow our communities, we have to take care of our people, and we can only do that when we address the homeless situation, and help those who are in need the most, then we can tackle the other issues, and not have multiple problems from this one issue.

Lack of funding for housing in rural areas. Why invest in rural towns.. It's the right thing to do

Largest barriers: lack of child care, transportation, mental health services, and life skills programs, etc.. Providing immediate housing to a homeless person, without providing or having supports in place or available, are often setting folks up for repeat failure.

Local governments often lack the funds to take care of infrastructure needs

Middle and low-middle income individuals and families will not be able to afford reasonable housing if they do not have education (including appropriate vocational training) that will promote them buying into the community as home owners. Set up a community outreach program that will help (not indenture) people move up to homeownership in a responsible way.

NA

Need more Senior housing and housing for homeless. There are not many programs for people in need between ages 18-59.

Nevada needs an integrated plan for public transportation improvements and housing. This goes beyond the TOD concept with an emphasis on how to improve the transit systems. There needs to be cross county cooperation.

none

Our seniors are in desperate need of affordable housing options that are safe and respectful. So many times we have low-income seniors in places that people would not put their pets in. I have seen beautiful apartments such as Aca pella by Ovation Property Management that show it is possible to have housing (including the cost of utilities) that is affordable and livable.

People need education on purchasing new homes The disabled community needs the opportunity to have housing

People that cannot work due to a significant developmental disability need housing options other than their parent's house, nursing homes or group homes. Perhaps they could live in an apartment with supports.

Persons with intellectual and developmental disabilities, including autism, need the broadest range of housing options, including models not available in this state but working successfully in other states (e.g. CA, MI, TX, OH, WA). They also need state and federal regulation to be focused on creating these opportunities and fostering innovation, and removing barriers to options and innovation.

Public Transportation is the largest barrier to accessing all services, obtaining/maintaining a job, and living a quality life.

Raise the purchasing limits for the HAP program and the AMI too... Provide more grant programs for children's activities like sports, music, drama, dance Why do you have to come from a rich family as a child to have the opportunity to participate

Rental housing is very expensive in Nevada for a state that is dependent on relatively low paying jobs such as casinos and warehouses. There is very little affordable, rent controlled or subsidized housing available. There is a class of working poor here in Nevada that is unable to make any gains economically due to the restraints of housing costs. So much attention has been put on homeownership in this state to either foster homeownership or to assist homeowners, but little attention has been paid to rental prices and assistance to help stabilize rental prices and bring them in line with wages. Even as a state employee with a college education, there is very little left after my family pays rent that I have little hope of economic improvement without working a second job. It is getting to the point that a single family income will not be able to afford to rent a home in Reno. Apartment rents are now beginning to rise and for a family needing a three bedroom apartment, those rents are beginning to equal a rental home. Housing that is affordable is often in very poor condition and in dangerous neighborhoods. The homeless situation is becoming dire and the rates are continuing to increase. Here in Reno, locals are no longer going downtown or frequenting the businesses there due to the fear of crime in the downtown area. These businesses will begin to close and new business will not prosper in this area. The downtown motels breed crime and are a blight, but there is no where else for people to live. The state continues to create these business hubs, but puts them in areas that are not accessible, such as far East Sparks. The people that need these low paying jobs can't afford to own cars and no bus services are offered. The companies such as Amazon find it hard to even maintain employees due to these reasons.

Rural communities are underserved.

Rural towns need dollars to demolish substandard housing and build adequate housing for a diverse set of folks

Several of the county buildings including the public health clinic and library are still not ADA accessible. Most funding seems to be reserved for Court House. County industry is stagnant and has been for years. Very dependent on the base as the primary employer. Needs industry and small business development. Very poor results seen in the past from local Economic Development Office, as far as actual jobs.

Stop thinking of what is in it for me.

Support for those with Mental Health issues would help to alleviate many of the burdens on the community. By stabilizing this population, as well as seniors and those with disabilities, the state would spend less in the long run compared to when these populations only receive "hit and miss" services.

The government continues to allow building, building, building of new housing projects while there continues to be vacant homes post-housing crisis. I don't get it.

The Las Vegas community needs more affordable housing for the elderly and more mental health services for at risk populations. The more affordable housing available for our residents will be beneficial for all families and residents that are in limited income.

The price of housing is not affordable. Rents are ridiculously priced high and those first time buyers cannot afford a house even when making good wages through the mines. We need other businesses to be able to come into our town and prosper. There is not a lot of variety of restaurants. I go out to town to obtain medical specialists. And, there is very little quality services to the mentally ill. Not much in transportation services here except for the NEATS bus services. If I was deaf or visually impaired, I

Appendix C: Additional Plan Data

would not live in Elko. Sidewalks are few and potholes are many. There should be more than one court appointed family mediator in town.

The Volunteers of America runs a homeless facility in Reno that also provides retraining and relocation services. It is operated by a few paid staff and volunteers. It does not have nearly the capacity to handle all the current needs for housing the homeless.

There are a tremendous amount of homeless/mental health challenged individuals who fall through the cracks in our communities. There are no transitional type housing options for Mental Health individuals who receive emergency treatment and then are discharged (often due to funding issues) while waiting for a group/residential facility bed to open up for them & they are then out on the street. This causes stress/trauma for the individual as well as the community, because the individual often goes off the necessary meds that they were just put on to help them function in society.

There is much work to be done in the way of housing and services for underserved people in this community. Many of the barriers that are in place or self imposed through policy, etc. etc. We have the power to remove some of these "barriers" and make life a bit better for those in need. When we make each member of the community strong, it reflects in the strength of the community at large. We don't need committees, planning processes to go on for endless amounts of time, etc. We simply need to use some common sense and aggressively act towards some of the goals that we hope to achieve.

There is not enough affordable housing/rental assistance in the rural areas for people in need. Especially those with intellectual disabilities and victims of domestic violence.

To summarize, housing security and safe transportation would do a world of good toward the other problems we face. In Reno, for example, we need a bus system around the entire McCarran loop to connect current routes. I do not have water systems costs to allocate a fair percentage. Second, we need more mental health professionals to assist with independent living. We have many underused public facilities that will empower our community when the transportation and housing security net are in place.

Transitional housing for homeless veterans is a solid solution to get our veterans back into society.

Transitional living housing for our homeless population. A high number of our homeless population are mentally ill. With lack of case management and transitional housing they don't have the skills to sustain housing. Increasing more support for individuals that get released from institutions or hospitals need follow up support to transition into some sort of housing.

Water, Crime and Public Transportation are the 3 big issues that need to get resolved asap. If water become any more of an issue people will start moving out. Who want to buy a home where you wouldn't be able to sell it because you can't flush the toilet. In all the cities I've lived in never have I seen a police department as lazy as the one here. I've done ride alongs and seen officers pass up a new accident with out even asking if someone was injured. They don't try and prevent crime, they only respond to it when they have to. The CAT service is the worse I've even seen in any city. Bus's should go to the end of the city limits regardless of how many riders are on the bus.

We need a housing first model in Northern Nevada that focuses on our chronically homeless, our homeless families and other disenfranchised individuals - get them into permanent housing that includes comprehensive wrap around services to assist them in maintaining their housing. We need low barrier programs.

We need to let downtown owners revitalize their areas with use of state funds but regulations need to be in place to keep from abuse of fund taking place. Every downtown that receives funds should have a county maintained facility (farmers market) before funds are provided to retail store fronts because this community space will create start-up jobs in the cottage industry.

With the disabled baby boomer population growing, the need for affordable housing will be exponential in the next few years. Without housing you will not have valuable economic development, have to have water public facilities and other infrastructure before housing and human services provides the necessary support to obtain all.

Table C.15

What are ways the State can better address housing and community development challenges?

State of Nevada
2014 Fair Housing Survey Data

Comments:

Actually teach people things, stop just giving handouts.

Address the highest needs first. I did not say the highest concerns. Some people are less concerned about certain issues than others. We all see the critical situation with homeless population affecting different people from different socioeconomic backgrounds who maybe just be going through a hard time due to the job market, and the lack of affordable homes. So we need to address the homeless and housing issues first.

Affordable housing and rehabs for persons who cannot afford to repair their old dilapidated homes. Mineral Co is full of the se homes and persons either don't want to leave their homes or can't afford repairs. Contractors are very limited, very difficult to get an estimate, let alone schedule or be able to pay for repairs.

Allocate more money towards housing/mental health services.

Allow utilities to be more proactive in providing infrastructure for growth. Do not allow state regulatory employees to abuse their authority and place unnecessary burdens on permittees.

An active dialogue with community partners to solve targeted problems: Nevada Hand, government local & state, community-based organizations, Nevada Aging & Disability Services Division, etc.

Apply for federal, private and grants. Utilize BLM land to develop housing.

Assist communities in identifying issues and challenges at the community level and collaboratively determine what type of assistance is needed

Better education and oversight of landlords that are involved in housing so that they do not take advantage of mentally ill tenants.

Build or support more low income housing for seniors and people with disabilities.

By providing more social support to our community members in need. We need to understand the problems with homelessness, mental health, youth and other community members that need a solution. Many times these populations don't have the basic

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skills to survive or sustain housing. Educating them and providing them with support will increase the chances of people retaining in care.

Communicate awareness of Mental Health issues with Landlords so that there is better understanding of "cycling behaviors" to help them work with the individuals. Address the need for available housing for seniors and the disabled population who are on fixed incomes. Explore options to address the threat to maintain permanent housing when an individual's medical bills suddenly become overwhelming for them.

Create affordable housing for the low and medium income workers which will provide more money available for spending which will boost the economy. Job wages need to be increased. State employees for example have not been able to receive raises and have had furloughs, but housing and living expenses have increased. People in the middle incomes are very frustrated and are getting poorer in Nevada. If business hubs are created in areas due to the need for space, plan for public transportation to get the employees there, then plan affordable housing in that area. The homeless situation has to be addressed as soon as possible. Close or do not permit residential motels in the downtown areas. This will reduce crime in those areas which will promote more business development and the return of tourist and local patrons. It will also reduce the burden on the state's social services as the highly transient population that promotes this crime comes to Nevada for the attraction of living in cheap housing close to casinos offering free alcohol. Without the weekly rentals, the transient population will disperse. Also if General assistance funds and other social programs are not readily available to non-Nevada residents then they will return to their home states. Other barriers to community development is school crowding - new schools will be needed and the state can't wait for the current schools to be overflooded before doing anything. The state needs to be systematic and proactive in any new development.

DAYCARE DAYCARE DAYCARE DAYCARE DAYCARE reasonable prices for working single parents Does this exist?

Develop transportation for the rural areas, especially places like Douglas and Lyon Counties.

Do its best to keep the supply at pace with the demand. Ensure that mixed population buildings don't put seniors at risk.

Educate the areas with job training before improving the area. Simply improving an area without the education to train the neighborhood will not make a difference. Everything will revert to the comfort level.

Educate the community, provide more funding and assistance. Assist and provide education and training to lower income families to purchase homes and not just rent. Also provide budgeting education and training.

education is the first step

Evaluate the need for updated housing elements and updated Master Plans in general in non-entitlement communities and re-start the Interagency Council on Homelessness and create a statewide plan to address homelessness.

Find innovative ways to assist homebuyers like a statewide Mortgage Credit Certificate program. Create an affordable housing land trust to hold land for future affordable housing development.

For individuals with disabilities, including those with mental illness, development of single-purpose housing program as well as mixed population housing program may help in addressing the challenges these group face. Both examples provide individuals with disabilities with opportunities to live in a community setting and receive peer support, encouragement, and assistance to receive services and gain skills to prepare them for more integrated, permanent housing.

Fund an adequate housing replacement program for rural communities of less than 5000 people 1 million a year for ten years.

Rents go back into state fund

GOED needs to evaluate non-profits and cooperatives in each region and make sure the local jurisdiction have a positive working relationship with such entities. The East Coast have strong non-profits and cooperatives that lead the area is public service but it seems Nevada does not promote leveraging these entities so the entities suffer in funding opportunities and don't maximize their potential in the communities they serve.

Help develop more in the rural areas (like Elko)

Help with funding and ways to finance projects in rural areas that Banks won't fund

hire and partner with community grassroots leaders and organizations to get the word out and build programs and house people can actually use

I believe that the State should mandate some form of community plan that ties to market analysis, community support, and infrastructure need to address how they get from current situation to a better economic, social, and community position (including housing, amenity, social services, etc.)

If a person receives housing from the state, they should also receive job skills to go back to work. If they don't participate in the work program, they don't receive the housing benefit.

Infrastructure funding or cost sharing

Invest in housing and wrap around services

Invest more time, money and resources in assisting the mentally ill, the disabled and the homeless.

Leave the CDBG program alone and let the competitive process work.

Less permitting and encouragement from jurisdiction for infill projects.

Look at similar programs in other communities or better yet - in other countries.

Look at, and implement other supports such as child care and public transportation to assist rural areas with truly assisting individuals with self sustaining, rather than providing a temporary fix to the homeless crisis.

Lower cost for land, building permits etc.

Make housing more suitable for low income individuals.

More advertisement.

More collaborative efforts, including blended funding across budget categories to make sure that efforts focus on the same goal to ensure efficiencies of monies allocated and efforts made.

More money has to be allocated. Look at how the private sector can do it economically and take lessons.

More services for people with mental disabilities, including in-patient care, community group homes (especially ones designed for the medically fragile), and services to keep individuals in their family's homes.

Non-profit housing counselors seem to be more concerned about their personal agendas versus the low-moderate income Nevadans they serve. The State would be better served as a whole if HUD distributed the funds to the State which could create more platform of programs like "Home Is Possible Down Payment Grant."

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Provide more funding for emergency shelters, transitional Mental Health housing, low income families and individuals that is not part of HUD housing program.

Provide more housing options and supports for people with significant developmental disabilities.

Provide one site that informs the governments or public on what is available and how to obtain the assistance

Providing consistent funding.

Put pressure on the landlords to bring down prices on rentals. Assist in getting transportation to those who are not able to drive themselves. Can we get an Olive Garden here?

reach out to the community and ask those who know of people of disabilities that can use help.

Reduce the paper work required for applicants, communities or developers to participate in programs ranging from Human Services to Housing. The requirements just to apply are one barrier to entry. The state regulatory requirement of oversight and or additional cost requirements prohibit programs or infrastructure projects to move forward is another example of barriers to people, communities or developers attempting to utilize these programs, offered by the State of Nevada or the Federal government.

Rural Counties are very thin and horizontal in staffing. They do not have the depth, time, or expertise to apply for and service grants that are crucial to their counties. The reporting that is required is enough to discourage even submitting applications. A state office that could provide that service for us would be incredibly useful and produce more economic development (particularly in infrastructure building and repair) than just about any other program the state currently runs.

See above.

See my answer to #3. Call me to explain further.

Start paying attention to assets owned by the State and leveraging those assets to create revenue.

Stop building. Make project and income-based housing qualification guidelines more realistic. Consider someone who is stable, somewhere in the middle, that will pay the rent/mortgage. Give seniors in Las Vegas safer places to reside and give the ones who lost their homes in the housing crisis their homes back! I have two children making \$33,000/year roughly. My income was only dollars short of qualifying my family from a luxury income-based apartment community in Henderson. Prior to that, I applied for homes that were only a third of my income. I was disqualified from those. Why? I apparently had to be so far under the poverty guideline it was pathetic. What gives? I'm a struggling single mother living in Henderson, NV—trying to raise my children in a safe environment. Still, I work hard and can't catch a break. Apparently I have to be dirt poor to catch a break. Yet homes remain vacant while Nevada continues to build. There is another project being built right up the street from me on Gibson and Wigwam. And I sign... I don't know why I'm even wasting my time typing because no one cares about my family anyway. That's exactly why I stopped voting—I have yet to see a difference.

Stop thinking about how I benefit and let others benefit instead.

Take a comprehensive approach to these issues instead of focusing on a particular need.

The economy needs to be improved first. More businesses that will offer jobs to the individuals in the community is the base for fixing the problem. Once the economy begins to improve then we can better assess the needs of housing.

The State can recognize the needs of the rural communities and provide the same/similar opportunities here as they do in the urban areas. Having an 18 month waiting list for affordable housing is unacceptable. In addition, it is unfair for those who enter low income housing and then later get a good paying job still only be required to pay the "cap" amount (Mt. View Apts). Higher earners are taking away from those in need. Their should be no cap once a person makes a certain income.

The State could facilitate collaboration of state agencies to address and coordinate efforts to improve infrastructure and housing needs in the rural communities.

The state has all its eggs in one basket. Mining and gambling. The people who run those run this town not the Governor. Look at the successful cities through the country. Follow their lead. Use their good point, and avoid their bad points.

The very best way that the State can address the issues and challenges are SIMPLE. Those who make the "rules, barriers and policies" often have never seen or interacted with the people that they are making these decisions for. . . . They often have not visited the trailer park where the elderly woman defecates in the bucket, where the elderly man has roaches crawling on him, where the homeless vet without a leg sits behind the dumpster at 7-11 near Fremont street begging for a scrap of food. What the State can do is "ask the people what they need", we can have those who make decisions actually see the people that they are making decisions for and about, we can insist that before policies, barriers and procedures are put into place, we have looked into the eyes (literally looking into the eyes and lives) of those we are making policies for to ensure that we have empathy and understanding on how our actions and decisions are going to effect the lives of the people in the community.

There is a lot of webinars that touch on lot of the issues but not everyone can spend 1 or 2 hours during working hours to participate, Possibly more face to face.

This is a really good start. I bet you can come up with some good ideas from reading through these surveys. Look at what other states are doing.

Ways should be developed to rehab old retail structures to mixed use housing sites. Many of these are located on existing transit routes, areas with the potential for finding work, available retail in walking distance, and/or government services.

Work with existing non-profits to develop more permanent housing. We are ready to step in to help fill that gap or partner with other housing agency. Need funding, land, etc. We would like to create a sustainable model that included permanent housing, workforce training and a business- all tied together to make it support itself in the long run. Need start-up funds, lands, etc

APPENDIX D: PUBLIC INVOLVEMENT PROCESS

The public involvement process followed the requirements specified in the Citizen Participation Plan, as noted in Appendix A. However, the following narrative and exhibits provide additional information about the outreach, notification, and public involvement opportunities offered to the citizen of Nevada in the development of the 2015-2019 Nevada Consolidated Plan for Housing and Community Development.

November 17 CDBG Eligible Entity Outreach Group

Comment 1: Also the ESG as I understand it. Is that right?

Comment 2: I'm sorry; I couldn't hear what you asked.

Comment 3: That is true of the ESG as well for...

Comment 4: Yes.

Comment 5: So both of the housing programs reflect the Carson City while the CDBG does not.

Comment 6: HOPWA as well, except they signed in Northern Nevada the non-profit, but they are for all of this area.

Comment 7: Right.

(Presentation)

Comment 8: I have a question. Since the CDBG helps to fund the Continuum of Care, we get those reports and I look at them not with a fine tooth comb, but I know that there are some years the counts are mandated so you feel that the counts are more accurate those years.

Comment 9: I would say, because this is a topic and we are working on our next point-in-time for January and there are two things that have happened. HUD has given better guidance on how we are supposed to report in recent years and they have given us a more restrictive guidance on who we can count and how we can count. That is some of the fluctuation. The count is mandatory every other year, but we do it every year. One of the other problems that we have is even on those mandatory years we have a hard time getting some of those real remote counties to participate. It has been a challenge to get everyone to embrace this process and to give us the information that we need. So there are some fluctuations going because of that and so how we are counting. A few years ago HUD said that if we were going to and in fact this is what we are facing this year, if you are going to count someone, you have to know some specific information about them. If they are veterans. If they are chronically homeless. We have homeless that are out in the desert and people are not going to be able to walk up and talk to them necessarily. So we have had to scale back a little bit on counting those,

because we can't provide all the data they are asking us to provide without talking to some of these folks. It is an evolving process. Let me just put it that way.

Comment 10: Of those counties or cities that don't consistently report the point-in-time count are they consistently the same counties? Like is it always Eureka or does it fluctuates?

Comment 11: For the most part yes, but the year before Nye County they have had some issues. I don't think that they have the capacity to help like they did the last time. I think they had some homeless. That is why I think we went up in 2013 versus 12, but generally yes it is the same counties and groups.

Comment 12: OK.

Rob Gaudin: I have a question. I dropped out one year, 2005, because it was ten times these numbers. It was 2,500. Was there something wrong in that year? Am I right to exclude it?

Comment 13: Absolutely you are right. I don't remember what happened in 2005, but I think it was lack of understanding in how to do it. Like Elko County they have a huge amount of homeless out there and I don't know if it was counted literally or an estimate. It is things like that. We have had a lot better handle on it more recent than we did back then. I would definitely say that was a bit inflated. We have never had that many.

Rob Gaudin: We have gathered these statics for just the 2014. When you come out with a January count, will that be available for this process in time?

Comment 14: It depends on how quickly you need it, because we could probably give basic data. The count is being scheduled for January 29th. The contractor work really hard with the counties to try and get the information, but this report is never been final for months. It takes a long time to get it final, but preliminary numbers we might have it by say March, but I don't know for sure. It just depends on the corporation on all of the leads and getting us the information. Sara tries to make sure that it is accurate and she follows up with a lot of the questions on things. It just takes some time with all of the different counties that we have to do. We will try really hard. This year going into a legislative session, we all statewide try to get the data so that it is available at some point during the legislature, but they don't start till the 2nd of February and so it might be March or April until we have the numbers final statewide, but rural wide I think I can get you some preliminary data.

Rob Gaudin: Preliminary would be great. We could just put it and just back off of that part of the Consolidated Plan and put in the 2014 and the series of data that came before the slide 13, but you indicated that you have to get each of the attributes and here is a selection of attributes. Assuming it is pretty difficult to talk to someone about substance abuse and whether they are mentally ill. Can you talk about that?

Comment 15: Well there is as means as far as talking to them?

Rob Gaudin: Yes, how do you ask someone...?

Comment 16: In the whole state, but in rural Nevada we try to interview clients, the homeless that are out on the streets and in the shelter. So a lot of this data they gather during the interview process. So they encourage and like when I would help with the count, we would go out and hand out a flyer and we would ask them to come into the local shelter and get a free gift basket, get free supplies in exchange for an interview. At the six page interview process we ask these details, but also in HMIS, if they are in a shelter this information would be in there. I am not sure, go back to another slide. That is interesting that is 370, I am not sure. The emergency, the transitional we absolutely would know. The unsheltered, the 194, I am thinking a decision was made to not count people we couldn't get the data from them. That was by interview process or by talking to them.

Rob Gaudin: So this is in a conservative estimate. If you can't talk to them, you don't have this, so they are not counted.

Comment 17: Right, but this year we just are implementing the new process that HUD gave out in some tool kits. Just last week we were on a conference call, they are allowing us to do kind of instead of the details we can do what is called a more generic count and we can't provide this specific data, but it is allowed for us to report if they want to do a windshield count. Were they driving and they see a camp and they see four people sleeping. If you choose not to go an interview them you can still count them, but they are going to be under a different umbrella. They are going to fall where we don't have all of that specific data on them, but they are allowing us some flexibility this time. This is something new.

Rob Gaudin: So there needs to be another row in this table.

Comment 18: Yes, it would be like persons not otherwise classified as the 151. The bottomed of that, yes. Now this time we did it and it is actually going got be allowed by HUD where before they were saying that you really can't count them unless you know if they are a veteran or if they are chronically homeless. That is why she lumped it under persons not otherwise qualified. Then HUD called this year and really drilled down and grilled and asked how do we know they are chronically homeless? What is your way of identifying and we found that there were some glitches. So this year is why we are going to change it and go with the way HUD is asking us too. That 151, those are the folks that were likely the unsheltered that we couldn't get all of that data.

Rob Gaudin: This next slide sends to me the notion that it is largely individuals who are unsheltered.

Comment 19: Yes. If you look at the school districts and the way that they define the homeless, we have got like 2,000 kids that would meet their definition of homeless. They are doubled up or they are in some of their non-homeless environment. The best is if we know the individuals are the ones that are out in the camps. The ones living in the streets. Living by the rivers.

Rob Gaudin: Largely the unsheltered.

Comment 20: Yes.

Rob Gaudin: So they way that the school district counts the sheltered homeless; you don't capture that population either.

Comment 21: We capture it in our point-in-time document. She will do a summary of the homeless transitional housing, kids in transition, but we do not report it to HUD.

Rob Gaudin: Right, OK.

Comment 22: Necessarily, but we do motel counts that are not mandated by HUD. We count the kids in transition and we do the interviews. Those are processes that are not required by HUD, but we have found value from getting that information.

Rob Gaudin: So the size of the homeless population irrespective of what HUD says is significantly greater.

Comment 23: I would say yes.

Rob Gaudin: So is it three times?

Comment 24: No, I would say in my opinion it wouldn't be twice that amount unless you count, out there in the desert, say by Lahontan Lake, the sheriff's office is very leery about having people go out and do counts without their support. There are probably places, pockets in rural Nevada by the rivers where we are not getting them, but I don't think it would even be double, but due to safety people just don't go out there.

Rob Gaudin: People want to be off the grid.

Comment 25: Right and we do not ask our volunteers to put themselves in any danger and the local sheriffs that they are helping will say we don't want you going out there. There might be activity going on out there that is not safe. We will give you a guestiment maybe. I don't think it is even double or triple.

Rob Gaudin: Any other questions about this homeless. I am thinking that I should say something in the Consolidated Plan that indicates that we believe these values to be very conservative.

Comment 26: I wouldn't say that. What I would do and I will ask, we are having our Continuum of Care meeting on Wednesday and hopefully we will have some participation. There are some groups that are gone because they are in Ely for the NACO. Is it NACO that everyone is gone for the week?

Comment 27: It is the NACO Conference.

Comment 28: But I could certainly ask what peoples thoughts are on the validity as far as the numbers, but I would guess that it is pretty close.

(Presentation)

Comment 29: I am assuming you are asking me. It has been a common discussion. A topic of conversation that we have had on the homeless and at-risk of homeless side and the very low-income. That we don't have a lot of dollars that pay for the case management side for a lot of these folks. So I am guess that is still on everybody's radar. Case management is very expensive and to help one client for example I was on an email today with one of my ESG clients. One client or one household up to 24 months of assistance that is a lot of case management dollars for that one client and so in coming and finding those case management programs that will pay for that has been challenging for everybody. That is why I am thinking it is up there.

Comment 30: So then does supportive housing, is that parallel with the ranking of human services. Does that high need register under Human Services or how?

Rob Gaudin: They are separate questions. One is near the close of the survey, please allocate these according to these categories and that is after they have answered all these other things, but within housing needs we asked about supportive housing and usually it is quite a bit further down the list, but supportive housing come up onto here. So I was just asking for a reality check.

Comment 31: It is something that is brought up a lot. Especially in rural Nevada we don't have a lot of funding and you like Debbie has her Trust Funds that she can provide, but there is no case management dollars to work with those people. So it is a need across the state and agrees and talked about being a gap. The case management side, housing with case management, housing with, subsidized housing with the handholding which is needed for especially homeless and chronically homeless folks to be able to become stable. I think there is very few units of supportive housing in Nevada, I mean rural Nevada.

Comment 32: You are in Elko, do you have a high number of people that are homeless, and do you see supportive housing as something that is needed in Elko?

Comment 33: I think affordable housing is still needed in Elko. We have a couple of projects that are coming on line with that. So we hope that that will get better in the near future and maybe as early as the spring.

Comment 34: But would that accommodate the people who are homeless?

Comment 35: Well, probably not homeless. The ones that are coming in are on a sliding scale. So the only thing that we have going on with homeless is that we have an organization called Joshua tree and they are trying to work on a homeless shelter.

Comment 36: HUD's direction is to not have shelters. It is to put people from the street right into housing and that is called the Housing First Model. Again I think, the Housing First Conference we had in Reno a few months ago. Again, that very low-income subsidized housing with the supportive services is tough to do in Elko because one of the mining and the rents don't always fall below the fair market rent limits that some of these subsidized programs can be used for. There are a lot of homeless in Elko and they are trying really hard to get their

arms around it but a lot of the problem there is the lack of subsidized housing and the rents that are low enough to be used under fair market because of the mining situation.

Comment 37: Right.

Comment 38: I was just curious about that.

(Presentation)

Comment 39: Well I think there is because at the Focus Group meeting you will probably recall that they did talk about the need in rural Nevada across the state to address infrastructure improvements and that is the water system that is the flood drainage; that is all of those items. So I do think it is a question of and that is why I was wondering if we didn't have a higher number of human service people responding verses development people and again going back to the Continuum of Care, it is really a very broad based coalition and when you get into some of these infrastructure improvements there are fewer people that you are dealing with. You are dealing with the public works people and development authorities and so on and so on. There are probably fewer respondents to those questions.

Comment 40: You are talking about the bicycle and walking paths slide?

Rob Gaudin: Yes. Slide number 20.

Comment 41: Why are they higher than water, sewers, streets, storm water because we have had the flooding recently and you think that would be fairly high up on.

Comment 42: This is to Jean's point. If the people who are filling out the surveys are more of the human services side, they are not going to have the knowledge of a planning department or the folks in the counties who might be able to. I guess I would have to ask what percent of what who responded. Is it more human services? Was it equal? Was it heavy on social services agencies in Lyon County and City planning departments? What I also wonder too is people know the funding isn't there really and so maybe they are just trying to think what the priority could be and what is realistic for what the funds are for.

Comment 43: It is interesting and this is nationwide actually. In terms of infrastructure improvements, public facility type of grants, CDBG funds nationwide overwhelmingly, like 70 percent or higher go to those areas. So we are trying to figure out why.

Comment 44: Could it be too that there is not a lot of programs that pay for that kind of thing?

Comment 45: Well it sort of depends. Depending on the project we can partner with USDA and they have a lot of funds where as we don't.

Rob Gaudin: See this particular slide? All of these slides are the survey. I just took the entire survey database. If for example we take and I can produce that. We only have 110 non-entitlement replies. If we take this exact slide, bicycle and walking paths, still comes out on top, sidewalks is second, street and road improvements are third.

Comment 46: Sidewalks, that doesn't surprise me coming out. I know sidewalks and I know that a lot of these rural communities do not have sidewalks at all.

Comment 47: So I can see why sidewalks are up there.

Rob Gaudin: I am just surprised that rural Nevada would take sidewalks over water and sewer.

Comment 48: I am too, other than again in the focus groups somebody mentioned you don't think about it.

Comment 49: That was my thought.

Comment 50: You turn on the faucet and the water is there. You flush your toilet. That works. So maybe it is just not as visible and people think it is a lower priority. So any thoughts on that?

Comment 51: We can look into that more.

(Presentation)

Comment 52: I would say that this is pretty accurate with my limited knowledge of being out there talking to folks. We don't have a lot of homeless youth and everybody know that HUD is pushing away from the shelters and going more with housing. So it would make sense that permanent housing or Rapid Rehousing would be up there.

(Presentation)

Comment 53: I would probably agree with this as well. I would want to have some of the rural communities speak up on this. There is just limited resources in some of these smaller communities. For example, rural clinic, the office of the state that handles mental health and in the last legislative session or two sessions ago, funding was cut and a lot of those rural clinic offices were cut or reduced, or closed. There are still those folks out there. There are still the homeless with mental illness, but I would have conversations with some of these rural communities and they would say that they would call mental health and see if they could get these folks into a shelter plus care program and they we always on a wait list or they were tapped out and they didn't have anybody. If they did they didn't have anybody that could go out there and do an inspection of the property, interview with the landlord because of the capacity and theses places were closed. I can't speak to frail elderly that is not my area, but disability, homeless, severe mental illness veterans I would say absolutely. They have been underrepresented in some of these rural communities I would say.

Rob Gaudin: Again fairly significant need for transportation services.

Comment 54: That is an understatement. We have had such a huge problem with the lack of any kind of bus services that are available from some of these rural counties. Not just in the community itself, but to leave the community. For example Hawthorne is two and a half hours from here. The local non-profit down there would have to bring the people up in their own cars to meet with veterans or mental health or whatever, because there was no transportation

to get these homeless up here. So transportation has been a big topic, a hot button for a long time.

Comment 55: It is and we are working with Wanamuck with a senior center and they even have busses and even that is a problem because the elderly are so far out there in rural Nevada that there is a problem.

Comment 56: I can't speak of other states, but we have miles and miles of distance between these few communities and it is really difficult for these folks to get around, but with that said how would our programs even address it? The lady from Churchill had a really good point in the focus group of doing a planning grant. That was like a light bulb on my end. Absolutely CDBG funds could be used for planning purposes, but there is no way HOME, ESG, HOPWA, could be used to fund it. There is just no way, but the planning purposes of trying to develop are ways to fund or to organize transportation. Absolutely but then where do they get the funding to pay for it long term.

Rob Gaudin: This is the remainder of Human and Public services, the second part of that table. Fair housing education, fair housing activities are pretty far down the list, but these are things that are not as favored as some of the others particular transportation, mental health, senior services, and health care services. That is where we are today. I want to thank you for your part.

Comment 57: I didn't get my buttons pushed fast enough. As far as the City of Elko when it comes to water and sewer, gutter and sidewalk projects. Water and sewer we have municipal water and sewer and we charge the users. So whenever we seen need that we have we increase the rates and so at least for the City of Elko that is why curb, gutter, sidewalks would be on the higher on the list than water and sewer projects.

Comment 58: That is good to know.

Comment 59: That makes perfect sense. That is why I say that these funds are eligible to be used for those things so that is maybe why they were ranked higher.

Comment 60: It is smaller communities that do ask for more of the water and sewer. So, that makes sense, because those smaller communities can't raise rates that much to pay for it.

Comment 61: Somebody was mentioning that there are some communities that are these mobile homes that maybe they are still on well water or septic and they need to be brought into the system and that might be one community out of everywhere. So maybe that too is why they wouldn't rank higher because there are only five or six people that are responding from that county where it is a priority of elsewhere or more.

Comment 62: I do know that Churchill County has that issue.

Comment 63: Right and they may not have that many voices participating in this process so it is not going to rank very high.

Comment 64: That is right, but that does make sense.

12/15/2014 CDBG Eligible Entities Outreach Group

Comment 1: It seems about current for our county.

Comment 2: Why is it that the ages vary so much? One of them is a five-year group and then it's a 15 and then it is a four. Why does it change so much? Why isn't it ever 15 years or something like that?

Rob Gaudin: There is no particular reason for that. I do like to look at those that are in high school and preschool and those that might be in college. Those which are early working years and those that are mid-working years and those that are empty nesters and those that are retired. I like to look at that format, but what is particularly interesting here is even with the population growing rather substantially 15.5 percent we have these groups, 55 to 64 growing almost 60 percent and 65 and older growing 50 percent. If we were to look a little bit more closely at that older group we sure see the 65 and 66 year olds are growing really quickly, 75 to 79 not so fast, but the 85 and older is going at a really marked rate. So the question would be is this seen everywhere or particularly in special areas? Can anyone comment on that?

Comment 3: In Wells, we have definitely seen that.

Comment 4: I work with senior centers from Ely to Lovelock to Elko and all of the surrounding counties and this thing that I have noticed is that the more aged populations are what we are really servicing at the senior centers. Places like Ely that are really out growing their centers. That is what is happening.

Rob Gaudin: So the centers are actually too small.

Comment 5: I think that what we are going to see in the next few years is the need for expansion of those centers. It already has started. It started with the Elko Senior Center. Winnemucca has seen a big boom and they have used CDBG monies to expand their center recently and I think that we are going to see more of it as time goes on.

Comment 6: I agree.

Comment 7: On the 20 to 24, that age group is college age and usually they are leaving rural area maybe to come to Reno to go to school. So would that growth be typical or where are they counted as residents then?

Rob Gaudin: If they are in college they might be counted by where they live. If they are in a dormitory they are probably still counted where their residence is actually located back home.

Comment 8: Like in Churchill County, do you see young people leaving or do you see a growth in that age group?

Comment 9: We don't have people leaving. We have a huge growth in our senior population and not in between. It has stayed the same.

Comment 10: Along with that I see with the cost of tuition, Great Basin College is really gaining a lot more traction and are bigger than I ever saw them ten years ago.

Comment 11: Are you seeing growth in that age group then?

Comment 12: I think that we are seeing that age group being able to stay out in rural communities more than what they could have ten years ago.

Comment 13: That makes sense.

Comment 14: I think a lot of our community colleges are doing more to actually provide education to meet our industries.

Comment 15: I do too.

Comment 16: It has helped with our job creation.

Comment 17: Only one comment on the 85 or older. The partners were talking about it on Monday or Tuesday we were saying that 85 and up is a rapidly growing segment of population, but it is because longevity has increased. So the increase is on a smaller percent which you are seeing here in the population anyway.

Rob Gaudin: The over 85 typically those are folks that are a little more frail than the younger population so the needs that they have relating to service needs and particularly housing service needs are exponentially growing at that point in their lives.

Comment 18: At the health and human services level, there is a movement afoot that is growing each day regarding person centered and consumer choice as far as where an elderly age is and one of the things I saw in your material here is that builders are starting to add mother-in-law quarters and different things like that and I think that is probably going to be a greater need in the future.

Comment 19: For economic development we are seeing and it depends on what county we are referencing, but we are seeing pretty good fluctuation in the. It is not the elderly we are seeing, but actually more in the empty nesters. We are also seeing a fluctuation in the college age group.

Rob Gaudin: In the college student do you attribute that to the more attractiveness of the community college environment?

Comment 20: Yes I do and some of them and the good thing is that they are doing a better job at making the curriculum more attractive. I think lots of our young people are actually staying here when quite frankly five years ago the fluctuation you would see them actually leaving more and even out of state. Not even in state, you can see where workforce development has really paid attention to that in the last several years.

Comment 21: I also think that that is making Hispanics, it is more feasible for them to achieve years beyond high school in education. They are typically; they are very acclimated to their home life and to expect them to go off to a four year college. It is just not in their realm verse community college has opened that door to you can still stay home with my family and reach out and get more education.

Comment 22: I agree that more Hispanics than ever go to school beyond high school.

Comment 23: I agree with that.

(Presentation)

Comment 24: In Churchill County we definitely have larger households. We see a lot of families actually doubling up to meet housing expenses.

Rob Gaudin: So the doubling up, is that what is mostly happening here.

Comment 25: That is what we are seeing in Churchill. You have more two or three families living under one roof.

Comment 26: So the daughter and her children are coming back home to live with mom or dad? That type of thing.

Comment 27: For our program that we launched recently it looks like the majority of our land are going to single family with one person and two person households. The majority is in that areas for Clark County.

Rob Gaudin: Of home purchases?

Comment 28: Correct. That is the program that we offer for downpayment assistance.

Rob Gaudin: What about for multi-family rental. Are you seeing large?

Comment 29: I don't have numbers that I can speak to on that.

Rob Gaudin: Is anyone familiar with that?

Comment 30: I don't know if anybody that is on that line is familiar with that. We have a different person that handles multi-family.

Comment 31: I am looking at our income survey numbers and they don't really mirror what you are saying here. Certainly the largest percent of responses at least were from the one and two in the household and the numbers peak at two in the household and then drop off dramatically.

Rob Gaudin: Is this a homeowner survey?

Comment 32: It was a resident's survey. Not necessarily homeowners. There could have been lots of rentals with that.

Comment 33: I just ran across an article recently that one of major differences from the 2000 and 2010 Census was that there was a 30 percent increase in multigenerational households across the nation. So we are actually a little bit ahead of that even.

Rob Gaudin: What we are seeing here is multigenerational housing; more than say for example influx of very large households.

Comment 34: What would support the other statistics here is the one or two person households that has the other significant increase.

Rob Gaudin: In absolute terms, one and two person households swallow the absolute size of the six and seven or more persons. It is just remarkable that we are having such a percentage increase in seven or more households.

Comment 35: I don't know facts, but it just seems that when I go out and monitor for my programs in the rural communities is like they are alluding to is that there are a lot more households that are doubling up and you have to think that in the 2010 Census is when we were in our crisis mode in Nevada and I am just thinking there is a lot of the two and three families living together. Especially in 2010 because of the unemployment rate that hit and it was so crazy. I don't know if that is the same case now in 2014 going into 15 if we would have the same percentages, but I know there were a lot of households that were living together, because they had lost jobs and such.

Comment 36: I agree with that.

Comment 37: This article that I was reading said that the Hispanic and Asian neighborhood were more likely to have multigenerational households.

Rob Gaudin: So the families doubling up, if you will, the economy will solve that. Is that a fair statement?

Comment 38: It could, it might.

Rob Gaudin: Assuming that the economy is improving.

Comment 39: I would say yes that it should improve because as long as funding is out there to help folks get into housing and maybe if we had some subsidized rents and stuff that it would improve so that they are not all stacked on top of each other. We would and I don't know if we will ever know until the next Census which would be 2020.

Rob Gaudin: There are estimates and I will take a look at those.

(Presentation)

Comment 40: That is a really interesting paradigm, because over here in the mines counties in the northern part of Nevada we just haven't seen any unemployment to speak of. We are looking for walkers and breathers these days. It is so different on what I would call the western and southern side of the state.

Rob Gaudin: What about those communities without mining?

Comment 41: Is there anybody from Lyon County on the phone.

Comment 42: I don't think so.

Comment 43: Because I know Lyon County back in 2009, 10, 11 had the highest unemployment rate in the country.

Comment 44: That's right.

Comment 45: I know that it has improved. I think that we all have improved, but I still think that it is still above the average. I think that it is still high. A lot of people left the area and moved out of Nevada or just moved away. So, but I know there were a few counties where the unemployment and is think Carson City, I don't remember the statistics that well. They were high. Very high above what was the national average back then. As far as now I couldn't say. I would have to look it up, but it is probably still not much better than what you show there the 9.4.

Comment 46: I agree with that. The latest BLS numbers that I have looked at which would be preliminary through October is that the Carson City rate is going down. The unemployment rates are going down, but they are still quite high in comparison.

Comment 47: I would say that one of the flaws of the numbers back in 2009 and 10 was where you're employed is one thing and where you are unemployed is where you live. So if somebody lives in Fernley, but they work in Reno and they get laid off. They get laid off and it counts against Lyon County, but when they worked it counted toward Washoe County.

Rob Gaudin: Actually these statics are by place of residence. These are if you are employed not where you are employed, but simply if you are employed. You may have one or more jobs. It is a little different definition.

(Presentation)

Comment 48: That would be my thought.

Comment 49: How is Mineral County in terms of employment.

Comment 50: We have very little unemployment, because the Hawthorne utilities have a low income part for people who are having difficulties and we don't have but a handful of people on staff. I think that most of the unemployment here are the unemployable period. We also have a very elderly community. We have a lot of people moving here because it is cost

efficient to live here, but we really don't have very many unemployed people that I am aware of from the utilities. People will come in if they are having hardships or what not, but we don't have that very often.

Comment 51: I am looking at some press release that was put out in November and Nevada's unemployment rate was 7.1 in October. So it has definitely improved. So that was for Nevada. They didn't break it out by County except for Washoe Clark, and Carson. It is definitely improving.

Comment 52: Lyon County does remain higher, but I don't remember a recent figure on them either.

Comment 53: The most recent BLS for October preliminary would have Lyon at 9.8, excuse me, Lyon at 8.5 and Mineral at 9.8.

Comment 54: That is actually surprising.

Comment 55: Douglas is at 6.7, Churchill is 5.4 and Humboldt. Is 4.6, Esmeralda is 3.2, Eureka is 4.9. So those mining counties are reporting fairly low unemployment rate. Again if somebody in the mining counties are not going to be working they tend not to stay and they move out.

Comment 56: Do you know if they have been laying off in mines. I know they were talking about that around Elko.

Comment 57: The layoffs are usually more of a reorganization type of thing and of course as they lay off one they will pick them up in other spots. So we just haven't seen much of it.

Comment 58: I know for a fact that a friend of mines husband just got hired out in Elko in the mine.

(Presentation)

Comment 59: Personally I say no. Nevada has just been known historically for having lower wage jobs.

Comment 60: I agree.

Comment 61: As things turn around with the Telsas of the world and what have you. Possibly that will have some impact, but I don't know how much in rural Nevada.

Comment 62: If we take into account the Telsa impact that has been talked about and discussed. You are going to see that impact in northern Lyon, Storey, and Washoe. I don't see it impacted the rural that much at this time. I tend to agree with her about Nevada being a low wage state. That is also a national trend too.

Comment 63: It seems like Nevada we are slowly coming out of this whole recession. What we heard last week with the governor and the budget forecast. We are still really struggling to get out of this whole that we have been in. So I personally don't see any huge changes for the better especially with income any time soon.

Rob Gaudin: So the challenge for affordable housing will remain. Is that a correct statement?

Comment 64: Yes.

Comment 65: I would say yes and I think the bigger challenge is the very low rent affordable housing and not just affordable housing.

(Presentation)

Comment 66: I would say that that is because everyone was unemployed and not earning anything.

Comment 67: This is unearned income as well.

Rob Gaudin: It is. It includes all sources of income.

Comment 68: We do have a lot of retirees in the state. I don't know and I think it is above the national average. They would have lost in the stock market too.

Rob Gaudin: What we do have is significant population growth. What I am hearing is that you believe that the doubling up will go away. So that the rate of growth in the large households will slow down and there is still a rise in multi-generational housing, incomes are going to continue to suffer. The question is will they get worse, stay the same, or get better? I am hearing stay the same or maybe get better is how you are feeling.

Comment 69: I think so, because a lot of that Telsa is not going to kick in for a while yet.

Rob Gaudin: I understand that it is going to be mostly other areas besides rural areas of the state.

Comment 70: Lyon County would benefit. Storey County would benefit Washoe. So some of the non-entitlements.

(Presentation)

Comment 71: What are you calling supportive housing?

Rob Gaudin: The survey doesn't define it. So generally speaking I am guessing that people are thinking housing that comes with services.

Comment 72: One of the biggest things that we are seeing is that we do have individuals that are doubling up or are homeless on the street. They can access housing, but they can't

maintain it without those supports if that. Maybe case management to make sure that they keep their on gong subsidies or looking at actually maintaining their mental health appointments and all of that. So in the rural that is a huge thing based on the fact that we don't have a lot of supports available to link everyone too.

Comment 73: It has been typically supportive housing and social services that seem to rank high. We have talked about that amongst ourselves why that is and you nailed it. In rural Nevada which is where we are getting this information from there are very few resources. That is why I think that it is landing where it does on these surveys.

Rob Gaudin: For rural Nevada supportive housing was third behind senior friendly housing and number one was new rental housing.

Comment 74: It was shown as the highest need.

Rob Gaudin: This is the entire state. Entitlements and non-entitlement areas.

(Presentation)

Comment 75: You are saying that now the information that you are looking at since this screen was written up that it is construction of new rental housing is one.

Rob Gaudin: Yes.

Comment 76: I would say that would be true in the areas of the mines that are having a shortfall of housing.

Comment 77: I agree.

Comment 78: That isn't just new affordable housing. It is rental housing. Again my friends whose husband moved up there he is having to rent a room from some other guys because there was no place to rent.

Comment 79: For \$1,500 a month.

Comment 80: Right. So I could see where construction of new rental housing might be there if the respondents of the survey are from the mining community. I am not sure it would be that high in other communities, but I could be wrong. To me I think it is the rental housing for low-income or even subsidies housing which I do see.

Comment 81: We are seeing actually a lack of rental housing available. Our subsidized has a huge waiting list. If we are looking at putting a subsidy on a private property, they are very hard to find now. I think that has been one of our discussions across the rural areas it that is happening. We are starting to see it slowly, but it is coming.

Rob Gaudin: So affordable housing and subsidized housing.

Comment 82: Even rental housing.

Rob Gaudin: Is short everywhere, but rental housing is short in booming areas.

Comment 83: I agree with everything that has been said, but I think the real key is affordable, because with all the new apartment complexes that have been built here rentals seem to have kind of opened up, but you are still going to pay a hefty price for that.

Comment 84: That was what I was going ask. When you see a need for rental housing are you talking about rental housing that is below the fair market rent level for you programs or rental housing in general.

Comment 85: Rental housing in general. We don't have any one or two bedrooms on the market at this moment.

(Presentation)

Comment 86: You are saying that this is a continuation of the slide before?

Rob Gaudin: Yes.

Comment 87: So you have insufficient retrofits at 108 and the next one is the next slide. So they are much lower. I understand.

Rob Gaudin: Is there something here that is being missed by the participants that have participated so far or do you agree or disagree with this.

Comment 88: I am really surprised rental housing rehabilitation hasn't mover up more, because a lot of places are below where they should be to even be rented. We are seeing a lot of clients in house that are really not habitable.

Rob Gaudin: When you say not habitable, could you describe that?

Comment 89: Some don't have water or they don't have adequate electricity. We have some that are missing floors and people are renting these for large amounts. We get called out to do some sort of inspection and we can give any assistance. So we are trying to move them into habitable units.

Comment 90: Is there somebody from the Housing Authority on this line, would you know if any inspections or problems in your Section 8 programs? Would passing inspection is an issue.

Comment 91: No. I am sorry I am more involved with the Homebuyer Assistance Program and not Section 8 Housing. So I can't share that information knowledgeable.

(Presentation)

Comment 92: Unfortunately I think it is about the image of affordable housing. You pick up this image of being in the projects, if you will and not the image of being good single family housing which is not accurate.

Comment 93: I don't have an answer on what to do about it as a state, but even in my job I do environmental reviews for any projects that are developed through the HOME program. Sometimes I will get responses from local police or fire that they don't want and their concern is the increase of calls, because those low-income projects have a tendency to have more gang problems or whatever the situation might be. I will get more of a negative response to those kinds of projects on these environmental reviews than I do on anything else, because of the fact that they have the reputation of being more problems and more calls for cops.

Comment 94: Is this an accurate assumption?

Comment 95: No I don't think so. I think it is an image issue. I can show you very affluent families that have regular calls for law enforcement.

Comment 96: I do think though that they do back it up sometimes with statements that say there is another project in the community and they have logged so many calls. I am not trying to say that that is common, but that is their concern. They seem to have concerns of added costs to their units or their whatever for having to cover those calls. I truly don't know if it is average or more so or not. Personally it is like what she was saying. It is the impression that there are going to be problems at these projects.

Rob Gaudin: You keep using the phrase projects. Excuse me, go ahead.

Comment 97: I was just thinking that perhaps it is an educational issue. Community educational issue in talking about the positive impacts of has affordable housing and bringing that communitywide.

Rob Gaudin: I was thinking we are using this phrase projects with the same NIMBYism are in place if we had scattered site development. No more than duplexes, just as an example.

Comment 98: I call it projects because that is how I identify it in my environmental reviews. The project development or the site. It is just what I term it. It is what we call it. Not that it is the "projects" like in the east coast. It is just a project. I would call it even if it was a duplex, triplex or a single family project; it is still a project or a program.

Rob Gaudin: I keep thinking it is a scale in the neighborhood that the NIMBYism is coming from. Is it a 20 unit or a 24 unit complex?

Comment 99: Out in Elko there is a trailer park that inevitability has been a sore spot. It is old and needs upgrading. He was viewing that as an opportunity and the infrastructure was in place to do something different, but he doesn't have an idea of what that might be yet. I think perhaps it is probably is on a scale and different cities and counties have a particular areas.

Comment 100: I think too, but some of the older lower income developments that are around rural Nevada. They are older. They are not being maintained as well. So that might give the idea that that is just another one of those developments. I know you have a couple of subsidized properties in Churchill. Is that a fair statement, do you think?

Comment 101: Absolutely. Our subsidized properties have the worst reputation. Mostly that is where our sheriffs department and our police department are called most of the time. That is why we are really trying to focus on doing scattered site like you stated with just small complexes. There is one that is subsidized and nobody knows that because it is only four units.

Comment 102: The problem with doing those kinds of projects is that they are more costly you develop as everybody knows.

Comment 103: But are they in the long run? Maybe not.

Comment 104: According to what I remembered developers saying is that it is more costly.

Comment 105: They are more costly to build, but if you look at the long haul for the community and call rate for law enforcement and those kinds of things maybe it wouldn't be, but nobody looks at that.

Comment 106: I agree.

Rob Gaudin: So the question there becomes, should be elevate that as a priority in development affordable housing and developing smaller affordable complexes.

Comment 107: Absolutely.

Comment 108: I think also the communities, all of our projects that we fund have to approve by the local governments and if that is what the local governments want then that should be done. We don't always hear it from the developments, the developers or the local governments. It is just signed off as OK and we provide the funding.

Comment 109: You always get letter of support from somebody in the county or the city. It might just be the mayor. We just need a letter of support.

Rob Gaudin: To allow the project to proceed, correct?

Comment 110: It is not a requirement of the HOME program. We just do it out of respect in letting them know that it is coming.

(Presentation)

Comment 111: Expansion of new businesses is always a lot more sexier than expanding your existing businesses. I think it goes to the top, but I am not always convinced that it is not always the best thing for all of us in the long run. Anybody else have a comment?

Comment 112: I tend to agree with you. On the other hand I think too that everybody has to look at what their existing assets are and then being able to build on those existing assets for economic development.

Rob Gaudin: These first four really got ranked considerably higher than the others when we look at the rural areas of the state.

(Presentation)

Comment 113: I do. If you drop down one more to fostering businesses with higher paying jobs. If you go back and think about that economic data that you presented this sort of responds to that.

Rob Gaudin: It does.

Comment 114: We would most certainly agree with the top four. If you look at the attraction of new businesses a lot of the times that is actually an expansion from another state for example California that comes over here to the state of Nevada as a new business. It is actually not a new business in California, but it is here or they come from somewhere else, because they want a west coast presence. Retention I think that is really getting a lot of focus especially with our manufactures and such and the expansion of existing businesses is that is crucial. We just went through an example with someone here this year that did an expansion and they are a large manufacture here. They weren't aware of some of the benefits that they could take advantage of and we didn't know that they were expanding. So we have made it a huge forward movement for 2015 from this office to really understand the retention effort and the expansion of existing.

Comment 115: For provision of job training, I think most of the community colleges and the state and I think others are stepping up to the plate on that. We don't have a lot of CDBG funds to devote to that, but I think others are. I think it is a matter of just collaborating.

Rob Gaudin: So CDBG what portion of funding do you currently use for economic development activities?

Comment 116: Right now it is quite a small, but we have been charged to spend more money and more funds on economic development and the applications that are due here in January there is a set aside for the first time for economic development type od projects?

Rob Gaudin: How much is that?

Comment 117: In the past it has only been about 3 percent. The set aside this year a half a million out of 2.3 million in funding.

Comment 118: We are presently just embarking on this in Churchill with the CDBG to go towards economic development. With those funds you really are able to target the assets that would help that community in there terms and the industry that they want to attract. Then you

are able to actually create a plan that would target those industries and you actively go out and recruit. So therefore you have the attraction of the new business and can also help the expansion of the existing business. In any of these and being that it is also targeting LMI, it is absolutely doable. So we were hoping for great success in using it towards this avenue.

Comment 119: That is project for 2014. So we will see more of that type of project going forward.

(Presentation)

Comment 120: It is interesting because I was thinking that last year the sidewalk projects didn't get any traction.

Comment 121: How so?

Comment 122: In terms of funding.

Comment 123: Interesting we have a project out in Elko and they are having a problem getting a contractor to come in at a reasonable bid. So they have cut back the Scope of Work again. So if you go back to some of those barriers in rural areas we are seeing a problem to getting into some of these areas. Construction has picked up elsewhere. So people are not working on the construction jobs out in the rural areas or they are charging a lot. So we did funds that one. I know another one came on from west Wendover, but it was quite high. So I think that was the reason that that one didn't get funded. I have figured out a little bit in the bicycle and walking paths perhaps I was talking to them and they are doing a pretty extensive project on creating mountain bike trails for economic development down in Caliente. So before I couldn't understand that at all, but it makes sense to do mountain biking out in rural areas. I still wouldn't rank it high.

Rob Gaudin: In the rural areas these ranked as high need at 29, 28, and 30.

Comment 124: What were they?

Rob Gaudin: The bicycle rated the same way. Water system capacity improvements then was 20, then 18, 16, 17.

Comment 125: Our partners meeting too and we were saying you turn on a water faucet and you don't think much about it so you don't get too excited about these projects. If your water faucet didn't work or nothing came out then you would care about water system capacity. I start to go back to the focus group on this infrastructure, they were pretty vocal and there were some engineers in there and the economic development group did it too. If you don't have infrastructure, business can't move in.

Comment 126: Don't you think that the past trend in the last ten years is that we have funded through CDBG and AB198 several of those state programs we have funded water, sewer, storm

drains very heavily and so some of that is just a trend that you are getting over that hurdle and now going onto streets and sidewalks and bike paths.

Comment 127: It could be. She mentioned on water quality improvements the last time she mentioned that they can raise money to do water projects, but they can't for street and road improvements so much.

Comment 128: I agree with her.

Comment 129: What would you think the ranking would be?

Comment 130: I agree with bridge improvements at the bottom.

(Presentation)

Comment 131: I am guessing the senior center isn't higher based on what she was saying.

Comment 132: We have done a number of senior centers and that sure go along with the public buildings and improved accessibility. We have done accessibility projects for senior centers as well. I would say that you have done an accessibility one lately. The ADA requirements changed in 2010 and most of that had to do with swimming pools. We have done a lot of projects on ADA. Do you think that most of those projects are completed at this point?

Comment 133: No.

Comment 134: I think that they are going to keep coming up as you address your older buildings and government facilities you are going to continue to have that. I think these results are based off whom was really surveyed not understanding the senior population and how it is increasing and our senior centers are so impacted by keeping people independent. That is such a huge thing.

Rob Gaudin: Any other comments?

Comment 135: Maybe just one on health care. We did help with a project out in Carlin, but there are other funders that can more readily find health care facilities and that is what they do. So CDBG helps, but the bulk of the money came from elsewhere.

(Presentation)

Comment 136: I see a real big need for assisted living facilities. We do have an ageing community. People try to stay in their homes as long as possible, but even in homes assistance we just don't have the facilities here. So we have to move them away because we can't assist them with facilities in our county at this time.

(Presentation)

Comment 137: There is limited transportation programs number one, but then there are having to travel so far for health care and veterans services.

Rob Gaudin: Everyone would have that same challenge, correct?

Comment 138: Well, no. I don't think so. A VA clinic and the only big one is in Salt Lake City. You may get over to Elko and get some interactive video for your health care, but you are either going to Reno or Salt Lake City.

Comment 139: And traveling in the outlying areas that means overnight.

Rob Gaudin: So is there something about CDBG that we could support veterans?

Comment 140: If they are low-income. Projects-based, one of project it would be.

Rob Gaudin: But they would have to be low-income, correct?

Comment 141: Fifty one percent or more.

(Presentation)

Comment 142: Yes, the health care services are minimal and so are the transportation services. Northeastern Nevada Regional Hospital, for instance, I mean they are working very hard to get health care providers in here, but Medicaid and Medicare are just topped out. It is very hard to get to a provider that will take your Medicaid or Medicare.

Rob Gaudin: Is there any way we could solve that with CDBG resources?

Comment 143: Along with that I have seen some folks say that I will pay cash and they can't take your cash.

Comment 144: We need uber out in the rural areas.

Comment 145: With CDBG and how it can help, I am not sure how much it can help with the healthcare portion, but I think if you looked at the transportation. Transportation affects so much. The access to healthcare also with economic development and all of it. I think in the rural areas everyone is just lacking that.

Comment 146: We do fund the RSCP.

Comment 147: They have taken a lot of criticism because they don't get out here. I think I am starting to see them out here more and more, because they are responsive to that, but that is a limited population also. We need to be looking at transportation that assists all and not limiting our dollars to a direct population.

(Presentation)

Comment 148: One of the biggest things we see is that tenant/landlord counseling is needed. Tenants don't understand what their leases mean. Landlords don't understand the rules they should be following and providing that would be a great assistance. I think we get a lot of fair housing education and people just don't take advantage of it. Silver State Fair Housing has done a great job on different activities. That is what we are seeing.

(Presentation)

Comment 149: Historically 70 percent of our funding has gone to public facilities. So that is what is always asked for even though there wasn't a high response in that area.

Rob Gaudin: And that is changing. Is that correct?

Comment 150: It doesn't seem like you go from 70 percent in your application for public facilities to the lack of interest we are seeing here in the survey on public facilities. So that doesn't make total sense to me.

Comment 151: I think it is getting changed for us.

Comment 152: Well it is.

Comment 153: To some extent if you want to play you are going to have to jump on the wagon and that is the economic development wagon.

Comment 154: That is true, but that is a half a million and then there is the balance of. You still do economic development pool of money, but I am sure that there are going to be some projects on public facilities that come in on January 7th.

Comment 155: I am sure there is too.

Comment 156: The CDBG program is traditional been about the only infrastructure program that I can think of that did not require a match or a hefty match.

Comment 157: Right.

Comment 158: So that is why it has always been, the CDBG program has always been attractive to be looking at public facilities. There is still going to be a need for the public facilities and it will be interesting to see the types of application that are going to be received in comparison to what the identified needs are in the survey. I would almost, I would predict that you are going to get a significant number of infrastructure projects application. That is where the need is and this is a way to pay for part of it.

Comment 159: I will go out there and predict that a significant amount of economic development projects are going to get funded.

Comment 160: What we always talk about at the district is community development or economic development are saying to the development. You can't really separate them out. If

you don't have the water and sewer you are not going to be able to attract anybody. So when you have those two working together and maybe we are looking at a change in the types of application, but there are still going to be many of them coming in for public infrastructure or constructor. Oh they can be tied to economic development which will help their application of course.

Comment 161: Right.

1/13/15 CDBG Eligible Entities Outreach Group

Comment 1: That is the number one priority for me is to do new housing for very low-income households. I don't know about anybody else out there.

Comment 2: I know that we struggle with housing for very low-income.

Comment 3: We have no one bedrooms for example here in Churchill County to be rented at this time.

Rob Gaudin: Would others agree that rental housing for very low-income is a number one priority?

Comment 4: I would have to say, I usually do public works projects with CDBG money. So in public works I am not at all familiar with housing needs at all.

Rob Gaudin: Anyone else?

(Presentation)

Comment 5: I agree with that. If we are talking federally subsidized as in rental assistance projects that those are probably the most popular to be rented. Everybody wants that subsidized housing. So we are getting to a point where some of them are in pretty bad shape so I think it should be one of our priorities to rehabilitate those.

Comment 6: I would agree.

(Presentation)

Comment 7: Although there are a lot of first-time home buyer programs in the state now, we do partnership in the rural areas with USDA. I have people on social security buying homes because we can partner with them. So it is and I like the program, but if people do not think that is a need and it helps young families that are making \$20,000 a year where they can still buy a house and get a loan through USDA with some downpayment assistance through the HOME program. Since there are other programs out there it is up to the communities.

Comment 8: Can I clarify that the HOME funds are for the downpayment assistance. Is that right?

Comment 9: Yes.

Comment 10: Is there still a need for first time home buyers in rural areas that might not be eligible or have access to other types of loans to have those funds still available for that type of project.

Rob Gaudin: Correct.

(Presentation)

Comment 11: We don't apply for those so I am not really sure why those were in there.

Comment 12: I think honestly it was an oversight on a number of our parts that it slipped in there by the last contractor thinking that we were a Section 8 program agency. Many housing and finance agencies are in other states. We did not catch it at the time, but what I would say in lieu of that is she uses trust funds for tenant based real estate grants so not applying for additional Section 8, but supplementing the program. I think it is still a real priority that I would like to see.

Comment 13: I agree with that.

Comment 14: I think that is may be what we intended that to be to supplement the Section 8 program and somehow it got languaged differently.

Rob Gaudin: So rental assistance on the previous slide would have fit in this category. Is that correct?

Comment 15: Yes.

Rob Gaudin: So we will delete that and rephrase it.

Comment 16: Her programs have been so necessary in rural Nevada especially with rental assistance for people who are on the Section 8 wait list.

Comment 17: I agree with that.

Comment 18: This is the first and I believe that we will mention tenant based rental assistance with the HOME program so that we will have the option to may be use some HOME funds for that. I am not sure, but may be it could be a priority anyway.

Comment 19: She has used some of the Housing Trust Fund.

Comment 20: We have used the trust funds because those are easy to use, but in the last few years the trust funds have been annihilated so now we might be looking at the HOME program to help subsidize some more. If that makes sense.

Rob Gaudin: It does.

(Presentation)

Comment 21: So in the past the ESG was the focus was to provide shelters and then there was a cap on using the funds for prevention. Well, with the change of the HEARTH Act the focus of the grant has changed so that they want less funding used for the shelters and more funding applies for the Rapid Rehousing Program, which is a new activity that is allowed now with this grant, but the reality is it is not a lot of money. So I have many more folks that seem to need

the funding for shelters than they do for rapid rehousing, homeless prevention, etc. With HUD and the State Interagency Council and the Continuum of Care are trying to end homelessness and get people off the streets. I am pushing more towards using these funds towards rapid rehousing as long as there is a need for it in your communities. So I would really like and be interested in hearing your thoughts on that if you have any.

Comment 22: On the funds can you fund housing actually?

Comment 23: What my what funds? I am sorry.

Comment 24: With the HEARTH funds?

Comment 25: The ESG grant?

Comment 26: Does that support rental assistance?

Comment 27: It is rapid rehousing is rental assistance for up to 24 months. I will say though that I am seeing a trend and I am seeing my applications here now. I am seeing a trend for communities where they don't really want to use the funds for the homeless. They would rather prevent homeless or use them for shelters.

Comment 28: So they want to continue with the traditional ESG approach?

Comment 29: Yes. When we were going through this huge impact with our recession and everything the rapid rehousing dollars were being expended but I have a meeting next week with a community that was going to use all of their funds for rapid rehousing, but now they want to switch it back to prevention. So maybe there is just not the need for putting these homeless people into housing or maybe the housing is so limited and the case management dollars are so limited that you have to be realistic about doing that. This is where I am very challenged in this whole process because HUD is telling me to do one thing, but what people are asking me to use this money for is completely different.

Comment 30: When they are asking for prevention dollars for what activities then?

Comment 31: To keep people from becoming homeless.

Comment 32: So would that be like assistance with rent, utilities?

Comment 33: Yes.

Comment 34: So can this CDBG help with that?

Comment 35: I don't think that it is long-term, no. This can be up to 24 months of assistance. I don't know if there are many prevention programs out there.

Rob Gaudin: So Priority 6 you are actually changing your support from shelters and providing assistance to the homeless and rapid rehousing to homeless prevention?

Comment 36: That is what HUD priorities have changed. As long as I can justify based on public input, which is why we are having these meetings that the need in rural Nevada is still to support the shelter, because maybe they do not have access to other funds and without funding they would close. Maybe the communities would prefer shelters to whatever. I can adjust my priorities or I can keep them the same I just have to be able to justify why my priorities are the way that they are.

Rob Gaudin: Do we wish to support additional transition in permanent supportive housing?

Comment 37: I would say not in the transitional. Transitional we are pretty much done, because HUD is not supporting transitional housing. They want everyone to be permanent supportive housing.

Comment 38: On the reason for communities wanting emergency shelters, do you know if that is because housing is problem in general in some areas.

Comment 39: For the homeless side in Elko for example, I would think that yes that is a huge. Housing is very limited in Elko and it is not very affordable and it is very scarce, but I don't know if the homeless shelters are being used to capacity either. I don't know if it is because the need for the shelter is to keep the people off the street, because they are still on the street. I don't know.

Comment 40: In Carson we have a 51 bed shelter for victims of domestic violence. The current trend is to go for permanent housing, which is necessary, but the issue is how do you fund the emergency shelter where somebody has to go for the one to three to six weeks why they are generating their documents why they apply to get into housing.

Comment 41: HUD has this cloud they live in where, Oh landlords will accept people just right off the street as long as you can work with them and get that relationship in order. You don't need to have all of that ID ready to go, but you do. You still have to have things in place.

Comment 42: Like for us, if I take a person in with a couple of kids on a Friday night and if the domestic violence was to happen at 8 o'clock on a Friday night. I am not sure what world where there is a landlord waiting to house somebody at 8 o'clock on a Friday night without any documentation or ability to prove that they are going to be able to afford the rental.

Comment 43: I truly can support a priority of continuing to support the emergency shelters. I do believe that there is a need for that, but if other communities say that that is not true. Honestly there are only shelters on Elko and Carson, other communities they put them in motels.

Comment 44: That is what we do here in Fernley.

Comment 45: They put them in motels and that is not necessarily a great situation either because there is no oversee, but my funds can be used to pay for the motels. So it falls, the motels fall under Priority 6. You are in that group, but I would say that permanent support

housing is difficult for me to fund. My grant is small so we would have to change that Priority 7 to rapid rehousing and remove the transitional and permanent supportive housing. My grant can't be permanent supportive housing. It is not enough, but it could do rapid rehousing and it could do prevention and the shelters.

Comment 46: Do you need a confirmation that somebody else likes that?

Rob Gaudin: Please.

Comment 47: That works for me here in Fernley, because we do not have any transitional or emergency shelters here. The rapid program looks like it would work better here.

Comment 48: I believe it is one of Lyon County's agencies that is saying that they don't even want to do rapid rehousing anymore. They want to just do prevention. Rapid rehousing is a really tricky program, because you really have to be committed to work with these homeless and get them is not housing and find landlords. It is a lot of work and I will be very honest. The program is so unfunded that it is a lot of work and a lot of effort in case managing these folks and agencies really just don't have the capacity. We are very small in rural Nevada. A lot of our programs are staffing situations are small so it is very challenging to do a rapid rehousing program, but it is what HUD wants.

(Presentation)

Comment 49: Actually number 11 strikes me because if we think ahead here to the next webinar, which is the fair housing I believe that one of the high needs there was access to services.

Comment 50: It seems like Priority 9 is the same as earlier priority of rental rehab, but I could be wrong.

Comment 51: This one is just saying that we are going to; I think there was a problem with the senior projects and we needed larger family units. I think this was a priority that was put in. In prior meeting we have had and these calls and in person there have been conversations about the need for units for large families and I am curious if that is still what people think out there or do we need more senior, do we need more disabled? That is what this priority is.

(Presentation)

Comment 52: I just wanted to chime in and it is rental assistance that we hear a great need for and services and access for disabled definitely. Public transport being among the access point problems and the limited housing and location and things like that.

Comment 53: The crisis line and 211 is for rental assistance. Potentially homeless or homeless looking for some kind of rental assistance or some kind of a shelter.

Comment 54: Absolutely. Especially in populations that have the myriad of things for example on the crisis lines we get people who also have some sort of a mental illness that they are

coping with that makes it so that they can't work for some reason. So it is an ongoing thing for them.

Comment 55: Where would you say your area is? Is it more Washoe County that you cover or else ware?

Comment 56: The largest demand from homeless is from Elko. We get a call from a homeless person in Elko or a person trying to look for shelter of some kind in Elko we are dead in the water. We don't know who to have them call. Outside of Reno it is really difficult for us to find any kind of shelter or assistance.

Comment 57: I would echo that and especially in Elko. When I had a program and when the stimulus money came out for homeless prevention and rapid rehousing I couldn't get anybody in the Elko area that had the capacity or the ability to take the money even. They didn't want to look at it even. I think a lot of it is not against the agencies it is just there is no place to put these folks. The rental units are so high and in short demand and the shelter out there isn't very big. It is very small, but the community is trying to fix some of that, but we can't fault that. It has to be a partnership, but I couldn't get anybody to take my money out there before. We are working on it but again it is a small amount of money. I only get about less than \$400,000 a year and it doesn't stretch very far. To help somebody with their rent and utilities and/or for up to 24 months and to pay for case management hours, you might help one or two people and that is it.

Comment 58: We had a city manager here for years. He has lefty and just before he left, Elko City help to organize a little bit the ability for to have temporary shelter, especially when it gets cold over here. Talk to me, if there was something or what can I convey to make sure that there is a group that spearheads. I just heard in a couple of voices a little frustration about how Elko is handling things.

Comment 59: I don't think it is frustration about how Elko is handling it. I think it is one and the mining situation with the rental units and you guys know out there there is no place to put people.

Comment 60: Absolutely.

Comment 61: I think that right there is the number one problem and that is nothing that there is much control over, but if there could be a non-profit or social services agency or some agency that would be willing to take on and tackle some of these homeless programs would be awesome, but unless you have a policy to put these folks it is a nonevent. I don't want to take up time on this call.

Comment 62: I am sorry about that too.

Comment 63: I knew there was somebody out there from Elko when I was talking. I work very closely with Susan and she is on the role of the Continuum of Care as a member of the board

and I might suggest that she maybe and you can reach out to her and maybe you can join some of our meetings and we can hash some of this out.

Comment 64: That will be done. Thank you.

(Presentation)

Comment 65: I think in one of the prior webinars we had a person from Elko on and sidewalks was up there because she mentioned that cities and counties can deal with some of the water and sewer issues. Although CDBG has funded a lot of sewer projects. So I think that is why sidewalks is ranking up there and I am still baffled by the bicycle and walking paths other than some small communities are looking at that an economic development tool to develop serious bicycle paths.

Comment 66: It is a large priority for Valley. Especially from a safety and transmodel point of view. Our low-income area is the downtown core, our industrial park is over the and we have no public transportation here. I think like a lot of rural communities where there is no public transportation, bicycle and walking I the way that people get to work. Especially if they don't own a car. So having sidewalks that are not just walkable paths and also handicapped accessible and safe routes to work. Not just safe routes to school, but safe routes to work is a big priority especially for rural Nevada.

Comment 67: I think that you are right. So maybe I think that is how we should define that, because when you think of bicycle and walking paths you think of recreation more.

Comment 68: I think it is safe routes to work.

Comment 69: I think you are right. That is a good point to make.

Comment 70: I just wanted to say that I have heard a need in the community especially for those who are in wheelchairs and maybe the need for some alternate mode of transportation on the sidewalks that they are not safe. That is something that I have heard in the Reno area as well and not just in the rural areas and there is a lot of the things that go from the telephone poles down to the sidewalks and they go right into the middle of the sidewalk and from the electrical poles. Just want to throw out there that that is a need that I have heard for the community too here in Reno.

Comment 71: Fallon is on this call too and they have an area around Oats Park that is an older part of town. Part of it has sidewalks and they have done a number of improvements there as well.

Comment 72: When I filled out the survey and I represent Wells Fargo. When I filled out the survey I filled it out in this order because I was looking at it as rural areas grow and they are the fastest growing part of Nevada right now; that these are the areas that need to be done. Some of the things are taken care of by the city. As you build houses automatically sewers, water treatment and storm drains and that sort of stuff gets handled by the city, but the kind of things

that are over looked when you look at city transportation is slower to come along than building. So you are going to have people walking to work and taking bikes to work. So that is the reason why, that is the methodology on how I filled out the survey.

Comment 73: That makes perfect sense.

Comment 74: Yes it does. So it is more of a transportation thing so equally at least.

Comment 75: We had talked before about how some of these things are out of our scope of what we can do or have the funding to do. As he stated it is a city or county responsibility. So we need to focus on how these funds are going to be spent. Bridge improvement may not be a CDBG thing. I don't know. That is too much. That is something that I would put on the bottom. I just know with our limited amount of funds could have the best impact and that is how I would have completed it.

Comment 76: We had focus groups on infrastructure and housing and community development and housing and the infrastructure group talked about the sewer and water quality and all of that. The business community, the economic development people also talked about the need for infrastructure because businesses won't necessarily come to an area if the infrastructure is not there.

Comment 77: I am with Storey County and I would echo that as well. Especially when you are in these older communities that have 100 year old water and sewer systems that is a very high priority. In Storey County we have that and we also have brand new areas in the industrial park that bringing in those services new is also a big concern for us.

(Presentation)

Comment 78: We talked about this internally yesterday in the CDBG office. We thought that these were pretty vague priorities actually.

Rob Gaudin: That would be my statement.

Comment 79: We were thinking in terms and we are starting with priorities and going down from there that we could break it into community development and economic development and we do very little housing, but we would want to keep that in there because housing is such an important part and we get a little money as a set aside to assist a little bit with her homeownership rehab programs. I think we would rather go with broader goals and then say under community development you could put comprehensive revitalization, investment and stabilization, public works, water and waste water and planning under those broader categories.

Rob Gaudin: Do we want to have enhanced recreational spaces?

Comment 80: I think that that would fit under community development. The broader scope of community development. If you have the broader categories you have the flexibility.

Rob Gaudin: Just as a practical note the ECon Planning Suite, HUD has this online version of the Consolidated Plan and you type stuff in and you only have one priority, high. You make a statement then you have to put in a number for objective indicators. Like the number of units of something you are doing to do. The number of people that you are hoping to hire. The number of houses you are going to rehab. So whatever we say here gets translated down to the annual action plan as units of something. So if they are very broad that might to help us much, but we will get there. I see that we just have a couple of minutes left in the meeting. I will draft these things in a different fashion. This was very vague is a good way to say it. I think these do need to be modified so that they make a little more sense to John Q. Public as well as those who are using the plan. So I will draft something for those. Notice that there is very little direct infrastructure.

Comment 81: You are out there and I do not know if you have any thoughts out there in terms of priorities or any comments?

Comment 82: Everything seems to be flowing correctly and the discussion seems to be clarifying any concerns that Elko could have. The conversation is going exactly where I would want it to go.

Comment 83: I agree in the survey results that infrastructure should be more clearly identified in the community development and economic development go hand in hand, but infrastructure needs to be more clearly. Like the storm and water just maybe the capacity improved localities capacity instead of managerial capacity, infrastructure capacity.

Comment 84: I agree with you.

Comment 85: I think the engineer and the economic development and the infrastructure one, he said in rural areas that all of the infrastructure is falling apart because it is 50 to 100 years old.

Comment 86: Wasn't there a discussion about at one point that in fact again that your grant is not going to be able to cover some of that, but the planning could be covered. The planning process and so.

Comment 87: We are limited in what could be, HUD limits the dollars that could be put into planning.

Comment 88: Could that still, should that still be a priority if you are going to use the funds for planning.

Comment 89: We work with NDEP and NDOT and other to and we meet quarterly, because if we , they can't do the planning piece, if CDBG can do the planning piece on a huge project that is funded by NDEP and USDA as well then the project can get completed.

Comment 90: Yes it should be a priority.

Comment 91: Having planning grants as a priority.

Comment 92: We wouldn't be able to do then without CDBG.

Comment 93: That is correct.

Comment 94: Downtown plan, the community assessment and all of those. We would have never had it done if it wasn't for CDBG funding and those are our bibles now.

Comment 95: I would agree to that as well.

(Presentation)

Comment 96: I have something to say about that. There has been quite a bit of discussion during county commission meeting here and in other entities in Lyon County regarding those top two retention of existing businesses and attraction of new businesses and it is focused on the point that when the State of Nevada is attracting new businesses tax incentives are offered if the business is large enough and it makes sense to go ahead and offer them these tax incentives, but many and especially in Lyon County, it is mostly all small business. Most small businesses have no idea where to go for help in retaining their business. They also don't know anything about tax incentives. They have never been offered any kind of assistance from the state and this all came about when Telsa was given all of those tax incentives and suddenly all of these small businesses were coming out of the woodwork saying why are we not getting any help. We are trying to keep our business a float in a really crummy economy in rural Nevada and nobody has approached us.

Comment 97: Would that also include the expansion of existing businesses that you are talking about?

Comment 98: Right. They are not aware of it. Some of them may have four employees. My question basically is this. You have this as a priority to retain existing businesses, but how do you go about doing that?

Comment 99: Pray for a good economy.

Comment 100: We all have been.

Comment 101: If we are going to make something a priority shouldn't there be something to back it up saying this is what we are going to do for the existing businesses in order to retain them.

Comment 102: That has been my thought throughout this whole process. We all have what we know is needed, but what realistically can we do with these funds? You can have a priority that is a priority, but is it something that is realistically approachable as a grant. Can you fix it?

Comment 103: No.

Comment 104: Actually we do have a couple of grants that where the RDA are working with counties or cities to attract new businesses.

Comment 105: I am not talking about attracting new businesses. There are plenty of incentives to attract new business in the state of Nevada. The problem that we are seeing where is the small business owners are saying I want to keep my business and how are you going to help me. There is not very much that can be offered to them. It is a great idea, retention of existing businesses, but how do we go about doing that and should it be a priority if we don't have anything to back it up?

Comment 106: She is absolutely right. She really is and we face this all of the time. You want to retain and like she said if there is just four employees or if there are 400 employee businesses. You have to become very strategic on which industry or which business you are really going to retain. For example Carson City has now decided that they are really going to make a huge push on retaining their manufactures, because they know that manufactures are a part of the backbone of this state. They took a very strategic linear approach to that retention and what is practically coming out of that is they are learning that through the reaching out and really asking them what do you need that they are actually finding out that there are expansion opportunities. The first one of retention of existing business, it is great, but you are going to have to take a real linear approach. Otherwise it is going to be an obsolete priority.

Rob Gaudin: What I am kind of hearing you say is that these were phrased last time the provide business assistance to foster, that is not quite right.

Comment 107: Right.

Comment 108: It is just too broad on that. Like I said in places where like Carson they realized that it is huge. It is mandatory. It is imperative and they have decided that the businesses that want to help retain the most right now are their manufactures.

Rob Gaudin: If you can retain them you can also expand them.

Comment 109: Expand them.

Rob Gaudin: It sounds like that is floating to the top.

Comment 110: Some of these businesses they don't really know some of the opportunities if they do expand when they don't even know what the state incentives are. They don't know what the qualifiers are. They don't know if they qualify. So there for...

Comment 111: They don't know anything. They don't know where to go for help. It is not exactly published out there anywhere. So they have a very difficult time. Like I said this all came about. We never heard from the small businesses in Lyon County until Telsa got this huge tax break and they were like why don't we get anything?

Comment 112: They are right. If you look at the incentives it is really for how you qualify for all of those tax breaks it really doesn't include the little guy and it doesn't.

Comment 113: You are right.

Comment 114: How does this priority list on page 18 compare to the governor's priorities. Are we aligning them with those at all?

Comment 115: It pretty much aligned with all of the priorities with the governor's office. It is in the news all the time as well. So that coordinates and we do have some projects that fall into this. These categories may be not quite as listed here. The things that we wouldn't do and probably can do with CDBG. Job training or retraining, but you have community college out there doing that. You have other state agencies out there doing that. If a grantee came up with a good program we would be able to funds it, but we just haven't had any interest in that from grantees in the past. So, these are not necessarily priorities. These are results from the survey and so they certainly need to be considered because we have gotten a fairly good response on these. We just need to think more on how that translates on to actions.

Rob Gaudin: That is exactly right.

2/5/2015 CDBG Eligible Entities Outreach Group

Comment 1: I just wanted to speak to Priority 3 very briefly. I think that is a great Priority, but the only thing that I think would maybe broaden was to expand homeownership opportunities for both low and moderate income home buyers. We recently lost a new program to help expand homeownership opportunities and it has been very well received by home buyers across Nevada. We have seen explosive need and growth in those areas. So I think that based on those trends that we have been seeing that that is definitely a Priority.

Comment 2: I don't know if HOME funds or Trust Funds can they go for moderate home buyers? Can the funds be used to supplement those programs? That is what we would need to make sure that we were hitting is what these funds can be used for.

Comment 3: That is a good point.

Comment 4: Most downpayment assistance programs are between 100 percent and 80 percent median family incomes, which is low to moderate. Low is considered 60 percent of median income. The answer to that question is yes.

Comment 5: Then there you go. We could add that as long as it is homes up to 80 percent. Then with the whole topic that has happened that we haven't even talked about today with the new program that may be coming. The Federal Trust Funds, it talks about extremely low and making sure that we are hitting the extremely low-income population. I am wondering if we would want to make sure that that language is in these priorities. Not just low-income or lower income, but have extremely low-income in here. So that we would be covered down the road.

Comment 6: In our last discussion we did talk about the extremely low and very low and low. Just a second comment. Our low of LyTech is 51 to 80 percent also.

Comment 7: I think we should and part of that Priority should be new construction incentives to builders for and I am looking at a report from UNLV. The average price of a new home in Clark County is \$322,000. The average price in northern Nevada which is considered Churchill, Washoe, Stoney, Carson, Douglas, and Lyon County is \$349,000 and then for the rest of Nevada which is considered rural the average sales price is \$237,000. So, if we are giving tax credits or if the state is offering tax credits to builders to build homes at lower prices that could cure some of what we are talking about right now.

Comment 8: You want to be careful about looking at average prices, because that is not really reflective of what of what we really want to be looking at is median purchase price of homes. The average gets much more skewed because of some are higher in sales that happen and most of the activity in the single family market is happening at the higher level. So those numbers are definitely skewed with \$300 and something and change is not the real estate median purchase price of homes here. So that is something to think about when we talk about average sales price.

Comment 9: We don't provide federal tax credits for single family construction. It is only for multi-family, except for as you know the Mortgage Tax Credit Program that is offered to the individual home buyers.

Comment 10: I was just throwing it out there.

Comment 11: That is a great adjustment. I think that one of the things that we are thinking about in northern Nevada especially is that explosive job growth on the horizon there is going to be certainly some high paying jobs, but some indirect jobs that are going to be created to provide housing units to address those demands and needs.

Comment 12: I did notice that the City of Ogden at least they fashioned theirs for involvement activities for low and moderate income persons for what it is worth.

Rob Gaudin: The take away from your comments is I should change the language on Priority 3 a little bit to say lower and moderate income home buyers. Lower would then cover everyone who is lower than moderate. Is that a fair statement?

Comment 13: I would and when it comes to home ownership it is kind of a fine line. Low-income again there is an affordability matter there. Someone who is at the poverty level at very low-income is unrealistic to kind of envision somebody in a house and there won't be enough subsidies to put them in the house at that position. I don't think that there are a lot of programs that get that deep. For rental housing it is very and it is much easier. I would say for homeownership like she alluded to earlier, low to moderate income is the average that we most definitely see. For the affordable house for the rental housing market that is where she was talking about the Housing Trust Fund that targets someone at 30 percent AMI. So from a rental housing perspective that makes sense, but not from a homeownership perspective.

Comment 14: Actually I am going to disagree just a little bit. Only because she was telling me this morning in rural Nevada we have USDA and we do have homeownership opportunities for very low income. In fact she was telling me about somebody who makes about \$14,000 a year that may be able to qualify. So in rural Nevada it could be lower, but I don't know if we need to get that detailed. I threw it out there that I want to make sure that I agree with her that we want to go with the low to moderate. I also worry about the trust funds. Do we want to have specific language? What I think with the trust fund and I know folks that are out there on the call that this is something new to you guys and maybe we could do a bit of a sidebar. There is a Housing Trust Fund that we may be receiving in 2016 and the planning process is starting now. We want to make sure that we have language to some degree in our plan to cover that program coming. It does target mostly extremely low-income. So I just am wondering and it does talk about Priorities. Does the ConPlan need to be in alliance with the Trust Fund and I know that we are probably going to have to do amendments and all of that stuff down the road, but I just wonder if one of the things that we could do is have extremely low-income in here so that it is showing that we will target that population with our program. If it is felt that that is premature than that is fine too we can address it later.

Comment 15: I agree with you. USDA does have a product where they are able to subsidize the interest all the way down to 1 percent for lower income families and that would dovetail nicely into potential additional subsidies that we could layer in.

Comment 16: For the Priorities, Rob, I think these get them and the intent to what we want to do with the HOME funds for the next five years, but I am just wondering if we want to expand a little bit on the different levels of income.

Rob Gaudin: For the Priority 3?

Comment 17: Even 2.

Comment 18: Or 1.

Comment 19: For 1, sorry. Yes, 1, 2, and 3.

Rob Gaudin: We can specify if it is very low or extremely low, moderately low or low or moderate, but that is a lot of words I am hoping we can choose one word that covers both of those.

Comment 20: I agree because we do have limited character space in IDIS. So...

Comment 21: I think low to moderate. There are other plans or discussions on the topic. Just low to moderate.

Rob Gaudin: OK. So we should use low/mod and we can define it in the narrative somewhere that low/mod includes all of these categories, but in the titles and you are exactly right about limited characters in these fields. If we just use low/mod to cover all of the categories in these priorities I think we would be safe.

Comment 22: You don't think HUD would come back and say that you say low/mod, but it doesn't specifically say extremely low. So you haven't identifiers that extremely low population.

Rob Gaudin: These are just the Priorities. There is a limited number of words we can use in that field. I don't remember exactly what the number of characters, but in the narrative we would explain that low/mod incorporates extremely low and very low, moderately low and all of that.

Comment 23: Ok, but as far as the actual purpose of how we are going to use the funds, those three Priorities I think covers everything that those funds can be used for. I don't think there is anything that is missing. I think there was rental assistance with a different Priority, right?

Rob Gaudin: If it is housing this is it. We have other types of housing needs moving from homelessness to rapid rehab housing. I wanted to ask you. You have been following this National Affordable Housing Trust Fund, what is your current understanding of it?

Comment 24: The more we read into this the more we it becomes a head scratcher. Essentially, there is and so the premise is to target deep so there is targeting anywhere from poverty up to 30 percent. A portion of this can target up to 50 percent AMI, but again there is some language in there that allows it to be used as a subsidy. So most of these housing programs that we have had like HOME and similar programs do not allow for operational dollars, but this one does allow 33 percent off the allocation can be used for subsidizing that long term viability of these properties. Of course you have to use that Housing Trust Fund to actually develop the project then you can use monies to subsidy these projects for the life of the project. That could be 30 years, it could be five years. Again, there is some variation. That is one of the things about this funding; the other confusion is the talk about including the Housing Trust Fund Allocation Plan inside the ConPlan. That is where we are getting a little stuck. Traditionally we have always done an Action Plan that reflects the funding and where it goes down and the priorities. In looking at the older housing funds

that we have been using like HOME we have always kind of sub granted these funds to the local jurisdictions and then looked to their ConPlans to explain how they were going to use these funds and priorities. Now we are a little confused and I think I sent another request for more clarification. That is our biggest hiccup here in this process. How far do we go? How much do we detail or do we have to come back and do an amendment? Really just put it in there that there is this funding available and that it is allowed to target people at very low-incomes and some of the options available are for housing development and rehab and also very very limited, 10 percent can be used for homeownership. So it is not really geared towards homeownership, but there is a small element there that allows you to do homeownership, but it is certainly restricted. That is really the summary of this funding.

Rob Gaudin: So the take away is Priorities 1, 2, and 3 cover all the things we wish to do.

Comment 25: Absolutely.

(Presentation)

Comment 26: It is better than what I have so thank you for that. I couldn't come up with the language. In my opinion those four Priorities are exactly what the ESG can be used for and that allows for some flexibility to insure that not one program is underfunded. The reason for those of you that are new that I have existing subrecipients under 4. To support existing subrecipients operating emergency shelters and additional housing is because the grant requirement says that we are not allowed to support new shelters. We are trying to get away from the shelters and support more of the Rapid Re-Housing Program. That covers it.

(Presentation)

Comment 27: I do have a question. Under special needs is it specifically frail elderly or elderly?

Comment 28: I think it is frail elderly.

Comment 29: Sorry I never thought of that until right now.

Rob Gaudin: That is fine. That is why we are doing this.

Comment 30: I think it has to be frail elderly under special needs and not just elderly.

Comment 31: I will look at some of the 8-11 language, but that is really what it is, frail.

Comment 32: In the 2012 ConPlan manual it lists out elderly including the elderly, frail elderly, verses those with disabilities...

Comment 33: Ok, well that works.

Rob Gaudin: I will add frail elderly to that language.

(Presentation)

Comment 34: We are also doing this affordable housing survey where we did occupancy and vacancy of our tax credit units with some other properties. One of the things that seems to be suggested by the survey is that we have a higher vacancy rate for larger bedroom sizes, which seems to be contrary to the Priority 8 of trying to meet large households. I wasn't sure on what data you were able to find during your process that supported that.

Rob Gaudin: You have a higher vacancy rate for larger units?

Comment 35: Right, they are family unit sizes.

Comment 36: I actually heard that we had lower vacancy rate for those four bedrooms and more.

Comment 37: It looks like the threes had a higher rate. When you look at the rent difference I think some of the underemployment and stuff we have been seeing it, people are cramming into a smaller one because it is more affordable. Some of the three and fours verge on closer the market-rate for a home or they have more options when they get to that price level I think.

Comment 38: Let me ask you guys this. Are you looking at data that is mostly southern and northern?

Comment 39: I think there was a higher vacancy in the Clark County area.

Comment 40: See this is again geared towards the rural areas. A lot of the survey and correct me if I am wrong, the survey respondents said that there was a shortage of the larger units.

Comment 41: We had at least from her general view higher vacancies on the three or four, but once you got to the fours there was more demand for that. That is a tricky area too because of the natural turnover in the families verses the seniors which tend to stay put more.

Comment 42: Good point.

Comment 43: So I guess this would be a question to engage the people out there in the rural areas on the phone if you have any knowledge do you see more demand or shortage for larger households? Larger by definition is four bedroom or more, I think.

Comment 44: That makes sense and I think you can verify, because the developments in the rural are smaller there is probably just a smaller number of even threes as fours in those rural areas.

Comment 45: I am going to ask her if she can dig into the information. I don't recall that level of detail now.

Rob Gaudin: We can certainly get input from you at a later date once you research that, but I would tend to concur that large households is in the non-entitled share of the state and we are probably not talking about four bedroom apartment, but probably an older rental house. A larger household would probably wish to rent a house.

Comment 46: Right. We talked about that the other day that with the vacancies with single family units that larger households that have doubled up and multi-generational households would probably live in a house.

Comment 47: Can I just put a comment in there too regarding even having the large households in that Priority. I am looking at special needs, non-homeless special needs assessment of the ConPlan and it talks about elderly, frail elderly, mental and physical developmental disabilities, alcohol, drugs, HIV/AIDS and DV victims, but it doesn't talk about larger households. Does that fall under maybe the other priorities for the affordable housing?

Rob Gaudin: Think of it this way. If we have a group home that would be a larger household.

Comment 48: Yes.

Comment 49: I have never heard those compared.

Comment 50: Group home might be more of a transitional; actually a group home is a group home.

Rob Gaudin: Where does that bring us with this language on Priority 8?

Comment 51: Where in our surveys did we have the larger households?

Rob Gaudin: The survey. It came up with the Census data and the size of household had grown so much the largest rate of growth were in larger households and so I am expecting that to come about. It wasn't actually a question in the survey.

Comment 52: Ok, I was thinking it was. You had brushed on it somewhere.

Rob Gaudin: That is where it was. The household and persons per household. We had one, two, three, four, five, six, or seven or more persons per household. That last and the largest six person or seven or more grew that fastest of almost any group. It is just interesting. There are small relative to the one and two person households, but they are growing quite rapidly. Why don't I leave that for the time being?

Comment 53: Maybe we should have a sidebar once Debbie gets back. I think she wants it in there. It just throws me when it is called Special Needs Priority, because I don't think that large households are considered by HUD as special needs. It is more of the disabled, frail elderly.

Rob Gaudin: We had it originally as large families.

Comment 54: We didn't want that. I think we said households.

Rob Gaudin: Yes, we decided to go with households.

(Presentation)

Comment 55: I think we pretty well hashed that out last time at the public input meeting. So I don't have any additional changes in that area. I don't know if you gave any additional thought to that?

Comment 56: No, I didn't have any changes to what was previously discussed.

Rob Gaudin: I just revised the narrative and here we have it one last time.

(Presentation)

Comment 57: That is fine too.

Rob Gaudin: So really in review this is really similar to what we had from our public input meeting and this is the last of the outreach committees. Are there any other things that we want to adjust or change for any of these?

Comment 58: If anybody out in the rural area could respond to this. Those of us that are doing this plan, we need your input. If there is something that we have missed, please speak up.

Rob Gaudin: So far I have two changes. One is the preliminary housing priorities. Low/mod will be used as a term and it will be defined in the narrative including extremely low, very low, low, low moderate and all of the income grouping. Then on special needs we are going to add frail elderly to the groups listed in Priority and you are going to talk to Debbie to make sure that is true. That is really the only change that we have made today. Those two things.

Comment 59: Right, I think it covers all eligible uses of these funds which is what we needed to do. They are all Priority and some are high and some are medium, but basically we want to make sure that whatever we are able in the next five years that we see as a need we want to be able to do it and meet it without having to go through and make an amendment. Is part of the planning process are you working on a Needs Assessment are you going to summarize that. For example the need for large households if you...

Rob Gaudin: All of that stuff that we have previously discussed and had in our Focus Groups and talked about household size and what is growing fast. Those are all pointing to needs. So in some way these priorities are five-year strategic plan we need to point back to that early stuff provided the context for how these properties have come about. We have used some of it from the survey and some of it from the quantitative analysis and so on and the public involvement that we have conducted to date. The Annual Action Plan and this is something at some point we will need to talk to you when we lay down Annual Action Plan Activities because the Priorities will be the goals. These goals will need to have budget item. Then when you add a project and you actually fund something you won't have to go back and make a substantial amendment to the plan. You just add it under that goal. You have a specific amount of dollars spent. So for those and who does the CAPER for you?

Comment 60: We all do it ourselves.

Rob Gaudin: You each do your own?

Comment 61: Jean is the lead, bless her heart and we all write and gather our own data and write our own responses.

Rob Gaudin: The ideal would be to make sure that when you get the Annual Action Plan, just think about how you would write a project in six months that you are ready to fund. We really didn't know about it now, but you will know about it then and you should be able to add the project under the goal without making a substantial amendment to the plan. So when you get the Annual Action Plan which will be in a few weeks. It will be all of the five-year stuff and the Annual Action Plan and it will all be there.

Comment 62: In the ConPlan and it does speak to the Special Needs Assessment and I am speaking to the categories. Of course it lists out the full thing and it mentions elderly, frail elderly, persons with disabilities, person with alcohol or other drug addiction, or other person with HIV/AIDS and their families and public housing residents and any other categories in the jurisdiction may specify. So they have a big list there to the extent that that is relevant our discussion earlier.

Rob Gaudin: We do identify those groups that we have been able to extract data from various Continuum of Care or whatever it is. So those quantities will be identified in the non-housing Special Needs Assessment or the Housing Needs Assessment or the Community Development Needs Assessment. Each of these pieces will be in the strategy, the five-year plan, and how they roll into the Annual Action Plan is what we have decided to do for each of these.

Economic Development Focus Group

Comment 1: Community development and economic development are the same thing. They result in the same benefits. We tend to separate them, and I tend to separate them too, but they are together, because if you don't have the parks, you don't have the streets, you don't have the street lighting, then what kind of a presentation can you make for economic development?

(Presentation)

Comment 2: I think one of the things in Storey County it shows is that we are reducing in population, but we don't have a lot of population anyway. So the factors of the older that we have shown that one of the things that I see is some of this data is not going to correct what is going to happen in the next five years, because of the influx of the workforce that is going to be needed to provide jobs for the companies that are coming. That workforce is changing. There are big logistics, a warehouse, but it is changing to tact and so is everything else. So you are seeing a workforce coming in with a higher pay average rate, that is starting out at \$25 dollar and hour or plus. I see a lot of this with the companies I am dealing with right now. So, we are depending on surrounding counties to provide that workforce for our industrial park , We may not have too many people, but they are starting to come back with the subdivisions that went under, and they are starting to resurrected those and the apartment complexes. I know Fernley, and I don't know if they are here, but Fernley, has contacted me. Lyon County has contacted me and even Churchill County has contacted me to see what is going on, because we see the need. That it is going to grow in that area especially when we get USA Parkway through in the next couple of years. So some of this five year from the state has been on track for the last three or four years, we have been losing population in most of the rural counties. We do have an

older population that is evident in all of the smaller counties. They are going to go to elderly and die off and we don't provide a lot of services for those smaller counties.

Comment 3: Don't sugarcoat it.

Comment 4: The only thing you can be late to is your own funeral.

(Laughter)

Comment 5: So, looking at what we are doing in the housing and for the surrounding areas is important. Looking at the population of us growing older is important, and it is way above the national average that we have. The other thing is that we have some things that make it slanted, because of the prisons in different communities. The prison population is typically right in there and it concentrates, a lot of these numbers are based on the prisons too. They count those prisons and because Carson City and Lovelock house a lot of prisoners that they get swayed which aren't real numbers. It also says that the education is really bad and that is swayed because of the prisons in there also. So there are a lot of things that you have to look at that people do not look at. The other thing on economic development, my biggest headache is that, I am trying to stay in front of the Tsunami. We have since Telsa announced, we have over 1,000 acres in escrow, over 10 million square foot in new buildings now besides Telsa. Those are manufacturing facilities that are going to be coming to the area which the whole Northern Nevada area is going to have to provide services to. Provide all those companies for employees and service to their sub-companies going to Washoe County, Lyon County to Fernley, that are feeding those companies to Lovelock, going out to Winnemucca. They are looking at the mines. They are looking at different kinds of products that are out there, that they can feed off of and get local. So there are a lot of things that are going to happen that we have to plan for and it is hard to realize and in five years, I don't know how many. In five years, I won't be here hopefully. They are trying to commit me to another three years and to get this Tsunami, what we call a Tsunami, it is very lucky that we have it coming. I am not boasting, but I am trying to throw companies to Douglas County to Fernley constantly. I am trying to get them to buy products locally and they have and this is not just Telsa. There are other companies that have not even announced yet that we are working with.

Rob Gaudin: He has a good point about the forecast and the difficulty in predicting and understanding. This forecast that you were talking about sir; does it incorporate Telsa or any of that?

Comment 6: Yes, he updated it for Telsa.

Comment 7: I think they did try to take into account that actual economic conditions and I think there was actually a quote in the articles about Telsa and the day it was announced that they were updating.

Comment 8: Is it published?

Comment 9: Yes.

Comment 10: You can go on the website.

Comment 11: Telsa will be a five year build out. They have taken it and chopped it up. In talking to and one of the things I didn't realize, project panther, they are bringing 100 engineers over from Japan and they are going to live here. But there are going to be 6,000 employees that they are going to hire here locally that are going to need to understand their system. They are already hiring for those engineers and manufactures locally for Project panther locally. I can't say their name.

Comment 12: I suspect a need for a lot of this type of housing assistance and what not will not come for the people making \$25 an hour or above, but it will be for the folks that are hired to support those folks that are serving hamburgers and doing whatever they are doing in some lower paying service industries. I think that is where the housing difficulties are going to come is for those folks.

Rob Gaudin: That is correct.

(Presentation)

Comment 13: Why are we seeing this growth in large households?

Rob Gaudin: The large households some people believe that it is going up. I believe it has to do more with migration and our immigrant population.

Comment 14: Generations living together?

Rob Gaudin: Multigenerational correct.

Comment 16: It is happening. You are having two or three families moving in together to be able to support due to the economic downturn of the housing. Then you are having the older or elderly moving back in with their kids or they are the ones that are able to afford to build the house and they are moving in together. So the younger generation is taking care of the older generation.

Comment 17: There has been a huge spike in the multigenerational people moving in together in that last several years because of the economic downturn.

Comment 18: It is still less than five percent of the total if you look at the chart.

Comment 19: So small changes make big percentages.

Rob Gaudin: But it is my belief that this will persist.

Comment 20: It will. Your national homebuilders are now building in-law quarters right in the houses.

Comment 21: They should have starting doing that a couple of years ago.

Comment 22: Many homes now have in-law quarters. A separate in-laws quarters that are attached.

(Presentation)

Comment 23: Just curious. I know we were talking about these entitlement areas, plus Carson City, the non-entitlement areas, plus Carson City and some of the data had to do with that, but this data is statewide. Are you going to and it seems to me that it would be useful just to use data for the target areas. You have all of Las Vegas in here.

Rob Gaudin: That should say non-entitlements, plus Carson City. Except this slide is state and the BEA is only County, so I can take some of the cities out of the count. So that is the state and average earnings per job and a few of the other slides are also state, but the BLS is the nonentitlement areas.

(Presentation)

Comment 24: Are these adjusted?

Rob Gaudin: For inflation, yes.

(Presentation)

Comment 25: One of the things that if you look at the abatements of the state laws that the counties have agreed to, they have to comply with the state average wage for the county. Those run anywhere between \$17 and \$19 an hour. That is the average wage, but you are still about \$7 to \$10 dollars below to national average.

Comment 26: The majorities have been higher than that, but they are still lower than 27.

Comment 27: What happens is that these companies come in and they have their workers and they have upper management and they merge all of that together to make to qualifications. They play the game, the numbers game. So you have four, or five, or ten making \$150,000.

(Presentation)

Comment 28: One of the issues with per capita income if you look at Douglas County, they have the highest per capita incomes in the state of Nevada out of the 17 counties, but if you also look at what their average wage rates are there is a tremendous gap between per capita income and what their wage rates are.

Comment 29: That is because in 2005 all of these people in San Francisco were selling their homes and probably a few years earlier than that for millions of dollars and they would come to Douglas County in the State of Nevada where there is no income tax and for \$300,000 or \$400,000 they would buy a small mansion. Then they would put all of that money in investments and live off of it. That is why we have seen a higher age demographic. An older demographic and that is why the per capita verses the average earnings differ.

(Presentation)

Comment 30: In Northern Nevada, in that region we have three major economic developments going on. One is the Telsa one of course. One is the Nevada Copper Mine down in Yerington and the projecting number of jobs with Reno industrial. So we have some major impacts that I think we need to look at and yes, Telsa is one, but I also think we need to look at and consider these other towns in looking at projections and how we are going to do things.

Comment 31: I think we also need to look at the unmanned aerial systems, the drones. I think it was Goethe that was saying over the next ten years they expect that to translate into 8,000 jobs, and then you add all the secondary jobs together and that number gets pretty high.

Rob Gaudin: So have these other things also been incorporated in the State Demographers forecast.

Comment 32: There have been a lot of things that have been not.

Comment 33: I don't think so. I think he just looked at the...

Comment 34: He just looked at the Telsa numbers.

Comment 35: I have a project bigger than Telsa that we will announce in two weeks that nobody has a clue of and the impacts of Telsa is a great impact to the state and the counties in the next 20 years. What they have got, we actually get no money from them for 10 year. We didn't know what the governors deal was until the legislation came out and then all at once we worked all weekend trying to see what the impacts are on us. The direct impacts and they were huge on Storey County. The direct benefits, we have no clue with the announcement of Telsa how much it would go worldwide that we would draw companies coming to Northern Nevada. Telsa is building things in Reno. Telsa is building things in other places too. People don't realize that, but they are going to be building other things. Other support companies are building up other things in other counties as well. The impact is great, but the services that we have to render upfront, the return is huge. The other companies that are coming, because of Telsa that have to provide services and stuff. Hopefully we will get some benefit that will overshadow the Telsa impact.

Rob Gaudin: Can we quantify these companies and these changes?

Comment 36: We can, because these guys know they have to sign an NDA on everything. Telsa signed an NDA over a year ago.

Rob Gaudin: So for now it is zero?

Comment 37: Yes, for now we can't say anything until they come in.

Rob Gaudin: Undisclosed economic developments.

Comment 38: They have disclosed the capital cost of the facility, the employment levels, they have disclosed wage rates, and they have phasing plans. There is some information. It is out there. The details haven't quite unfolded, but there is a fair amount.

Comment 39: I think there is another element to answer your question is, we do not know. It is that loose right now. There is a lot of stuff coming to Storey County and there is stuff coming in Fernley right now that they are just building. He is getting his pipeline together, but you just don't know yet what that is really going to look like. I think it is going to take a little while for those spectacles to become clear to make those projections.

Rob Gaudin: Will it become clear in the next five years?

Comment 40: Oh yes.

Rob Gaudin: Then we need to do something here.

Comment 41: It will become clear in the next year.

Comment 42: Also with what she was saying with people moving to Douglas County. We went out with a market program for Douglas County and there was during that time period 13 relocations and those were mainly science/technology engineering kind of firms. There is another driver that hasn't been talked about which is the expansion of the technology base in San Francisco that is heading this way. That is a completely different kind of a company. It requires completely different housing and we are starting to see that impact. I think that is going to hit us over the next couple of years pretty strong too.

Rob Gaudin: It sounds like we need a new forecast.

Comment 43: If we take all of this into account now we are looking at workforce issues. We are talking about higher skills, skill levels that are needed, particularly out in this region to be able to accommodate these new companies.

Comment 44: I think the assumption is that there are a lot of people that are going to move here with the skills, which then brings us back to workforce housing. That is the circle that we are in. I am concerned about our current manufacturing base and what is going to happen with their key employees as higher wages are offered at these companies that are coming in. You are going to see real shuffle here. So I think that our workforce issues are going to lead the housing issues, as far as a priority.

Comment 45: You have five million dollars, six and you can spend 100 percent of that in the USA Parkway region that comes into that Lyon County area to do infrastructure and housing and everything and that is already low-income out in that area. A lot of that I assume is low-income already or low-mod. So they qualify for these things. A lot of these engineers and a lot of these other folks that are coming, they are not going to qualify. You are not going to get those dollars in those areas.

Comment 46: What can you do with six million dollars?

Comment 47: I am just saying...

Comment 48: Is that what we are talking about?

Rob Gaudin: Not quite.

Comment 49: What do you anticipate the allocated state and federal funds to come into do...?

Rob Gaudin: Next year, who knows? They have already postponed the allocation.

Comment 50: You don't have any guestimate in what it could be in the next few years?

Rob Gaudin: Let's pretend it is six million a year.

Comment 51: You might be an optimist.

Comment 52: The message is you are trying to prioritize spending.

Rob Gaudin: You can leverage those resources depending on how you do it and there are program guidelines within CDBG, within HOME, within ESG. So you can leverage it if you are dealing with workforce housing and this is how you are going to spend your state and federal resources. It does try to put its arms around a larger point, if you will, if we use this in concert with other sources that are fundamentally where you want to go. Is this in concert with the other things? Are we doing it holistically?

Comment 53: There is another issue too, because we have been talking about, around this table, about the Northern Nevada region, there is the rest of the state. The rest of the money tied in there. Mike, you work in Lincoln County. The economic situation, is it comprehensible to what we are talking about around here now, or is it different and with Humble County the same way? These six million dollars are for what seven, everybody except Sparks, Reno, and Las Vegas, Clark County, Henderson. So there is a lot of need out there beyond what is here and how are you going to allocate these funds.

Comment 54: Well it is six million for the four formal programs. Economic Community Development, ESG.

Comment 55: So what kind of things can be done in economic development with the funds?

Rob Gaudin: CDBG is 2.4 million. So let's go back to the forecast. To use the most credible statics over the next five years to anticipate what is going to happen to make this plan linked with other planning. What are we going to do about the forecast?

Comment 56: The forecast of the new jobs or the forecast of the new entries into the market place for housing?

Rob Gaudin: The forecast of new jobs.

Comment 57: One potential resource and let's talk out loud here, but NDA is our Regional Development Authority and every once in a while a report is done quarterly about the jobs and the number of companies that have been relocated or expanded. With that there are one to three year projections and if you talk with those businesses you find that for the most part that they are on track. So we are probably with a lot of them in year one, you could look at those projections and you could look at what years two and three are and that might help to some degree if some of the other development authorities did similar things.

Comment 58: I think I also would put a multiplier into it. It would have to be an estimate wherever it is 30 percent or 40 percent. I don't know what population wise; we are looking at a 30 percent increase over the next 20 years? I'd take whatever that is and use it with growth of jobs?

Rob Gaudin: The sector you are referring to is the basic sector, manufacturing, industry. It spends its money initially locally and generates all of these basic jobs. It may be support, flipping the burgers or whatever. That is the east part, that is, how many of these industrial jobs are we going to get and how are we going to get them? Let's do a new 20 year forecast, 10 or whatever. That is kind of where we got to go.

Comment 59: I definitely think you need to have a conversation with the demographer, because he does this stuff. It sounds like he did it for Telsa. He maybe, and he knows what is driving those numbers. He plugs things in based on what he hears and he goes out and talks to folks as well. Then when he publishes those numbers they get challenged by people as well, because those numbers are the basis of some revenue in the state. So folks challenge him on you didn't include this side of that. So at the end of the day he has tried to incorporate a lot of these drivers. So I would definitely think a conversation with the demographer would be helpful to get inside his head about what is going on with these projections and then supplement that with things that maybe other folks have to say.

Comment 60: If you are looking at data sources in Nevada you have to demographer, you have Bob Potts. He is their data guy. You have university center for Economic Development that is another source of data. Ryan Bonafont, he is a part of that group. I think you have some in-state source that you can go to for additional data if you need it.

Rob Gaudin: So far I am coming away with we will use the demographers forecast.

Comment 61: Well what would you like?

Rob Gaudin: You all just discounted this forecast because it wasn't quite there. I can use this forecast. It is not a problem, but the other things that you are talking about and you are talking about, if they are missing, then we are still low.

Comment 62: Yeah, probably so.

Comment 63: Isn't that what the whole process is always, and he has to pick a date and publish it. So it is what is on the table today. He does do the best job he can gathering up credible forecasts and industry growth and uses those. So that really is among the best data that is out there and somebody who spends their entire last decade understanding the dynamic and building the models though I don't think you could, you are not going to find anybody who does a lot better.

Comment 64: Even if it is going to be low in this context of the Consolidated Plan that is not much of a risk. If we misjudge this size of the tsunami we know we only have eight bricks to build the wall with. So if we misjudge the tsunami size we should still talk about how to spend those bricks at risk of having too much money.

Comment 65: I think you go on the 80/20 rule as an approach you know you are going to have the impact right around Storey County. You, with USA Parkway coming over in Silver Springs and you know with Fernley those are going to be really hard hit areas for your lower wage income people to live. I know we have a developer right now that we are talking to the want to put a big development in right there in Silver Springs for that reason. So I think if I was going to try to classify where funds ought to go it would be right there.

Comment 66: Most of the employees the influx of jobs they have to live close to the source. The closer the source the cheaper it is to get to work. With USA coming through you have that whole corridor and again I think if you focus the money on where you know the population is going to be and those are going to be for the most part lower income close to the source. As you get away from the source it is going to be a different story, but there will not be that influx of one space of people either. I think that our theme here is the same. It is figure out where that target is, think what you could do with that money and dedicate that money in that target area.

Comment 67: We could put together with a little bit of work on some numbers. Here is how many jobs we have seen created every year in the last few years. Here is where we kind of think it is in the pipeline. Here is some new space like Ron was saying we kind of know how many jobs Nevada Copper is going to make. There is a new rail center proposed and we could kind of take a guess at that. There are some other developments around here that we could take guesses at and get you a direct number to work your indirect and induce off of, but it will take a little time. I can't do it here. I can't sit here and say this is what I think it is.

Comment 68: That is based on trends on what we have already experienced. These two deals that we are talking about right now with Telsa and something else, that seemed to change the whole picture of everything.

Comment 69: I think a fundamental policy question for the state is going to have to be; we are either all in on Telsa and some of these other big projects that are coming up in this area that we have committed to. That we either are going to prepare ourselves to handle that onslaught of impact and manage it well so that you can fully capitalize on those benefits that accrue from that or it is going to get pretty wild out there. I don't think, I am not sure if there is any other place out there in the state right now that is going face that kind of a situation that also has the preponderance of low-income folks that these programs are qualified for. I mean mining is

always struggling with housing. The people, that is, the employees are making 80 to \$90,000 a year. So it is really up to the private sector to step up and figure out how to make this work because of these low-income programs.

Comment 70: These people that are making the money in the small mining communities are driving up rental prices and all the other people that are here are suffering from that. So the biggest need we have in Winnemucca is for the additional some type of either rental or low to moderate income rental for seniors. I wonder that another source of information is the massive housing analysis that Nevada Rural Housing Authority just finished.

Comment 71: You talk about this data being tied to these non-entitlement areas plus Carson City. I keep talking about this low-mod income, like CDBG funds, you have to target these low-mod income areas. Is it possible for you to? It seems to me that it would be helpful to identify those areas as well, somehow if you knew where those areas are. We do know where they are. We know where the pockets of qualified populations are, because some of these program dollars can only go to those areas. If you correlate those areas with the potential impact of projects whether it is up in Winnemucca or wherever it seems to me that you are getting closer to really illuminating the problem. If we are supposed to priorities things. There is no sense in talking about doing a project in Pioche when their income levels are too high to qualify.

Rob Gaudin: The low-mod income is a CDBG part and that is part of the Consolidated Plan. So that will drive...

Comment 72: I completely agree with what Rob just said.

Comment 73: We are just wondering if you can put it on your radar screen for Carson, since Carson is involved in this infield development and a lot of low-income housing resides right now in rental motels in Carson City, which is kind of in prime real estate development areas. I see those things going away in the next ten years. We are really going to need to have something for those people to move to. That is quite a few people actually.

Rob Gaudin: How many?

Comment 74: How many, I do not know.

Rob Gaudin: Hundreds or thousands?

Comment 75: It might be high hundreds or thousands.

Comment 76: It is something the city is looking at too with the Nevada Rural Housing Authority. I think there is a place on Round Street that they have been trying to turn into a low-income housing area, but it has not gotten any traction. We need something like this Consolidated Plan to incorporate that in and have that target for Carson City. It is going to happen.

Comment 77: So are you thinking, Wells has started taking some of those motels on that highway that goes through town and turning it into efficiency apartments.

Comment 78: Those folks had no place to go, so where are they going to go.

Comment 79: What you are going to see and I think you are thinking Carson City is much higher value real estate projects coming in. It won't be an in place swap for better housing that place. They are going to have to move to another part of town, because that real estate is going to become too valuable quickly.

Comment 80: There is like office/commercial stuff sitting on the corner of Main Street.

Comment 81: It is going to happen with the sales tax increase and once we get through everybody fighting with that and they start doing something with that you are going to see some changes.

Comment 82: So are there projects that housing is looking at?

Comment 83: Right now, we are in the process of doing a seniors complex and a multi-family and rural housing, wanted to do a low-income housing tax credit on the Genell land that they received. The Brown Street Project was a big bust. It cost net a million dollars so I am hoping that it goes. We will be working very closely to make sure to get some low-income housing on that.

Comment 84: That is where we all need to regroup on that one. In talking to folks there are some things that we need to talk about.

Comment 85: We gave it back to Carson City, because we could have kept the land ourselves, but we felt that it would have been better served if we gave it to Carson City.

Comment 86: Actually the HOME program allows for tenant based real assistance and that is only used in very modest ways in Nevada. One solution for it is there was a time in Reno when one of the agencies used the tenant based rental feature to actually be a way to help people get out of the motels and pay first and last and security deposit. Families have enough money monthly to afford \$600 a month in rent and they were paying it to a motel at \$125 or \$150 a week, because they never had \$600 at once to move into an apartment. So that kind of model might come back to help families get out of the hotels and into the apartments.

(Presentation)

Comment 87: Isn't there permits, don't the permits exist and are not being built? Doesn't Douglas County have a bunch that are permitted that were never built?

Comment 88: The term is not permitted, but they are allowed. We are still going through a permitting process.

Comment 89: That wouldn't impact these numbers then?

Comment 90: I wouldn't think so.

Rob Gaudin: There are a certain number of permits that are never filled. There are also geographic areas that do not have a permitting agency that are also not reflected in these numbers. So this is more of a guide.

(Presentation)

Comment 91: I really feel that our greatest opportunities are with existing businesses. Many of them we are finding in the next one to three years do plan to expand and connecting with them and helping them to do that is important. If you look at that nationally your job growth comes from existing business and only 15 will come from bringing new businesses in. I think we have done a good job at bringing new businesses in, but I think that expansion of existing businesses and care for existing businesses is getting to be a high priority.

Comment 92: I think if you add to that what are the allowable activities for that expansion. Access to capital is listed here and it is huge right now and our workforce is huge. Those are the two limiting factors. I think there is a third factor which is space. Particularly in the markets that you are looking in right now, it is space it is place. Three years ago we were running a 20 percent industrial vacancy rate and we are down with fairly unusable space at 2 to 3 percent right now. So that becomes a huge limiting factor and skilled workforce is a big limiting factor and access to capital is there. So we want to do expansion, I agree with her 100 percent, but somehow we have to solve those problems in order to allow expansion to happen.

Comment 93: The building space I think you are primarily talking about existing.

Comment 94: Actual existing space.

Comment 95: Existing industrial. I think there is probably sufficient undeveloped industrial land, but it is just getting those starts.

Comment 96: That brings us back to capital. Access to capital. Those are issues that we struggle with quite a bit in that we struggle, we are finding solutions to them, but that is what we are addressing right now.

Comment 97: On skilled workforce and again the counties have made huge ways. Trying to get programs to train for the right positions for the majorities of the companies is a big issue. You look back to access to funding. You have to fund these things. You have to have the trainer, the machinery and whatever it might be, but it has to be consistent and ongoing. We do a really good job on the ground level with the soft skills and just getting them in the door or at least able to show up and be able to do what they are supposed to do and understand instruction. We did a great job with that at least five years ago, but now it is the next step that we so desperately need so much. We can take some of these people that could be considered low-income right now and bump them up to moderate income over a period of the next five years or ten years or whatever it might be but give them the capabilities in doing that within the companies they are already working at. Which goes back to expansion.

Comment 98: Which also gives you a direct link to attracting companies. Without that proof of workforce it is harder and harder unless they are going to bring their group with them like some of the projects that he was talking about. We had a visitation from a Chinese battery manufacture association and what they are going to be bringing. They make all of the stuff for Panasonic, but they will bring their own people, which brings you back to housing.

Comment 99: We have a big hurdle ahead of us.

Rob Gaudin: You do and there is no doubt about that. I do want to ask you and we have taken a side trip and talked about each of these things, but where do you see barriers to accomplishing things? We don't have enough money; I have already heard that barrier.

Comment 100: Well down in the county if you look at infrastructure; who is going to pay for all of that? It has to happen and we have to have that for companies to come in and housing developments to come in and the contractors and developers are going to have to foot some of the bill, but not all the bill and companies won't. Unless they are mega companies and even then they are going to expect some balance there for the state or the counties, which we don't do. Hurdles form what I look at personally is infrastructure. What is out there now and what is going to be out there five or ten years from now and are we going to be able to keep up? We can't go through this whole thing without saying water at least once.

Comment 101: We have water in Churchill.

Comment 102: It is already allocated.

Comment 102: But we have water. You can match up the water with the land, but it is all screwed up right now. You can build on the land, but it has been striped of its water rights, but you can get it back it is really difficult. We have a lot of hurdles in that area.

Comment 103: The time crunch is there too. If you do have a lot of business starting to come in and you know that you are going to need that infrastructure pieces, The number of years it will take to get that infrastructure pieces in place even if you could get funding, you will miss out for those years where the business wants to turn in now.

Comment 104: If you start where it already is it can be minimal expense for a company to come in and do this and you build from there outwards. To your point, imagine how many years that would take to put a cluster of companies that are say high water users or whatever the case might be.

Comment 105: What it leaves is, it leaves counties only able to attract what the infrastructure can tolerate instead of a lot of times to attract what they want to be when they grow up.

Comment 106: That creates a very big challenge to diversify a county. If you are a county that wants to add diversity to what you have then you have to have the capabilities. If you can't then it is kind of like a wish list, but that is to your point too. There are some counties that are

locked into certain types of companies, certain size of companies and then you have others that are high on fiber.

Comment 107: It goes back to workforce too. To what they can attract. It is this circle.

Comment 108: Let me jump down to number three on what can we do about these barriers and constraints. It is going to take either combination that she said earlier. It is going to take some seed capital and take private development to come in and answer these things and thinking about housing. Can this Consolidated Plan be done in such a way that it can be put forward as a piece to attach capital and developers?

Rob Gaudin: That is a good question. I would say initially probably not. HUD is not going to allow it to be feasible. You have to state what you're going to do.

Comment 109: The purpose is does HUD look at this and decide how much funding to provide you?

Comment 110: No, the programs are formula programs and it is based on population for the non-entitlement areas and so they don't look at the plan and say great plan we will give you more.

Comment 111: So does the state look at the plan when you are deciding where to grant CDBG monies to a project? How is it used?

Comment 112: Yes, the Consolidated Plan...

Comment 113: If we can't use it to attract more money than how can we use it?

Comment 114: The Consolidated Plan should reflect the needs of the individual communities and what they need and prioritize. Yes, Rob did mention earlier and maybe it was in the earlier session that you do need to put housing units that you are going to produce and you need some hard numbers in there. You may or may not meet those goals, but you can explain why you have or have exceeded them. It is a guideline.

Comment 115: It is set as a guideline. It is meant to identify the priorities and it is a threshold thing for HUD. You shall not get any of these funds unless you turn in a plan that has the right table of contents and the right attachments and the right analysis.

Rob Gaudin: There is no table of contents.

(Laughter)

Comment 116: Once you turn in a Consolidate Plan you are supposed to follow the priorities over the next five years and so for instance the Consolidate Plan says our highest priority is senior housing and we think that we have no need for workforce housing then you would get trapped when everybody is coming forward saying that we need workforce housing. The goal is to get the priorities right and the relative relatively of those priorities which one is more and

which one is less. Then you are supposed to follow that. It can be amended when things change in year three, but it is supposed to be a road map for the next five years.

Comment 117: Talking about barriers and what could be done about them, I also sit on our counties CDSG board and we have a workforce program and so we have a lot of folks that we are working with to remove barriers so that they can get gainful employment. The barriers that continually are coming up are child care and reliable transportation or in our case in Douglas County that would be transit. So I am just sharing with you that we keep an eye on poverty and are really trying to work to remove those barriers and get employment that those are the two issues that keep coming up.

Comment 118: Just going back to the planning issue too. A couple of weeks ago, we were at a partners meeting for USDA and I think they brought up that they have like twelve plans and it would be nice if everybody got on the same page with the plans so we are not saying different things. So that everybody is going in the right direction. I think if you have a good plan you can always be used to get other funds and leverage funds. I think that is the purpose of a good Consolidate Plan.

Comment 119: Will it be partitioned into the local areas within the plan or will it all be amassed into one dataset?

Rob Gaudin: It depends on how each program is administrated and operated. If a project comes forward and you compete for that, then that one gets the award. If you only have one than that is what it is? If you have three, that is what happens. You all can address how that is handled.

Comment 120: The CDBG funds each year is a competitive process. Then an advisory committee reviews all of the applications that come in and they make recommendations and so we pretty much have projects.

Comment 121: From a consolidated planning point of view, does the plan itself point out the different needs of the communities within the region? Does it separate those out statically?

Comment 122: Is it community by community?

Rob Gaudin: No, it is not.

Comment 123: It is such a difference in our region from place to place what their needs are. It's huge.

Comment 124: I think even if it didn't go community by community or county by county if it went with its current tendencies, in the booming counties it might be this kind of job training and this kind of workforce housing. In the non-booming communities it might be housing rehab of existing older stock and childcare and transportation. It could be by the boom and bust cycle.

Comment 125: Isn't that an issue in Lyons County, transit.

Comment 126: It's the same thing with Churchill.

Comment 127: To get to the jobs.

Comment 128: Lyon County is so spread out. So if you are going to Yerington to Silver Springs it is pretty difficult. If you are going from Churchill to Fernley or where ever it is, they have the same story.

Comment 129: Just out of courtesy, if a county came forward and said what we want to focus some of this money on is transportation to the jobs. How would the funding happen to the county for that project?

Comment 130: That would be a priority for an area that would have to be made an eligible project.

Comment 131: Would it go towards, what would the money go towards? Would it go towards the actual purchase of transportation, routing, training drivers? I don't what? Can it go toward? Would that happen?

Comment 132: I would have to look into that specifically. On the other with those twelve plans, whether they for Churchill County? Where they for the region?

Comment 133: So when we were talking about that we were talking about going back every two years with the community assessment and going back public spaces for Main Street. So we were looking at mainly plans that were done for some piece of Churchill County and a lot of those reiterate and transportation shows up in a lot of them. Specific issues show up in all of them, but listening to your question is good because when we are looking at these guidelines that we have been talking about for CDBG. What are our greatest economic development needs and some of our places, what is our barrier that is transportation? Maybe, I can't believe I am going to say this, it looks like the only thing that you can use this for is a plan to assess what the problem is and assess solutions and potential funding sources and that kind of stuff. So you leverage your CDBG money to legitimate identify the problem specifically to each area and then identify solutions and funding sources.

Comment 134: It would make sense to do that on a regional basis.

Comment 135: In our county and I haven't looked exactly at where the low to moderate income areas is, but I know the population and the workforce for industrial area is in the Gardnerville Ranchos designated place which typically has a lower income. So it is getting those folks over to the industrial area that really makes sense for the businesses and for employment.

Comment 136: I know that NDOT is looking at transportation issues as well.

Comment 137: Here is my question and a lot of these jobs, like one of them I am thinking about right now could add several thousand new jobs to the immediate region here and they are all high paying jobs and they are not going to be low-income housing impact. So how do you correlate wage income back to what your ultimate goal is? How do you filter that?

Rob Gaudin: There is a secondary impact. Those high income earners spend their resources locally.

Comment 138: So, would you need to know industry type as well.

Rob Gaudin: Some idea in the aggregate.

Infrastructure Focus Group

Comment 1: All of the above I guess. When it comes to a lot of waste water kind of stuff and again that is my bias coming in as a waste water guy. As far as the greatest need from my perspective looking at it from a broader picture from the last several years and maybe ten years or more going out we really like a replacement paradigm. Driven by maybe a few different things like growth a few years ago, some regulatory changes requiring different ways or doing things, and even some technology changes that are driving efficiency. I hear operators that use more efficient controls, so I guess that is one thing that I have been thinking about coming down here is and it seems like a lot of need has been driven by replacement systems put in 50, 60, 100 years ago and it is just hard to really zero in on the growth in the state occurring in the 30s, 40s, 50s, 60s, 70s, and here we are 40, 50 60 years later and especially the rural communities there is a lot of stuff that is just falling apart. Replacement paradigm and we probably will be for a while. I often wonder as a businessman making a living doing this kind of stuff are we going to replace everything and put ourselves out of work. We have replaced a lot of infrastructure in the last ten to 15 years, but there is still plenty out there.

Comment 2: I have specifics and I don't know if you want those kinds of details or not. Looking at the Carson Watershed, there are a lot of needs for infrastructure. Some are driven by new growth and some by existing past planning's that people thought would work and are not working. An example is the south part of Douglas County in the Carson valley area. They have a lot of domestic growth and septic and at that time everyone thought that if you had an acre lot that it wouldn't be a problem. We are now seeing nitrate plums starting to form; we are seeing water levels dropping. So sooner or later communities down there are going to need some infrastructure, some new water and sewer are going to need to come through. We are working in Lyon County that is another area that has a lot of septic. So the south part of Douglas County has some issues and we know of some infrastructure and we are going to see a lot of potential growth down there in the ranchos there is a very large are of potential growth, but they do not have the water resources. I think infrastructure would be necessary there. You get into and Carson City is in pretty good shape, but you move into the north part of Douglas County, Carson City, Lyon County the infrastructure is pretty good, but if you start going further east, Stagecoach has some real issues, and once that US Parkway comes through we are going to find a lot of pressure in the system. I was told that it is only 15 minutes from Stagecoach to the industrial park. So you will be closer to go to the industrial park from Stagecoach than you would be from Sparks or Fernley, but if that is the case there are no water resources there. So water is going to have to be brought in. So we are going to need some pipelines, same as Silver Springs. They are going to have a huge infrastructure there. As you move down to Churchill County, most of the county is served by the City of Fallon. Everyone outside the City of Fallon is on domestic wells and septic. Churchill County has a few small water companies that are starting to form and maybe expand. If you get a lot of growth pressure down there, they would also need infrastructure and they have water quality issues they are going to have to deal with. That kind of gives you a summary as we start seeing and especially with this parkway going through it is really going to change the dynamics in Lyon County.

Comment 3: I can give you one perspective on how I feel CDBG is beneficial to the utilities. You know there has been a shift here just these year in what the direction is on these grants for the utilities and for grants in general of fewer grants with higher dollar figures, but I will tell you for actually replacing infrastructure the grants are really too small to do a lot with. You get in years past we would, there is a huge shift this year 180 degrees. In prior years essentially what the group was trying to do was distribute the money so essentially everybody would get something. So we would be the opposite of what we are doing now. We would be cutting projects in half, so we would be coming in for say \$110,000 and they would say can you do something for \$50,000? We would try to do something with \$50,000. If you are talking about doing anything significant with infrastructure, this program is really not suited for that. You know like actually a lot of the projects that we do are multimillion dollar projects so you get \$100,000 to \$150,000 grant along with all of the HUD guidelines and cumbersome issues when you are in construction make it very difficult. So my feeling had been that this program has been phenomenal for planning for utility planning and I will give you an example. In the town of Lovelock the water district out there when we started working with the they really had no, there is just a lack of planning in rural Nevada in general, and we used this program to develop a master program that launched them into a multiyear program with getting grants and loans from others. Substantial, like million dollar type to take care of their infrastructure, but it all started here and this is the only place you can go to get money for planning. Now I am really concerned about the shift and what has happened here in saying projects that are \$150,000 or greater receive a priority because planning grants generally not that large. They don't need to be that large. So now we are at risk for not having a good resource at planning grants that really help rural utilities get started. Further I think that the shift is away from planning to do actual projects. I think that is a real conundrum for utilities in my opinion.

Comment 4: I would echo along with some of his comments that USDA, our rural development program has a very small pot of money available for planning for the preliminary engineering parts, for the environmental reports. It is not enough to fully fund that report, where as if they can come to CDBG they can generally receive the full amount it is going to cost to do that report and or maybe we can supplement that a little bit. Our top amount of funding is \$30,000. It is not going to do both reports in full. Yes do have access to some funds through the state revolving funds for the preliminary engineering report and the environmental report also, but it is just an avenue we would hate to see dry out, because it is critical. As he said the amount of funding that is available for the actual construction end of the thing is really not significant enough to make a difference. I don't want to say not make a difference. It does make a difference, but when you are looking at a five million dollar project and you can put \$100,000 to \$150,000 in, that \$150,000 could probably be better spent else ware because there are other grant funds and other grant sources and funding sources available.

Comment 5: I would agree with the sentiments about planning. A lot of your systems are limping along at low margins and don't have money to even figure out what they need. They don't even know what they have a lot of the time. So I think the now you put in the assets management and I know it is a buzz word that everyone uses, we try to get that going with some sort of requirement to get SRF funding or USDA funding, you have to come in not only with a PDR, but also an assets management plan that goes along with your whole system kind

of goals. It is hard to get that momentum for that, but if you make your requirement for the funding, people will start maybe doing it and receive some funding. I just say that that is a big need that I see around is the lack of assets management planning and the more funding to that I think that we need to start there.

Comment 6: But be specific about the planning. That planning needs to conform to the document requirements that the funding agencies look at to provide the funding. It can't just be generalized. It has to be specific. So in the past there has been a lot of general planning that had to be replanned into the right format. So if we are going to spend the money lets spend it right the first time, especially if you are going to do planning with this type of CDBG. Recently we have looked at some funding on smaller projects, particularly in energy efficiency and replacing assets that have worn out and CDBG can go forward in that realm and really help. It is not a multimillion dollar project, but now well has BFE that can properly operate and can provide that water the need when they need it and the right quantity. So there is a place for that small amount of money to. I wouldn't diss it. We are working on that right now.

Comment 7: Or say rehabbing a tank. I know you can push that tank life out.

Comment 8: I mean we never just say it is a planning place. It has a lot of value and it can help a community in need.

Comment 9: A lot of these small communities they just need and a lot of times we just run into what if the fire flow demand, what do they need. What can they get away with? Just creative thinking for the small rural communities and what funding is out there. You are saying any money would help them, but it is like what is going on with the treatment technologies with centralized verses decentralized treatment. A lot of places and Nevada has always been kind of centralized. It has been our modus operandi in treating out uranium, but NDP seems to be switching that to decentralize for the small, like our company is a 50 customer connection company. So just thinking kind of creativity seems where we need to go with some of these issues that may not be tailored to a, a small company may not be able to fund such a big project that would bring them up to it, say a bigger company that can affords. That is something that I run into a lot of these issues. How do you tailor something that you would apply to Washington County to a small 20 customer water company in rural Nevada? You guys run into that a lot too.

Comment 10: I have a solution, you know that.

Comment 11: That is moving everybody to Kingston?

Comment 12: Potts.

(Laughter)

Comment 13: We will give them a choice.

Comment 14: There are a lot of robust systems. Systems that are getting to the point where they are operating sustainability and they are doing acid management plans and they are starting to realize that it is going to cost them some money in five years, three years and it is startling for them, but saying all of that they are not coming forward to take the money. We have money. USDA has money.

Comment 15: Right, so it is not lack of access to funds.

Comment 16: We are trying to convert them a little bit more to and grants will not be there forever. You have to take care of yourself. Sometimes you are forced but you do make a choice and sometimes you start your life, your permanent life and you have to be responsible for that too. I will tell you our managerial group, people who want to work on these systems, the infrastructures, want to understand it, the small utilities have a hard time finding people to coming forward to be board members or commissioners. If there is nobody there to advocate for their community. It is hard to talk to us. It is hard for us and we can't fund a system that doesn't have that capacity. It is against federal regulation. It is hard to build it in them.

Comment 17: It is hard and I would add to that that we have seen a couple of the very small systems, because of the term limit policy, they can't find people. They have used everybody up in a sense. There is nobody left to be on the board who wants to.

Comment 18: We just have to change the rules. We make these very strict rules.

Comment 19: It is an unintended consequence maybe.

Rob Gaudin: What I am seeing here is that planning really is what the need is.

Comment 20: It is really what this program is best suited for in terms of it's, the size of the grant. If you do construction using this program it is a little more cumbersome with some of the program requirements. A small grant you have a certain amount of administrative things that go along with it. So it is just not as well suited for a very small construction project, but the planning and I can't tell you how many times we have come here and started something really good for a community. It has begun here with the planning because they just don't know where to start and this has just been and dozens of projects I have worked on over the years with CDBG.

Rob Gaudin: Yesterday people talked about like their heads are in the clouds. These massive things like Telsa. They are all coming here and there are going to be thousands of jobs, and thousands of this. Now the small water companies, how do they fit into that?

Comment 21: They think they do.

Comment 22: Those potential impacts to the systems close by.

Comment 23: Water is a big issue. Even for the industrial park itself we are doing engineering out there and water is a big issue. For those rural communities surrounding like Stagecoach,

like Silver Springs, Dayton, Fernley, water is going to be a big issue and planning could be a big part of that.

Comment 24: Back your number two; it is going to start with the limitations on water, and the availability of water.

Comment 25: Stagecoach is already there.

Comment 26: There are some that are already there.

Comment 27: Those communities are going to be hit by rapid growth and one thing that I think we need is to avoid making the same mistake of allowing wells and septic on small lots. That kind of development and didn't you do a study state wide of the nitrate problems?

Comment 28: We are just finishing that.

Comment 29: That is a huge issue that is going to have to be dealt with in Pahrump, out by Silver Springs there is another whole area out there. There are pockets all over the state that have had that development and it would really be stupid to do that again. It is just going to come 20 years or 30 years, we are going to be right back in the same place.

Comment 30: So how does Nevada Energy...

Comment 31: I feel like a fish out of water.

Comment 32: Water and electricity.

Comment 33: You can't have water without electricity in a lot of cases.

Comment 34: I am not sure if we are looking at this from any limitation perspective. We are trying to track it all as well with what is going to happen. There are some areas that just off the top of my head where we have some three phase power needs with some of the stuff that is going on in Churchill. We are trying to track all of that now and figure out ways where we can assist.

Comment 35: So how are the local communities, Berton and Fallon, how are they?

Comment 36: I think they are all at this point I am the electric side, ok. We are certainty from the transmission side is concerned because there are a lot of big loads that are being put onto our system in the next few years and not just with Telsa, but with other like mining and such. So we are trying to make sure that we are prepared for that as quickly as we can with the limitation we have to work under.

Comment 37: Has there been and I know that it must be rare having a grant project that is associated with electric transmission and distribution an infrastructure?

Comment 38: Not necessarily. We are just hoping for overviews of state needs and issues.

Comment 39: There are definitely and we working rural Nevada power is quite frequently an issue. Mostly upsizing or where are we going to get it and how are we going to bring it in. It is definitely an expense bringing in power to a site and the right kind of power.

Comment 40: A lot of times we look at and when we are looking at if a well needs a generator we will call the energy and see what the average outage times are for that circuit or if they have another feeder from somewhere. What is the exact electrical situation for that one for that rural community, for that rural development? So that is something the we started to communicate more with and figuring out. If it is warranted to spend the money for a generator or not. So it does play in.

Comment 41: In the planning we are noticing more and more that bit is missing the whole power part. I don't know why, but the PER just assume that there will be power like it is a magical thing. It is not free and it is very expensive and it can't be missed, because these guys get busy and it takes time to get to the site and it is expensive to get it designed and it is missed when they do the PER and the ERs, by the way. Power comes across public lands and private lands and everything else and that really needs to be addressed in the planning or the preliminary. Can we actually power this?

Comment 42: Putting in a pump station or putting in the pumps if you can get power and extending the power line to that pump station is sometimes the biggest cost to the project or it could throw out that project as a viable option.

Comment 43: To your point I think that we need and sometimes we are the last people called.

Comment 44: Sometimes it is like six months and then they get mad at you.

Comment 45: I just saw this week that is was missed. These are professional engineers, but in the water and waste water industry most are civil and electrons are magic. I can say that I have a right. They are missed, so it is a really important thing that we keep in mind when we do proper PERs.

Comment 46: I don't think it is just us either. We have several small coops that are out there that should be engaged in the process as well.

Comment 47: Somehow those people know their power companies. When it is you out there coming to them from this mystical land it is just energy. They know their little companies. They know Wells rural electric and they seem to get that going. I think it is because those communities might be close to a city or a town with a manager who deals with their power company. Those people do not have a direct voice to you most of the time.

Comment 48: I can be significant, because a lot of new ground water sources, particularly those people that are trying to go further out for ground water sources are going way off the grid. So it becomes a mile and a half to two mile power extension that you have to do, because you have to have the water supply. Another thing is to be as block away you don't want to miss that either, but the challenge is in rural Nevada is that you could be a couple of miles

await and then I have seen it where you say that there is a power line and you think new can get to it. Then you find out that all of that power is going to Newmont.

Comment 49: So actually CDBG, construction projects might fund a portion of that.

Comment 50: Another need I see a lot is for the small companies you have the old guy that has been running it for 20 or 30 years and it is not that he doesn't have it automated. I think that some of these smaller grant funding could go towards getting this companies more automated. When somebody does happen to the guy that has been running it and say the county, say Lincoln County has to start running it, they do have an automation there that the well can turn on when it need to. They are not going to have to drive an hour pout to this subdivision somewhere and if it doesn't have automation they are going to have to be there every day. So at least getting some of these distant systems more automated would be a big benefit that I can see.

Comment 51: I agree with that. There is some pretty good technology out there that can make things more efficient. You still see if it ain't broke don't fix it mentality in some places. I think you also see the opposite of that with misunderstanding of hey we can come in here and make our lives ten times easier. There is this magic stuff that can make it work. I am sure that is part of your job to educate all of these little guys out here and they have been doing that for a long time. You still see a few operators that have their systems dialed in, but even as an engineer I know not 100 percent understand what they are doing. They are letting the tank overflow so that the pump won't shut off.

Comment 52: Or their systems are rain bird and binoculars.

(Laughter)

Comment 53: It is always one of the last industries that are automating. We need to do that as these projects go forward. It is a key time to do that. That is an opportunity and you are spending money, so why not upgrade the control system to a modern control system. I think that needs to be in this PER that adheres to the agency's needs. It should be really targeted at those kinds of things or the checklist should be what the electricity situation is, what the current automation is and what would be appropriate for this system given where it is and the talent available.

Comment 54: Got have to find the right balance to that too. As an engineer I like all the technology and have a tendency to over emphasize that with the small operators and I can think of an example too where you have a small operator that we are going to put in 8 million bucks worth of infrastructure can try to get it compliant. They want all the bell and whistles, but then they don't understand it fully. In one example they decided they would go out a manually start the well every day and fill the tank instead of letting the system do it which turned into some other problems because they wanted prelubeing the well and all this other stuff. So add a little bit too much of this automation and it is ahead of some of these guys.

Comment 55: It is also a moving target and one of these days everyone is going to be walking around with one of these and monitoring their system on it. If they don't have good telephone service and I travel all over Nevada. You don't have really good cell service.

Comment 56: I should speak up. You said something about fish out of water, because this is all very interesting. It really is and obviously our industry is driven and this isn't derogatory, our industry is driven far more by competition than what we are talking about here. Obviously we are regulated. The rural are regulated to a greater degree, but legislation is everywhere to cut that regulation so that the incumbent can compete with people who just want to come in and throw up a cell tower. Not that that is cheap, but there is not a lot of planning going on at that point. You just do a few measurements, get some signal frequency, loss/gain, stick a tower out there and you are a telecommunications provider. In rural areas I think it is more important and especially here in Nevada, we have some very vast rural areas and as you study you can get a signal for a while, but you behind one little mountain and you don't get a signal. What people don't understand about these things, because everybody is very enticed by it is wireless and it just magically happens, but it doesn't. It is magic maybe until it hits that cell tower then what it really is it is broadband. Broadband is an infrastructure. Broadband is costly to put in. I look at how you guys are talking about the planning process and I applaud it. You are also demeaning the lack of planning that has happened in the past and that and it should be that way. If we have a plan and if you all have a plan, if the community has a plan, then the communications industry should be involve in that plan. Certainly we can facilitate what happens in the future. We are talking about these rural communities don't have water or lack of water and that is and you got to have shelter. You got to have food, and you got to have water, but if your Census is the Governor's Office of Economic Development, if you want development in today's world you better have broadband.

Comment 57: That is an interesting comment, because I starting to see now these cloud based systems where there is no computer in the office anymore. You know what I am talking about, the Xi and O systems. We have clients putting them in on the California side and so you have a lot of rural utilities that haven't even jumped up to what is a more condensational control system and the technology is just leaping right past them. So broadband are a real whole different kind of way to monitor control. The general manager up at Squaw Valley Mutual Water Company was bragging to me the other day that he could see everything that he needed to see on his phone now.

Comment 58: But he has access to broadband. Like the small rural out in Nevada may or may not.

Comment 59: Obviously I am a bit bias. I represent the industry and I can throw around statics about antiques between the US Government and the Utilities Commission in Nevada, sales and things like 97 percent of the habited areas in Nevada are covered by minimum broadband. Today minimum broadband is 4 up and 1 down. That is the transformation order the FCC set a standard. That stand is moving target. They are looking at it right now.

Comment 60: What does that mean 4 up and 1 down?

Comment 61: Ten megabytes upload speed and download. They always give you less download speed unless you are a business then we will charge you. So the availability is here in Nevada. It really is. Is it being utilized properly in every place? Probably not. The biggest problem that Nevada has is most of our population in the state are jackrabbits.

Comment 62: Are they covered?

Comment 63: Unfortunately not, but if we could find a way to bill them they would.

(Laughter)

Comment 64: We deal with the USDA all the time. Another problem that has come up and we talk about obstacles that you all have to deal with daily. Another obstacle that we have is the FCC in their infinite wisdom has decided that universal service really isn't what universal service used to be. Universal service meant that is you lived out in a very rural area you were entitled to the same service that the robustness that somebody in Reno or Carson would have. That is kind of going by the wayside. The USF has been changed. Now they are using Connect America Funds, CAF, so they are trying to decide how do we administer, how do we get money out to these programs. The USF process is slowly getting less funded. ICC and their carrier expenses used to be shared and those are going away. So when we look at the USDA funding, which has always been available and always been at a great bargain and it really has been. We are now forced to look at it and say can we afford it? That money that we were getting through Universal Funding is not there and even your chairman has jumped on board with us and said you guys are making it a little tight, because we gave the telecom industry loans and now you have changed the format of their funding, but the loans are still there. So obviously we could use some planning also.

Comment 65: OK, I am officially the only person who hasn't spoken. I guess it is my turn. This is all very interesting to me, probably in slightly better situation in terms of funding or have enough, but hearing what the water side is going through we are a little bit better off than that. We are trying to change the way that we do planning. We have always been very reactive and followed the growth and trying to get ahead of it and think of it as infrastructure as a whole. So I am glad that this group is together and there is some opportunity for all of us to continue to work together at least on the planning side because we are seeing opportunities. Well we are seeing challenges which I like to look at as opportunities in terms of some of our new projects or preservation where there are always issues with utilities and to try to sort of plan that together a little bit more so that we have potentially infrastructure corridors so it is not the road over here and the power lines over here and the water in cases that is necessary, but seeing if there is a connection to be made between two communities and they are going to need a road and they are going to need water and they are going to need electricity if we can find a way to work together a little bit better and maybe that is an opportunity statewide planning grant. Is how do we and I think everybody wants to, but we get stuck in our silos and our process and that opportunity comes along when we are ready to build something and you ends up blaming each other because you get in the way of our project. I am very interested to learn more about the water planning process because we get asked those questions. There were several questions, there was a USA Parkway meeting last night and there were several questions of

where is the water coming from. Not even for the development, but the road itself. Someone asked how much water do you use per mile of roadway and where is that coming from? I was like I hope it is in our environmental document somewhere.

Comment 66: That is good, because we recently put in a reuse system out in rural Nevada and NDOT won't use it. They were apart of the original planning and we have this system sitting here and we have nobody taking the water and this is a precious resource. Saying it tie to a water system that is 22 miles out in the valley and as reuse system that is right about two blocks from NDOT, but we can't get everybody to use the resources. So we start pulling back from our grant money or our loans and all of that and say that you don't use it today.

Comment 67: That is good to know.

Comment 67: We don't have the vehicles to the person that will listen, because some of the locals are not so ready to play ball and they really need to have management.

Comment 68: I am new at my job and I am going to try and I have only been in this position for a month and a half. So I am very optimistic right now.

Comment 69: You make a very good point about planning and citizens. If you were to think about planning it is just not about coming down here to get funding. It is a plan that you could make growth and development adhere to and let them pay for their proportionate share. Fortunately we are starting to see with the Tesla and Amazon moving out into the valleys that they are getting a lot of breaks in terms of cost. The enticements to bring these comings and I guess I am asking a question. Are they putting the infrastructure cost back onto the public side of things? Ten years ago you were using growth and developers to not only pay their share, but also fix the shortage problem system wide.

Comment 70: You see to the small water districts and all of that future planning is not up there. They just created different areas and the water purveyors are getting together. Carson, Lyon County and all of that. Our first meeting before Telsa came out and I asked is there any future development that is driving you guys to be prepared for. Every one of them said no. We don't have an issue. We had our next meeting in December and I asked the same question again. It was interesting that we had Stagecoach, Silver Springs; there is an issue at this point. I think there might be at the next meeting that the county manager might be coming because he sees the issue. The problem you are dealing with is you can't force a water district to do it. You can give them the information, but they really have to understand it and accept it. Stagecoach is going to be a quite different organization if that growth goes where they are proposing it goes. Those are so new that and bringing that awareness and bringing it along and there are going to be some changes down the pike.

Comment 71: We are getting a little better working with the demographer and some of those land use plans and trying to get ahead form a transportation standpoint, but all of those population projections, we are assuming that the waterside is taking care of and they wouldn't have these population projections unless they knew...

Comment 72: I manage the I-11 Intermountain West Corridor Study as well and that came up at every meeting we had is we are looking at Transportation Economic Development and people are asking well what about the water. I have to say that is not my job. That is someone else's. I hate saying that so any opportunity we have to better plan infrastructure as a whole together and maybe if we work together we can help on the economic development side be a little bit more realistic and cost sharing.

Comment 73: Development, Community Development Focus Groups they were asking about infrastructure and all of those issues. They were saying at the local level that if the infrastructure isn't there that you can't have economic and community development.

Comment 74: One of the things is to make sure that your planning is there so that you don't get crazy. Growth drives things and sometimes you come up with crazy ideas. Back around 2005 when growth was taking off in Lyon County, they were talking about brining water from Gerlach to Stagecoach. I was like really all the way from Gerlach and having a pipeline system that is going through Reno and all of those areas that need water too, but I thought who is coming up with these ideas. I think that we need to be ahead of the game and this downturn has given us sometime to really start looking at it. A lot of times I see when things are booming there are people that come up with these plans and a lot of times I wonder if it really is the water there or it is just a paper water and this could possibly work, but the reality is when you push the system it is not going to be there. That is some of the things that I see that we have a chance to plan correctly before the push come too hard. Otherwise we are reacting and when we react to things we don't always come up with the best plans.

Comment 75: That is well said. I think one of the things that we are anticipating some of our clients to come forward with CDBG in the near future is water resource planning. Not so much at PER, but dealing with a limited resource, like for example because of the drought a lot of farmers have been pumping rather than taking water from the river and in the city their water level keeps dropping. So now their wells aren't performing right and they are pumping air in some cases. The water quality is changing and so I think a lot of climate changing planning, drought planning and water resource planning in Harrington and they have that potential for that land bill to go though and then all of a sudden they have a mine within their city limits and possible population growth as well. Then you start to wonder about the water resource. So I am with him on that with planning for water resources is a big deal min this state.

Comment 76: Looking 10, 20, 30 years out you have to start thinking big. People thought big 100 years ago and imported water hundreds of miles into LA, the whole Colorado River System is a massive big idea of somebody to build a Manhattan Project magnitude of a water delivery system and maybe that is where it is going. There is a lot of water in the Great Lakes.

(Laughter)

Comment 77: They would fight you over that.

Comment 78: The drought is everywhere now.

Comment 79: On the Mississippi up and down and all the rivers contributing and they are like we wouldn't even consider a pipeline to you, because we know what you will do.

Comment 80: Down there in Las Vegas and Southern Nevada the Water Authority was an advocate of a long pipeline back east and they shut that down. We are on our own if you want to live out west. What we have seen and dealing with the EPA and other federal groups is most of their focus is on the east and the ideas and the values of the east. The west is still that wild or it is California.

Comment 81: The point is we are running out against those limitations now. Think of in 20 years from now.

Comment 82: Your waste water is going to be very important.

Comment 83: Most of us are engineers and we are saying lets go and get new supplies, but economist would just tell you that we are not pricing them and the water we have correctly. You can basically fix a lot of this stuff with pricing, but are going to be paying a lot for water and maybe even more than housing. I was going to bring that up too. A lot of the places what happens when their water bill is more than their house?

Comment 84: They buy those fancy phones. They have to tweet, but water it is free. God gave us water.

Comment 85: We have the other needs too. One thing that we would focus on it is not just growth. What is the environmental need? What is the agricultural? What is the; lifestyle of the communities. You could stripe away and I remember one time I first got to and when I first started this job in Douglas County, people were saying we are running out of water and we can't do anything. I said no if you calculate how much water goes through Douglas County you could fill that entire valley with homes. You have enough water to take care of that. Now would you have any water for agriculture or the environment? No. So it is really is a life style that is also driving it. So we have to balance it and sometimes we get ahead of the curve and get pressure that people want to develop here and stuff like that. It is really also taking a step back and looking at the bigger picture of what are you trying to accomplish in your community and really really focus on lifestyle and where do you want to go.

Comment 86: So Santa Fe, New Mexico does a lot with gray water and housing. Has Nevada done anything with reuse?

Comment 87: In Carson every water is already reused. All the wastewater is already being reused for agriculture. So you are not really going to get any benefit from graywater systems in Carson. You may individually, but as a large regional one we are actually treating all of the waste water. What is interesting is because of our efficiencies the only shortage of water we have had in our communities was on the wastewater side. They ran out of waste water for the golf course and parks. They actually had to convert a lot of the [parks that were on waste water to fresh water, because they didn't have enough waste water because we are now more efficient with less water going into it. A plant that can handle eight million that was being

pushed a couple of years ago is down to five million a day. It is interesting how we change lifestyles and it also has a ramification there.

Comment 88: Their utilities, they have \$160 million dollar refurbishment replacement addition. Carson City already has a sticker shock and they have just started to see it. They got our first loan and what is going in at the plant and they are having to pare back because of cost. The federal requirements, what they hit the SRF, the State Revolving Funds with, American Iron and Steele and we have Davis-Bacon and luckily state wages are often higher, but ball the little nitpicking things. We have manufactures that don't even know what these things were that Congress approved. We are 26 weeks out in getting materials in some cases and they only hit this particular source of funding. What they are doing is they are hurting the ability to get the money into the stare, because people won't use the money. It is too painful. It is too much and you try to be nice, but you are painful and people say we will just do it ourselves and we will go to CDBG and you know what the EPA say to get your money out. Get your money out or you will stop getting that allotment.

Comment 89: How is the one application program you guys launched? How it that working out?

Comment 90: That is review type of an application between the funders. That preamps so that funders can help you to figure out how to fund it.

Comment 91: Is it working out well though? Are people taking advantage of it?

Comment 92: By discussing in this group it is great, but you are missing costs. I think we can see that with energy and communications and even lifestyle. That gets missed when n it is not completely done in the planning stages.

Comment 93: We are truly project focused not just planning focused.

Rob Gaudin: What I would like to see is, I just let you go.

(Presentation)

Comment 94: It is free.

Comment 95: It is because this table has not done the survey yet.

(Laughter)

Comment 96: I think maybe what ties into some of that too is you just don't ever hear really good news about Nevada in the news as far as education. When we are at the top of the list is not a good thing either or if we are at the bottom of the list it is not a good thing. When we are in either positioning it is usually not because we are in a stealer position and when it comes to health care or social services or whatever. So maybe some of those other things were items that were identified and it is because that is perceived as the more critical need too. Water is there. It is there.

Comment 97: Those are visible. Water is invisible and waste water is invisible.

Comment 98: It is out of site and out of mind. You know dealing with gas companies and they have a major explosion and that is public news. Some of the water news is getting more national coverage, like what happened in Ohio and LA. It is out of site and out of mind. You have a water leak and say you have a section of mile pipe that has leaks of about ten every month. They just go out and patch it and they are not thinking that we are going to replace the whole pipeline. That would be cheaper in the long run, but I am leading back into all of the assets management we are talking about. It all combines together in the fact that it is just there and it has this high capital cost and it gets pushed by the wayside I feel like.

Comment 99: When I managed a water and sewer districts down in Southern California what was really frustrating is that we did the right thing. We put a million dollars each year in our budget for replacement to upgrade our system, but our water rates were higher and we had communities around us that would say look when we compare water rates we are always lower than those guys. We were getting hammered and yet when there was the disaster, the ones who got the money were the ones who didn't do anything. The ones who did the right thing didn't get anything. So it almost pays not to do the right thing and then the government would come and bail you out. That was real frustrating, because we paid, our customers paid higher rates because we were doing the right thing.

Comment 100: If you look at Southwest gas their replacement program is stellar. They are replacing and the entire state has new gas mains. They are on it all the time and that is because gas gets that kind of priority by people and by the government.

Comment 101: People pay for it too.

Comment 102: This chart right here I think has to do with who is filling out the survey. This is obviously biased toward utilities, but there is a lot of people whose priority is housing that are filling this thing out. The interesting thing about and you have economic development and water systems and this is the Governor's Office of Economic development here and you will see that water is so closely tied to that and will be as the future unfolds. Telsa is an example of a big thing for the economy here locally, but they are requiring 3,000 feet of water out there at that park which really isn't available there at the park. So trying to find and dealing with another group coming in that almost has that same water demand. It starts to get interesting when you continue to bring big business to this area and have the resource to make it happen.

Comment 103: It has already impacted big business. DCSD had to cut off irrigation water to customers in July this year. There was less alpha grown. I have seen at least one dairy not there and that plant is probably operating at a third of capacity.

Comment 104: They are hauling in a lot from California. That is the thing they are hauling in a lot milk in verses having a local supply.

Comment 105: So, it goes back to water with growing alpha and the dairy farmers feeling confident in expanding their dairy.

(Presentation)

Comment 106: I think that they assume that the water is there.

Comment 107: You turn on the faucet and water comes out. You try and walk somewhere and there might not be a sidewalk.

Comment 108: It is a visual thing.

Comment 109: I know people want sidewalks.

Comment 110: In the small town of Goldfield when they did the first hearing on the grants and the loans, the community wanted PA systems as their first project, because they couldn't hear in the community center or the school. They didn't know.

Rob Gaudin: But they already had their water and sewer >

Comment 111: Their water is failing. Sure they have got it now.

Comment 112: One of the other things we are looking at is flooding. Flooding is very hard. We are finishing up a huge Master Flood Plan right now. I guess we are doing a good job, because there has not been a flood for a while. If you look at and that is going to be a big issue. Climate change and the other side you get water supply, droughts get worse, but your flooding gets even worse on the other side. We can see major flooding this year like in Douglas county had some of those thunder storms that came through and impacted areas, but the river too. We see some potential for major flooding. Once again people don't see. Like the Carson River today you can barely walk across without getting your feet wet, but it can flood and those are things and getting people aware of. There is a campaign this week and pushing people to be aware of floods. I look at that and we don't have to worry about that because we are in a desert.

(Laughter)

Comment 113: Bicycle and walking paths are on top of that list just to emphasis the point that you made earlier about how important quality of life is for a lot of these things and for a lot of people.

Comment 114: It wouldn't necessarily disagree with street and road improvements being high on the list either, because you know a lot of these and there is never enough funding for roads. Especially the local the roads are falling apart so it is visible to people that the roads are in poor condition and it is a struggle for them to figure out how to maintain their roads and streets. I know my clients feel that way.

Comment 115: Unless you are in a disaster, if you are not flooding or you are out of water and all of that. The next thing is your recreation. That is why it is so high up there. If we do a good job upfront and there is not a crisis on the water, electrical, phone, and stuff like that and they are going to focus on lifestyle.

Rob Gaudin: What I heard you talk about is about how what a challenge it is to do a good job on the front end to account for the growth. How do you address that? It sounds like in front of you you have an outreach and education task. Is that a fair statement?

Comment 116: We are focusing on this slowdown in the economy has been great for us. We have been able to get into the studies and get to start talking to the people and stuff like that and making them aware. Changing and mapping the flood plains and waste and stuff like that is going to be helpful. Protecting the open space and flood areas a new kind of paradigm, but it is really getting the information out front. When you elected officials that change a lot of times you have to go back and constantly reeducate, but I know and I look at eight years ago the pressure to put on those county commissions about development you got to prove this. Here is the water supply and there were real questionable ones. That is where we have to be ahead of and have a master plan that says here is the water you need verses paper water that everyone thinks is good, but it is not there when you really push it. So I say education is a key one especially with elected officials, but having that mater plan that is shows them that. You have a document that says here is what we are doing and here is what we are moving forward on and it helps when you have changes with elected officials, you can still refer back to that. You can say this is what why you are doing this. It wasn't some kind of crazy staff thing to try and deny people growth. This was a good plan and this is what we are trying to focus on and that ties too people in the state and process on how you move forward.

Rob Gaudin: So these two developments you are talking about do not have water and sewer?

Comment 117: Well they, Telsa does, but it is going to be stretching the resource that is there for sure. We are using water from the Truckee River and it is out there, but it is tight. When it comes in we are thinking where are we going to get the water for that. It is not just there. There are other places that are in that same boat. I don't know why developments that require a lot of water would consider moving to Nevada anyway.

(Laughter)

Comment 118: I think that we probably and I think that sometimes in Economic Development and I am speaking broadly with some of our partners, we don't have the guts to say that you are really not a good fit for this area and we need to be a little bit more forthright with that. I have seen some of these deals and I am astounded that we are even talking to them about the water that they need.

Comment 119: They are just looking at the roads.

Comment 120: It is a huge risk for them too. If you go a place where water is scarce it is going to affect your pricing and everything. There was one that was looking to come out to the industrial park that was a like a tissue type manufacture that was heavy duty water use and they did finally say that it isn't a good fit. The water demand was huge. I think they only said it was because they finally realized literally there was no way they could make it happen.

Comment 121: We chased that around for about a year or so.

Comment 122: You brought up reuse and that is a topic that we should be pushing more and starting that education process, because it is such a public perception thing that even getting to the indirect reuse level is a hard thing to push. The industrial treatment stuff has gotten a lot better. The technologies they are using to do direct reuse with an industrial site like you are dealing with is a good possibility. Nevada's geography screws that up because it is so far apart from places. I think that should be on our list of things to look at when we are dealing with these issues. Are we looking at that in water idea. Is it all one water when we boil it down or treat it. It has value to it on the waste water side. Stretching that value I think is going to be the future of where we go in the West at least. The public perception thing is going to take time and education.

Comment 123: Well, Tamworth is looking at a huge project to bring water from the south, Truckee meadows and the clean water plant all the way out to that. That is a big big project and I am not sure that they are going to get all of the money to do it. One thing is some of the funding sources like ours is you can't pay for growth. You can't build it so they will come. So I don't know where they get the money for these get it in ahead of time. We can do some modest amount as you are improving the system or adding a tank or a new source in, but we can't build it for a whole new and double the community. I don't know where you get the money for that as a small community.

Comment 124: Some of that is the private sector. We have like Vidler Water Company has put in a lot of infrastructure and valley and the Dayton area has a lot of infrastructure that Vidler put in. So private sector some of those are looking long-term on their investments.

Comment 125: That is pretty long-term. Tamworth is finally just looking into taking that water. We are putting in that pipe.

Comment 126: There have been a lot of solutions that have been solved by the public/private partnership idea and I think that is a good one to look at too for funding.

Rob Gaudin: So if I understand you correctly, you started originally talking about redoing existing.

Comment 127: Existing or let's just say now the EPA has a change to the water quality. We can fund treatment of waste water, but not for Pahrump. Not to build it so Telsa will come.

Comment 128: They are coming and we have to build it.

Comment 129: Maybe there is a kind of not so visible conflict between those that are promoting economic development and those that are doing a successful job as bringing in infrastructure and business and companies and not working in concert with us with water and waste., telecommunication, power industries. I guess maybe leaving those issues up to us to try to solve.

Comment 130: We have a policy conflict I think. We are pregrowth, prebusiness, and anti-tax so how do we provide this infrastructure to these businesses we are trying to attract and giving

them a deal saying that they don't have to pay for it. It is the opposite situation. I know everyone doesn't want to turn into California which has a very high tax rate, but maybe there is something in between. We have to pay for infrastructure. Unless there are a ton of private companies willing to pay for it and they have to make a return on their investment too. How do we, I think we at least on the transportation side we don't have an issue with supporting the growth as long as we are getting the revenue in that we are able to do that.

Comment 131: I sat next to your director in a meeting with Telsa recently and they were saying OK we are going to electric cars, so how do you get past that. So it is all around an interesting thing for highway funds.

Comment 132: We are getting questions from the governor's office about accommodating electric vehicles. We are looking at charging stations in our rest areas, but then we get beat up when we are looking at vehicle millage fee system verses gas tax and there is just a disconnect and I think we are afraid to say hold on. We want to accommodate the change in our country and in our culture, but you have to pay for it somehow. It is not free.

Comment 133: Then these people say we are on a fixed income and we cannot afford it. There was no planning for all these things that came about. Those phones. Those fancy things, I can't afford a Telsa car.

Comment 134: Not only do I want an electric car, but I want to be able to charge it for free.

Comment 135: Yes.

Comment 136: Yes, recharging stations.

Comment 137: At all of the rest areas.

(Presentation)

Comment 138: When it stops flowing it gets people's attention and they will wait until that happens.

Comment 139: They will wait. An entitlement community...

Comment 140: I think too that you need to take a little perspective on what this is survey first off. This isn't scientific fact and I think that we have made this point around the table that most of us think of me. So when you put out a survey most of us and I do I am thinking I have blown it. When I go home today and I turn on the faucet I am going to feel guilty. It is simply known. I turn on the water and I was my hands and I fill the pot up for cooking, but when you say what are those things that you want in your quality of life and I think most people if they look at google or they read a newspaper, they think quality of life has to do with me. These are the things that I am seeing on your survey. I want more walking paths. I want better PA systems because I am a little bit deaf and that is what I want. Water doesn't come up. A lot of surveys. How do you phrase a survey? Our politician know how to phrase survey and probably all of

you had to go through that in they last couple of months. How you say it drives how people think about their response.

Comment 141: I think that is you look at this last list you put up. I think infrastructure is needed to make a lot of these things happen. She touched on that we have great needs in habits state for education, healthcare, senior citizens, youth, across the board there are a lot of social issues that are very important to Nevada. We do rank very low in a lot of areas where we need to do better. So I understand this. I think education is a huge huge issue in Nevada personally.

Comment 142: But it is somebody else's problem it seems. Most of these things when you ask you average person says that is there problem and they take care of that. Education the same thing. We have a superintendent of schools and that is who takes care of that. It is not my job.

Comment 143: Yeah.

Comment 144: We had an interesting meeting yesterday with the Grants Office for the state and it was an interesting discussion, but it was mentioned that Nevada leaves a lot of money on the table because it is too much work. These grants, I have to administer it, I have to do the paper work, I have to follow the rules? That is too much work. So that was an interesting comment because there is a lot of funding out there. My program in particular there was a lot of money left on the table, but in a lot of areas of focus because I don't want to do the work to go after the money. Even if it was multimillions and we would have to administer it and follow and comply with the regulations and the requirements. Oh well.

Comment 145: Yes, you have to do a little bit of work.

Comment 146: Everyone is busy and you all have a lot of work to do, but however if it can impact your program. If it can impact your services provided to this state, to its citizens, you know what take that extra effort.

Comment 147: We find that we are doing a lot of grants on our organization. I would say maybe four or five of them are not for us. They say you can't and they through it out. We say we will do the paperwork. You are good at getting the work done on the ground so we will do that. Sometimes you need that other party to help them in order to have it happen. I had one guy that said here is an opportunity and I don't want to do anything. Let us know if you want us to do your paperwork and a little administrative cost to cover our time. It is not that hard once you understand it, but someone who doesn't understand the program can get freaked out by it.

Comment 148: I am not talking about the small local maybe less capacity type organizations. I am really talking at the state level. I am not naming names of anyone, but it was just interesting, because we deal with that every day. Truly with the small local, the non-profits, the tribal, the small local government organizations. It is probably the first and only time that they are going to apply for this kind of funding and oh my god where do I start and what do I do and how do I do it.

Comment 149: Well, the big guys aren't very good at doing their paperwork either. We spend a lot of time straightening them out, sadly. They don't talk to each other. It is amazing. I can pick on anyone you want, but I talk to six, seven, or eight of them and they are like I didn't know that. How did you not know? Why did you buy that? We can't fund that.

Comment 150: A lot of the times you get these grants and they don't realize that they are not doing the right thing unless you get audited. I got a federal grant and in the detail stuff and this was in our grant application that we could not manufacture illegal drugs on our premise. So there goes our meth lab and all of that.

(Laughter)

Comment 151: We could not support commercial pornography entertainment. That was in my grant and I had to sign off on those things.

Comment 152: Where do you get your revenue from.

Comment 153: I know it cut our budget in half.

(Laughter)

Comment 154: It is funny when you look at some of the federal grant requirements.

Comment 155: They have to put those kinds of requirements in there.

Comment 156: It is because it has happened. That is the sad part.

(Presentation)

Comment 157: I would put planning at the top of the list. I don't want to discount but I think that it boils down to a lot of water systems in the state of Nevada that are in old conditional and in bad shape that may present on some level a public health risk. Drinking water is not there and the liability is not there. I think there is some structure that needs to be addressed. There are still a lot of small utilities that one or two water breaks and it wipes out there repair budget for a year, because they have to replace a few strips of pipes. All of these global issues, but how do we get water resources allocated for growth and all of that kind of stuff is really a separate conversation from my perspective. Then how do we go back and address some of these smaller water systems that really have some public risk that don't have enough customers to really adequately fund a couple million bucks worth of improvements.

Comment 158: Maybe CDBG can do a little bit more for the publicity and the PR for some of these needs. Maybe we can spend the money educating people on the smaller pots like this is really happening in your community. This is the condition you are in. this is why we have to spend that money. This is what it is going to cost you instead of just isolating planning in this place and this place. This money coming out through the governor's office could give them that information. I know it is not politically...

Comment 159: I would like to say something about the small planning. Local jurisdictions continue to submit the applications that they are to best serve their communities so I keep encouraging them to submit those, because we have been funding larger grants over the last two years anyway. Those are still eligible projects.

Comment 160: I hope it continues to be that kind of a resource, because the need is there. I know there is probably some concern that planning doesn't accomplish anything. Plans sit on the shelf, but I will tell you the ones that we have done through here have not been that way. They really led to solving a bigger problem, funding through USDA and state SRF and that is how they got started.

Comment 161: It is probably this group that collaborates more on funding, where CDBG will do the planning component and then USDA. More funds.

Comment 162: It has really worked well.

Comment 163: It has.

Comment 164: I would hate to see that go away.

Consolidated Plan Public Input Meeting

Comment 1: Before we go on the economic data could we round robin those sites and see how they feel about housing and the aging in different rural areas and get some feedback?

Comment 2: Regarding Pershing County, we just don't have enough housing period. We have some low-income housing for seniors. There are places that they can go, but there is no quality housing for people coming in of any age group.

Rob Gaudin: How about housing for large families?

Comment 3: I would probably say that my experience in rural Nevada with respect to the senior population specifically and specifically for the low-income senior population. There is a need for rental assisted housing and low-income housing in most rural areas. Especially in those areas that have very healthy economies as a result of the mining industry. I don't and my experience has been that we are kind of meeting that need barely right now, but we don't have a long waiting list for senior housing in the most of the areas where my county owns housing. That waiting list is growing considerably now. I would say that there is a very large need and especially with those communities with a healthy economy based on the mining industry or other factors with the growth in the industrial sector in those areas on the fringes; more metropolitan areas have a serious need for market-rate housing for seniors and otherwise because I think that is where the largest shortfall is.

Comment 4: How about Yerington? And Fallon? What about housing in Churchill County and Fallon?

Comment 5: We do need housing for seniors, but then again our seniors, I think the slides present (Inaudible) I don't think that is consistent with our area. I don't think that that is a huge need, but there is a need.

Comment 6: Winnemucca?

Comment 8: We have a couple of projects that went well in the last couple of years. So there is another phase going on. I think we are doing fine with additional need. We definitely have houses on the market. We have plenty of rentals.

Comment 9: This is Yerington. You with the land acquisition in Yerington we are going to see significant changes in Lyon County over the next few years. This time in Yerington, the senior housing there is none available. I don't see a problem at this time. As far as low-income housing there is some available and I believe there is HUD housing available in the area, if that helps.

Comment 10: Yes it does.

Comment 11: The third thing with the crash of the market we had an excess of rental housing. So our vacancy rates were pretty skewed, but when Telsa comes and with the market picking

up (Inaudible) I see residential family has always been below the Reno market and affordable. We have a couple of senior projects and they are full from what I understand. I don't see the private sector really setting up with those areas, rentals or senior housing. Your permit areas I have seen a large presence of low-income Housing Trust Funds or HOME funds in the Burleigh area at all. Those products are there. So I don't even know who to access through Lyon County.

Comment 12: As you know the tax credit program drives where the multi-family housing is being built so the developers have to choose to build something there. There were a couple in Rockwood and they went under. So we are very cautious about building in Fernley. You have a lot of NSP money in Fernley so the non-entitled most of the people didn't get the money for that. It is just the need. If somebody wants to build a tax credit project there then they are going to get the HOME funds.

Comment 13: Speaking for RDC I would say that we spend a fair amount of our HOME funds out in the Fernley area for homeowner rehab and in some cases downpayment assistance has the most as the market becomes more positive there.

(Presentation)

Comment 14: Any clues on that?

Comment 15: I certainly agree with the housing permits and the cost of construction. Typically, over the course of the last few projects the RDC has done and especially in more frontier communities we are trying to address the apartment needs or the rental assistance needs. Elderly folks in some small communities with the cost of construction in the last two projects has far outweighed our estimate of those costs. It has cost both Nevada Housing Division and RDC some serious dollars in trying to address that need. So, I am hoping that gap between the cost of construction and more units are going to come back together somewhere in our future.

Comment 16: In Pershing County our need is just for some nice housing. We have housing that is just really old and dilapidated. We don't have any new housing unless someone comes in and a developer starts to build some housing. I don't really see how anything is going to change. We don't have the money to do anything. I don't know if Rural Housing can help in anyway. The problem is for workers to work at Rochester or Eagle Picher and they just want a nice home to live in and we don't have those.

Rob Gaudin: Do you have the infrastructure in place to support additional new construction?

Comment 17: Yes we do. We have areas that are approved for housing now. We have developers that have actually approved a housing development, but they haven't built anything. In the city there are many lots that could be built and we have the sewer infrastructure in place with the ability to build out more sewer infrastructure.

Comment 18: What are the average income amounts for Eagle Picher and the other construction you were talking about here. Are you talking about low-income housing, market-rate, single family? What are we talking about?

Comment 19: Market-rate single family.

Comment 20: Do you find and this is a little off topic, but do you find that with other projects with infrastructure that construction costs are really out of line as well.

Comment 21: I hate to take up so much of your time but I could tell you that the further you go out into rural Nevada and away from services and materials the more expensive that is and especially in the more frontier communities, but the more metropolitan areas like Elko, Ely, Winnemucca. It is just more expensive to build there than it is in downtown Las Vegas if you don't consider the land.

Rob Gaudin: Is there also a shortage of labor pool, skilled labor pool for that type of construction?

Comment 22: Amen.

(Laughter)

Comment 23: I think one of the things that we see in rural Nevada and it applies to both new construction as well as rehab as well as just maintenance issues in single family and rental assistance properties is the lack of contractors with the necessary licenses required to do the necessary improvements for any level of building you are doing. I have to tell you we have 68 units or something like that of family and senior rental housing in Tonopah and there isn't a general contractor, a plumber, or an electrician for. Last time we needed a plumber we had to bring them in from Fernley to fix a broken water line.

Comment 24: Some of that issue of not having the guild workers has to do with if there is not enough to keep them in business they are not going to stay.

Comment 25: Right.

Comment 26: I agree with that completely. There has to be a volume of business for them to be profitable in their business as well and I would say in our homeowner rehab programs we have to lump portions over the state. Not a single project, but lump portions of the state into multiple projects and then bid those out to contractors to make it worth their wild.

(Presentation)

Comment 27: In participating in the Point in Time counts over the past many years. I think these numbers as far as growth is accurate, but I don't think that they totally reflect all of the homeless. Especially in rural Nevada because of the cabins that we have out at the lake and different places where people are that don't get counted. It is especially a problem in

Continuum of Care which we are a part of so yes the growth. We are showing a growth in the last four years, but I think it is actually more than what the counts are reflecting.

Rob Gaudin: In your opinion how much sure are we? Are we 50 percent, 10 percent of what it really is or are we 80 percent?

Comment 28: Just off the top of my head I would say between 10 and 15.

Comment 29: I think it might be as high as 20 percent that are uncounted. I know that because we don't have any services in Fernley and we either send them to Churchill County to get services, because they have a social services program and they have a shelter or we send them to Reno who has a shelter. I know that we refer them immediately to either city hall and take out a hat and give them money to send them on their way or drive them over to the church. I don't know if we are counting them or not.

Comment 30: For Pershing County and we pretty much do the same thing as Fernley is doing. So, Fernley please don't send them to Lovelock. In the numbers that you have here and it depends on your definition of homeless. There are people who are considered homeless that are living with parents, grandparents and that sort of thing. I think your numbers are low, because in Lovelock we have quite a few children in our school districts that their whole family is living with other families. Some of it is because there is no housing available at all, but a lot of it is because they are in the poverty levels. Our school lunch program and I don't remember the exact percentage, but we have the highest percentage of school lunch in the state and I don't know it is 70 percent or 80 percent, but I am not sure what this year's rate is.

Comment 31: Is there anybody from...

Comment 32: I agree with you. Silver Springs there is a high number of the free or reduced lunch. A lot of the families and I don't know, the food bank every Thursday night and I see 70 families and they are living in motels and they are living with family members or are living in campers.

Comment 33: The 370 is that the unsheltered count that you are pulling?

Rob Gaudin: The next slide has the 370 of which 194 are unsheltered and 176 are sheltered. So this gives a little bit more detail.

(Presentation)

Comment 34: I would say that it is extremely conservative. For example I run the ESG grant and I am an active participant in the Rural Continuum. Elko, they are not on the phone I think, but I had a call from someone the other day who was trying to put in for a grant. She was using the Point in Time day, because that is all we have is the Point in Time data and in Elko for example for the 2013 Count they were reported at zero. I think that is what she is saying. They have camps and they have a tent city, but on that particular day and that particular situation there was a storm and actually in Elko at the end of January, they always have the Cowboy

Poetry and all the folks disappear and HUD does not allow any leeway. We cannot say well last week there were 50, but today when we are doing the count zero, because they have all dispersed because of this big tour. The motels, they evict out the folks that are living there so that they can raise the rates and bring the people in for the Cowboy Poetry. There are some huge challenges. So what I have always said to those communities and some have done this is they count at different times of the year, but Elko last year I believe their count was more realistic. It was still low according to their folks. It was extremely low, but again it is a 24 hour count. It is basically a windshield count or whatever the process might be that they are counting. They have to count who they see they cannot count even though they know who they are. Like he was saying in Churchill County and in Lyon County the camps where these folks are at the police department have been asked to go out and ride, but they won't let them go out and walk because of safety. So these totals are extremely low from what we really see in especially Elko and Carson City and even Lyon County and Churchill.

Comment 35: If you drill down into this data it is probably lower, because if you look at data isn't the 194 the majority in Carson City?

Comment 36: Probably so. Again it is all a volunteer process and if we like for example our Point in Time count is Thursday and if we don't have the volunteers to go out and spend the time to count these folks in these communities we can't fluff it up even though we know there is more. One year in Carson City trying to get more people to be counted they put out flyers and they meet with folks that came in for the Food Bank and whatever services and gave them a heads up. Then they disappeared completely. They didn't want to be counted. They were afraid it was going to be something bad that was going to happen so we couldn't find them because they hid. So we stopped trying to give a heads up with the numbers because for whatever reason they had a fear factor there. So the whole Point in Time process especially in rural Nevada, it is more geared for an urban program than a rural program and it has been extremely challenging trying to gather what we know is the real need and the real count. Then again the homeless definitions as one lady said there are a lot of kids in transition program and you can't count them because they are doubled up. They are not homeless. They have to be unsheltered or living in a shelter or in a car or in a camp in order to be counted, but we do try to capture those kids that are doubled up through the data that is received from the school districts and we try to tell the story, but they are not actually homeless. If you want to know a percent that is a tough one. I would agree at least 20 percent if not more, because just in Elko they say they have hundreds and on Carson they say they have lots, but we just don't necessarily see them on the day of the count.

Rob Gaudin: On going challenges and I am curious to see how your count comes out as soon as it becomes available.

Comment 37: I will pass it on.

(Presentation)

Comment 38: On that slide 30 when you say very low housing, very low-income housing that is the general term. It is not the category the 3150?

Rob Gaudin: It is not. It is just that right there.

(Presentation)

Comment 39: I guess it just surprises me that everyone who has been commenting from the rural areas that senior housing didn't seem to be that much of a need, but it is ranked really high. We were just talking about new construction of single family housing along these areas and that is pretty low. This seems to be in somewhat conflict with the discussion that we were just having in the last hour.

Comment 40: Again it is who is completing the surveys.

Comment 41: Right. I guess I was wondering who, how we mesh the two.

Comment 42: Into a happy middle.

Comment 43: I was thinking too that the top two, supportive housing is really ESG funding for rental households for very low-income households. That is usually Section 8 housing primarily so ...

Comment 44: That is funny because I didn't think of that in those terms at all.

Comment 45: Supportive housing?

Comment 46: That is only ESG?

Comment 47: It is not only ESG. It is with supportive services. It is the housing with the mental health support or case management for whatever. It could even be supportive housing, could be a senior with assisted living. It just depends on what the person completing and what they are thinking supportive housing means. I think of it as housing with case management.

Comment 48: Right.

Comment 49: Or even with the rental housing like you were just saying Section 8. But I think of it much more broadly as Section 8, USDA.

Comment 50: Rental assistance that is the Section 8.

Comment 51: I guess I was thinking in terms of the funding that we have available in this room.

Comment 52: On 32 I did not see families. That is something with the Housing Division, we have been looking at, our economist has been looking at. It looks like there are higher vacancy rates for the families than for seniors, but when people talk about it. What they drill into it, they are saying that that is the way that it should be, but they are still underserved. It has gotten to the point where one of the developers for tax credits said he might take it to some of the national activists if we don't fund more families. Even though we know there's an absolute

need for seniors, but we certainly want to fund more family housing also and not just senior housing.

Comment 53: I think there are both.

Comment 54: Well he can't run the show just because he thinks something.

Comment 55: The data on one of these screens.

Comment 56: We are talking about Clark County we are not talking about rural areas.

Comment 57: It is interesting with this elderly population. That to me was interesting just seeing the biggest growth and then having the breakdown by age shows still, but just because we have a growth for seniors, in seniors does it mean that we have a lack of housing for seniors. There is nothing in here that says how many senior units we have out there.

Comment 58: The homeless data of the 194. I just went to a meeting the other day where we were talking about the Point in Time data of the 194 the largest segment was seniors. So you do have a lot of seniors that are...

Comment 59: Underserved.

Comment 60: I could tell you just based on waiting lists there is no vacancy in the subsidized senior housing in rural Nevada. They just got some units funded and we have a number of them out here and there is not a vacancy.

Comment 61: In the survey we just did 100 percent of the senior properties had a wait list in rural Nevada and all of Northern Nevada also.

Comment 62: What about the larger units.

Comment 63: Maybe I should clarify my point too. I didn't mean to indicate there was not a substantial need for senior housing in rural Nevada. My experience has been that we are trying to open that side of what available units are. We don't have a large waiting list, but when you look at the growth in populations and according to this sheet and the larger percentage of the population being elderly residents. It looks to me like we are going to have a substantial need for elderly.

Comment 64: For larger communities like Fernley and those kinds of places I think we really need to pay attention to senior housing.

Comment 65: That is not what we were thinking earlier today. We were thinking of for years that is all we ever built in the tax credit program was senior housing and so you would think that those units are out there and they would be sufficient.

Comment 66: Clark County is totally different.

Comment 67: That is a whole different situation.

Comment 68: Carson which has really been a good thing, but out in Fernley.

Comment 69: The Fernley ones seem to have the vacancy rates, like Rockwood Apartments. The income you have to have such low-incomes to rent there. When we drop the low rents and the low incomes everybody was over qualified because they are working at Amazon now. I guess Amazon is gone now, but things happen.

(Presentation)

Comment 70: Except 4 and 5 are actually the same, 4 needs to go away.

Rob Gaudin: That is what I want to hear.

Comment 71: Yes, 4 need to go away.

Rob Gaudin: So in that case there is no longer a Priority 4.

Comment 72: It is now Priority 5.

Rob Gaudin: Which is continued support of sub recipient basically lets help the folks that are doing it now with the emergency and transitional housing including for our rural communities vouchers, hotel vouchers.

Comment 73: This is something that HUD has said for these programs we have to shy away from funding the shelters and get more into housing. So we will not allow new shelters to come for these funds; only the ones that they are currently receiving. That is why we said existing. Before it was just support shelter, but I can't do any shelter any more. They have to be folks that are receiving funds. That is why 4 was changed.

Rob Gaudin: That is absolutely no problem. For those of you out in the community if you have a comment, please share it.

Comment 74: Can we go back to ...

Rob Gaudin: On the slide before this?

Comment 75: I guess I am a little stuck because it doesn't seem like the Priorities match the preliminary housing needs from the survey. I guess I am a little stuck as to why the properties don't sync up more with what was provided by respondents?

Rob Gaudin: The survey is one of several things.

Comment 76: Why are you doing it then and getting the responses and the Priorities in terms of where funding is going to go is not matching to what our respondents said or telling us.

Rob Gaudin: The survey is one factor among many factors. We have and this didn't come out of my head, but we have worked together to reach these goals, Priorities, excuse me. Some there is some program history. There is also evolving what we can do within these things. Supportive housing the "Number 1" thing is actually the supportive services. So, we are having that on the second slide of the homeless section as well as the special needs section.

Comment 77: I guess I would disagree with that too. I don't want to sound like a naysayer, but it seems like it is broader than just being a homeless priority when you are dealing with different developers or different program or program sources if you lump it as a homeless priority verses a housing priority. So I think if you really want to address that need you would have to come under the housing priorities instead or...

Comment 78: In addition too.

Comment 79: That would be one of my suggestions. In terms of the housing theories that you have that seems like you were talking about seniors at the first meeting and kind of retrofitting of some of the housing units to accommodate the expanding senior population that that is not accounted for. I just...

Comment 80: Would that not be included in the overall rehabilitation of housing stock or instead of limiting it to a specific...

Comment 81: We are trying to make it broad.

Comment 82: Otherwise we would have to do. I would agree. For example I missed the meeting when they were working on the priorities. Is their rental assistance subsidy, like TBRA is that reflected? Rental assistance was up there.

Comment 83: Wouldn't rental assistance go under 8?

Comment 84: I think under Priority 1, increase the availability of rental housing for very low and low-income housing. Why TBRA isn't considered that?

Comment 85: It might be.

Comment 86: That is what I am saying. We are trying to make it broad because if you start pigeonholing you are stuck for HUD and we are SOL.

Rob Gaudin: To be honest with you, you still have to put in this strategy that eCon planning suite. The online version you have to specify your targets and specify your budget over a five-year period. We don't want to get too prescriptive, but I do agree with you that various activities.

Comment 87: I agree with her and I get where she is coming from, but at the same time and I see what you are saying about being too prescriptive, but you don't want to have the expectation that all of this is going to happen with the limited resources available. It is not. Then you want to have some ability to choose between projects that better meet the goals.

Comment 88: As you know the Tax Credit Project is the project. I get one project a year and maybe two, but I don't select that.

Comment 89: I hope you get three this year.

Comment 90: You know tax credit that drives it. So no matter what we say.

Comment 91: This has to also include Trust Funds. This isn't just HOME. This is all the different funding sources so it is for me expansion opportunities for home buyers. I know that is in there because we use the money for downpayment assistance, but is it being meet else ware. We don't want to remove it because if we find the need shifts then...

Comment 92: I want to partner with him, because he is really serving the low-income. Our programs at the Division you make up to \$90,000 and to me that is not low-income.

Comment 93: I agree and I think there is need for the downpayment assistance and that kind of a program. There is just no other place where that money can come from and we are just not going to be able to get folks into housing without that kind of support.

Comment 94: I guess I just want to make sure that some of these are covered in the broadness of those words. I know that she does a great job.

Comment 95: That is a high need.

Comment 96: I was just thinking and I want to make sure that it is an action.

Comment 97: Would they fall under the increase in availability for rental housing for very low or would it need to be extremely low?

Comment 98: I guess maybe that is the thing is because they are broken out separately here, but that they are lumped back together in these priorities. Just understanding.

Comment 99: We could even add extremely low, very low and low and I think that would be and maybe we could do that to fix it. I am with you.

Rob Gaudin: Conversely we could say lower income households and then it covers everything.

Comment 100: There is another little language tweak that I would like to see to is repair or rehabilitation of owner occupied and especially senior housing, but owner occupied housing for low and very low-income families. Number 2 talks about the reach of affordable renting.

Comment 101: Owner occupied, they are both there.

Comment 102: That is important to...

Comment 103: Is that OK?

Comment 104: I think the broad language...

Comment 105: Were you saying it is because it needs to say low-income or did I misunderstand what you were talking about?

Comment 106: I think you covered it.

Rob Gaudin: Let me make sure that I understand you correctly.

Comment 107: I do want to focus it on low-income.

Comment 108: Absolutely. We have to. That is the program.

Rob Gaudin: Number 1, the first 1 we are changing it to just say lower income and it covers all of the things that we are talking about. I just want to make sure that I am on the same page.

Comment 109: Or do you want to the there? You don't want extremely low?

Comment 110: You could with extremely low, very low and low.

Rob Gaudin: Lower income. So we deleted this Priority 4. Priority 5 is good. Slide 40 which has all of the homeless priorities and maybe I didn't understand you correctly when you were talking. So I am open to how you wish to revise or edit these at any time.

Comment 111: I don't remember if I had the Rapid Re-Housing Program, but we want to create additional permanent supportive housing including the Rapid Re-Housing Program. It is not just the Rapid Re-Housing Program. Then what I do want to disclose that goal used to say transitional housing/permanent housing. I removed transitional housing but we want to throw that out there. Do we still want transitional housing in here? It is what is driving me is HUDs goals and to have permanent housing and not transitional. I know our other programs do fund transitional so we may want to throw transitional back in there. After I removed it I began thinking about it. It is not addressed anywhere else.

Comment 112: The tax credits are pushing away from that.

Comment 113: Wouldn't it be included in 5?

Comment 114: Priority 5, not those are, well that is transitional housing for the homeless. Yes it could fall under there, but it is existing and 5 is more for the ESG grant not for all of our programs. It is transitional housing for the homeless. So if we wanted to continue to fund or have the ability to fund or have people thought there is still a need to fund transitional housing we might want to add transitional back with number 6. I also want including the Rapid Re-Housing with that part.

Comment 115: Couldn't you just take out for the homeless?

Comment 116: On number 5, well for me I have transitional housing for the homeless that I fund and I cannot fund new transitional housing for the homeless. That is why I have...so I have it on there so that I can continue to fund shelters and the transitional housing for the homeless that I fund now. So yes it is and 5 is more homeless driven and 6 used to say create additional transitional or permanent housing beds. Then I asked included Rapid Re-Housing, because that is the new program with the ESG.

Comment 117: Do we have to say beds?

Comment 118: Well no we don't. We could say units or we could say remove beds and say transitional housing including Rapid Re-Housing Programs.

Comment 119: Where these services that you are providing with the ESG they are in Elko and what other jurisdictions?

Comment 120: Lyon County Social Services receives the bulk of the funding for Rapid Re-Housing Programs in rural Nevada. In Elko the only agency that gets funding there is a shelter, because there has been no entity that has come forward for anything besides the shelter funding. In Lyon County Social Services, Churchill County Social Services and Carson City Social Services receive well I shouldn't say Churchill, Carson and Lyon receive the Rapid Re-Housing funding.

Comment 121: If you don't feel that Lyon County is representing affirmatively, you are more than welcome to put in an application for Trust Funds to do your own thing. That is your choice. That is not my choice. Lyon County I can't make them fund Elko people, Fernley people. So if you want to ask the City of Fernley to come in and set up a program for homeless or whatever then feel free to do that.

Comment 122: The city can do the same thing. It would be just like any other program. The CDBG can apply.

Comment 123: We would definitely want to sit down and have a conversation with folks, because if there is an agency out there that is being funded and they are not doing what they need to be doing to make sure that the assistance is getting out there.

Comment 124: We are just saying that we are not aware of.

Comment 125: Lyon County Human Services is the coordinated intake and assessment site for Lyon County that all homeless and at risk of homeless referral should be made.

Comment 126: Have they been participating in this survey and this review process?

Comment 127: I don't know if they filled out the survey. They were sent the information, but I was out here last week and meet with them in person about a lot of this.

Comment 128: What about the Point in Time. One more question and then we will be good. Who does the Point in Time?

Comment 129: They are the lead agency. Every shop is the lead for that, because they volunteer. There has been nobody else that would volunteer to do it and they have always done it for us in the last number of years. I am hoping, fingers crossed that they are doing it again this year because they said that they would.

Comment 130: You can count Fernley in having come. We want to help for our perspective jurisdiction.

Comment 131: If you willing to help on the Count please call the office. There is a big process in place that needs to be done. There is a lot of paperwork. Getting back to number 6. Do we want to add transitional back in there or not?

Comment 132: Yes, because Trust Funds does a lot of it.

Comment 133: Transitional permanent including Rapid Re-Housing. Then Priority 7 is the Homeless Prevention Assistance for those that do not know. Even though that is a low Priority for HUD we have left it in there because the communities are saying that there is still a huge need for it. It gets funded last. You want me to take number 8 as well?

Rob Gaudin: Yes.

Comment 134: Number 8 is was added because my grant mandates that anybody receiving these federal funds must enter all of these clients into the HMIS, Homeless Management Information System database and beginning with the HEARTH Act when my funding changed for Shelter to Solutions grant, I am now able to fund the salaries of staff to enter those clients into the database. I will say and to also support the whole HMIS database system. My grant is typically 20/30 percent of the grant is going towards those costs. That is what everybody said they need. There are no other grants out there that pays for this. So I added that as a Priority so that I could continue to fund it.

(Presentation)

Comment 135: I am confused on that one. Not that of the way it is written, but what is that exactly covering?

Rob Gaudin: This is addressing special needs populations and access to services.

Comment 136: So like supportive services or is that a CDBG or...

Comment 137: No., this sort of addresses the findings in the AI for one thing.

Comment 138: Like transportation and stuff?

Comment 139: Like location?

Comment 140: Like she was saying, transportation is a huge huge need. So I think that is what they are like for frail elderly and disabled.

Rob Gaudin: Improve the access to special needs populations to have services. So we are enhancing their ability to get to their service provider.

Comment 141: That is not something we could fund. That could be only CDBG and is it something you could do?

Comment 142: Or want to do?

Comment 143: Like RCD does that.

Comment 144: I feel like number 9 maybe should, I feel like large families is and I know we want to be broad, but it is not specific enough, because some of the data and some of the discussion covered multi-family homes or homes where the elderly are living with their adult children.

Comment 145: They are doubled up.

Comment 146: They are doubled up and they are technically homeless but not really because they live with a family member. I feel like large family isn't really.

Comment 147: Large and extended families.

Comment 148: I feel it is just and what they are talking about is the size of the four bedroom right? It is larger households or what is the term you are looking for?

Comment 149: Six or more.

Comment 150: Maybe not families but households.

Rob Gaudin: Large households.

Comment 151: The problem with that is a few years ago we had a big push on that and it seemed like a lot of those bigger units are hard to rent.

Comment 152: That is where the vacancy data will come in handy. I started to ask that earlier if there is a high vacancy for those. Typically the rents are higher on those and nobody can afford it.

Comment 153: Right.

Comment 154: The vacancy survey if I remember right it sort of mirrors what the data was in that there were high vacancy rates for three bedrooms, but when you go to a four bedroom the vacancy rate goes lower, because there are so few of them.

Comment 155: I think it is important to keep them on, because for the next five years those trends could change and we want to be able to prioritize if we need to.

Comment 156: Does HUD still have that restriction on the number of kids you can put in a bedroom?

Comment 157: The Section 8 program does.

Comment 158: There are occupancy standards, but they got rid of you can't have a boy and a girl in the same bedroom.

Comment 159: So they have relaxed it a bit.

Comment 160: But the doubled up households because of the economy or whatever they can't split. It is not a doubling up situation, because they can't afford to live separately. They have to live together. Families are. Generations are. As you said as long as we have vacancy houses they can live there, but as things shift I think there is still possibly the need for those larger units, four bedrooms and more.

Comment 161: Or you can help with a house. This doesn't necessarily say multi-family.

Comment 162: I think one of these studies was talking about maybe not today but before that there was and there was a need for larger units.

Comment 163: There was an increase in the population, household size of six or more.

Rob Gaudin: Six and seven or more.

Comment 164: With multigenerational families.

Comment 165: I would like to personally edit it and maybe not to have families, but households.

Rob Gaudin: Households.

Comment 166: I think it still needs to be there, but it is more than just families that are needing that.

Rob Gaudin: It should say households.

(Presentation)

Comment 167: Priority 12, that doesn't limit us to and we are listing so many things, but we don't list storm systems.

Comment 168: That would fall under water and waste water treatment system upgrade.

Comment 169: I thought we break it down somewhere else.

Comment 170: It is broken out on the Priority list, I think. We just wanted to put it all in one.

Comment 171: I remember for number 12 I am just jealous of the housing money. There are other sources of money for this kind of thing.

Comment 172: It is CDBG.

Comment 173: This is CDBG funding here.

Comment 174: Actually her program won't pay for this I don't think. Does it?

Comment 175: We have a program. We have tons of money for that and we don't have to borrow it.

Comment 176: I have a question on Priority 12. Priority 12 where you list the water and waste water treatment. Is treatment going to restrict you so you can't use it for water system or waste water system? I feel treatment is spate from the actual system.

Comment 177: You are right. We probably should just delete that.

Comment 178: Just system. I mean delete treatment to just say system?

Comment 179: Yes.

Rob Gaudin: Thank you.

Comment 180: I think you should still just say improve infrastructure. Then you are covered for anything that comes up in the next five years.

Comment 181: Did I hear correctly. Are you Priority 12 exclusively a Priority for the CDBG program and it can't be, no funding can be used for Nevada Housing Division. Is that correct?

Comment 182: Well if it were eligible, but it is mostly stuff that falls under the CDBG program.

Comment 183: It is a part of your housing project.

Comment 184: If you are developing or if you are building obviously a new subdivision or whatever, but we are talking more based on the survey the needs for repairs to sewer, water systems, wells, and no HOME trust could not just pay for that by themselves.

Comment 185: Thank you.

Comment 186: Like we have that small set aside for housing rehab and that could fall under her Priority. We have that set up in IDIS already that way. So there could be some cross over.

Comment 187: You could be getting CDBG funds for Priority 2.

Comment 188: Correct. Thank you.

(Presentation)

Comment 189: So can I ask a quick question on 14 and going back. When you say infrastructure planning is that eliminating the rural continuum planning, because it is not infrastructure. Having planning grant available is a priority. I was thinking you would do just planning grants and not detailed it to infrastructure or. I have to have my homeless hat on for that one.

Comment 190: Would that count on 8?

Comment 191: Priority what?

Comment 192: Would that fall under 8?

Comment 193: No that is HMIS. I don't know is CDBG would.

Comment 194: That wouldn't quite be the same.

Rob Gaudin: So you want to broaden that to include other planning grants?

Comment 195: Not just infrastructure planning.

Rob Gaudin: Ok, why don't we just say infrastructure and other?

Comment 196: Yes.

Comment 197: It is limited.

Rob Gaudin: OK so we have eliminated one, now we have 16. Are there additional priorities we need to consider for the consolidated plan?

Comment 198: Are Priority 15 through 17, are they exclusively CDBG funded projects?

Comment 199: Yes, they are.

Comment 200: OK. Thank you.

Comment 201: I have a couple of things to say and now you are in my wheel house. I am glad you reworded number 15, because it was originally you had them separated. You had them expanding and retention. What concerned me was retaining existing businesses being that the CDBG funds have to be tied into the opportunities to provided low to moderate income. Maintaining a business by itself doesn't necessarily mean you are going to get one job out of that, but if you can help retain and most importantly expand that existing businesses. I do think that 16 needs to be reworded a tad though. I think instead of saying help support new business creation it should say help support recruitment and attraction of new business.

Comment 202: That is good.

Comment 203: That is part of what we do, because we have one of these CDBG that we are working with. It has been really really good.

Rob Gaudin: Other priorities we have to consider?

Comment 204: I just stepped out of the room so I might have missed this. I have a concern for housing in rural Nevada especially as it applies to very low income families and the elderly and that is the distinct lack of rental assistance as provided by USDA and so that at least new rental assistance coming into the State of Nevada and the long waiting list for rental assistance in the Section 8 Housing Program. Is there anything in here that addresses the need for additional funds in Nevada for that?

Comment 205: That is what I was asking if it was included in one of these priorities. I mean obviously we don't have much control over that at the Housing Division with Section 8 and USDA and what have you, but their Trust Funds and maybe HOME funds could pay for what they call TBRA funding and that is for example you give funding to the Housing Authority for folks that are on the wait list. Seniors and disabled and now homeless, but I don't know that that actually falls in under the Priorities. I don't know where that, but we tell the story. The plan is that we always tell the story about the waitlist and the need and what have you so those entities. I had a call yesterday for the Housing Authority wanting some of our data because they were doing their plan and so they are always pitching that they have the need and we also say that they have the need,, but I don't know if HUD ever listens. As far as actually prioritizing where some of our funding goes, she does the Trust Funds for TBRA.

Comment 206: TBRA is a great thing and RDC certainly with these properties has access to that as she well knows in many many cases and I think this reflects onto other issues as well as homeless. We have people showing up at our properties that need housing and they are looking at once they apply something like two years on the waiting list for Section 8 housing. This is no criticism on Nevada Rural Housing Authority. What money they have they are using well. When you are two years on the waiting list and you still need housing during that two year period there has to be something different that we could get from the I don't know where HUD from federal sources from. I know USDA is very helpful with their rental assistance on the properties that they are holding the mortgages on and certainly RDC properties. Frankly, it is not enough in rural Nevada because we have more demand than we have funds available.

Comment 207: I think that is a problem for HUD nationwide because at the conference last year they said that Section 8, the Section 8 programs was eating up the entire HUD allocation. That it is really an issue.

Comment 208: We have such high poverty in Nevada. So many of those Nevada citizens are eligible for all those programs. What I was going to say and I don't know if you are speaking of what particular county, but someone from the Housing Authority went to every county and found agencies that agreed to be what I called earlier a centralized intake and assessment agency. That referral for all of those clients should go to those people. Then they have what they call a vulnerable index process where they are going to rate how bad of a homeless situation they are in. they will be able to jump ahead and get funds from the Trust Funds for

vouchers until they can get into a Section 8 program. So it just depends and the people how they are trained to do that rating of those situations are in White Pine County Social Services. It is usually a Social Services Agency.

Comment 209: Would that fit Priority 1?

Comment 210: I think that is what we were saying that would fall. It doesn't say that it would include rental assistance.

Comment 211: The new Housing Trust Fund that we are supposed to get in the next year or two, most of those funds have to go for very low-income and this is the only thing that I can see the money being used for is rental assistance in reality unless you really plugged it into a project.

Comment 212: It is basically debt free.

Comment 213: So when that happens we will let you know.

Comment 214: What did you call that program?

Comment 215: It is a centralized intake and assessment system process and White Pine County Social Services is supposed to be the contact for that. Lyon County Social Services is the intake. Churchill County Social Services is the intake. In Humboldt it is Frontier Community Action Agency. It is a mandate by HUD to try and get those chronically homeless folks or those folks that meet creation criteria to get them into housing, but I will admit that we are struggling to do that because of landlords not being willing to take those clients in for the most part. That is what I keep hearing.

Comment 216: Could you send me some sort of an email that has that for each or the rural counties of the state. I have that problem in the rural portions of the state.

Comment 217: I will do that and I believe there might even be a list of them on our website. I will double check that.

Comment 218: Thank you.

Comment 219: Lovelock any comments on the priorities? Any changes? Winnemucca? Humboldt?

Comment 220: I don't have any comments thank you.

Comment 221: Some of them are a little bit out of order from where they should be, but other than that I think they are fine.

Comment 222: Those aren't ranked yet.

Comment 223: That is good to know.

PUBLIC COMMENTS

APPENDIX E: GLOSSARY

Accessibility All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

Action Plan The Action Plan includes the following: An application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); Identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; Activities to be undertaken including the following; Activities to address Homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); Activities to address other Actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly; A description of the areas targeted given the rationale for the priorities for allocating investment geographically.

Affordable Housing That housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multi-family, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

Agency Any department, agency, commission, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

Brownsfield Economic Development Initiative (BEDI) Grant Program BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived environmental contamination e.g., brownfields. BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

Certification A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Community Development Block Grant Program (CDBG) A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and community development including housing construction and rehabilitation, economic development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent needs. CDBG-R refers funds granted through the American Recovery and Reinvestment Act of 2009.

Community and Housing Development Organization (CHDO) A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

Comprehensive Grant Program (CGP) HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

Consolidated Annual Performance and Evaluation Performance Report (CAPER) The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

Consolidated Plan The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

Cost Burden The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

Economic Development Initiative (EDI) Grant Program EDI is designed to enable local governments to enhance both the security of loans guaranteed through HUD's Section 108 Loan Guarantee Program and the feasibility of the economic development and revitalization projects that Section 108 guarantees finance. EDI accomplishes this by providing grants to local governments to be used in conjunction with Section 108 loan guarantees. A locality may use the grant to provide additional security for the loan (for example, as a loss reserve), thereby reducing the exposure of its CDBG funds (which by law must be pledged as security for the loan guarantees). A locality may also use the EDI grant to pay for costs associated with the project, thereby enhancing the feasibility of the 108-assisted portion of the project. EDI-funded projects must meet one of the CDBG program's national objectives.

Elderly: The CDBG low- and moderate-income limited clientele national objective at 570.208(a)(2)(i)(A) includes the elderly as a presumptive group. However, the CDBG regulations do not define the term "elderly". Therefore, a grantee can use its own definition of elderly for non-housing activities. As such, the County defines elderly as 55 years of age or older. With regard to housing activities, the Consolidated Plan requires identification of housing needs for various groups, including the elderly, which is defined as 62 years of age or older at 24 CFR 91.5 and 24 CFR 5.100. Because of this, housing activities to be counted toward meeting a Consolidated Plan goal of housing for the elderly must use the definition in 24 CFR 5.100, 62 years or older.

Emergency Solutions Grant (ESG) Formerly the Emergency Shelter Grant Program, the ESG is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so that these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

Emergency Shelter Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Entitlement An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

Federal National Mortgage Association (Fannie Mae) A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

Financing Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.

First-time Homebuyer An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

Fiscal Year Any yearly accounting period, regardless of its relationship to a calendar year.

Full Time Equivalent (FTE) One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees) are paid by the appropriate categories of employees and dividing by 2,080 hours (one work-year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

Grant A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The “thing of value” is usually money, but may, depending on the program legislation, also include property or services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

HOME The Home Investment Partnership Program, which is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand the housing, for very low-income people. And, to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

HOME Funds Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

Homeless According to the HEARTH Act of 2009, the term “homeless”, “homeless individual”, and “homeless person” means:

- (1) an individual or family who lacks a fixed, regular, and adequate nighttime residence;
- (2) an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
- (3) an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);
- (4) an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
- (5) an individual or family who—

- (A) will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, as evidenced by—
- (i) a court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days;
 - (ii) the individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days; or
 - (iii) credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible shall be considered credible evidence for purposes of this clause;
- (B) has no subsequent residence identified; and
- (C) lacks the resources or support networks needed to obtain other permanent housing; and
- (6) unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who—
- (A) have experienced a long term period without living independently in permanent housing,
 - (B) have experienced persistent instability as measured by frequent moves over such period, and
 - (C) can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

Homeless Family Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Subpopulation Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

HOPWA Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

Household Household means all the persons who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

HUD Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. The Department of Housing and Urban Development is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

HUD Income Levels Income levels serve as eligibility criteria for households participating in federally funded programs.

Extremely Low-income Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Low-income Low-income families whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle Income Family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Moderate-income Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations

are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Jurisdiction A State or unit of general local government.

Large Family Family of five or more persons.

Lead-based paint hazards Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Letter of Credit Line of credit to a grant recipient established at a time of approval of application.

Liability Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

Neighborhood Stabilization Program (NSP) Created to aid communities affected by foreclosure and abandonment through purchase and redevelopment. NSP1 refers to grants to state and local governments given on a formula basis and authorized under Division B, Title III of the Housing and Economic Recovery Act of 2008. NSP2 refers to funds allocated to states, local governments, nonprofits and consortiums on a competitive basis through funds authorized from the American Recovery and Reinvestment Act of 2009.

Overcrowded For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

Person with a Disability A person who is determined to:

- 1) Have a physical, mental or emotional impairment that:
 - i) Is expected to be of long-continued and indefinite duration;
 - ii) Substantially impedes his or her ability to live independently; and
 - iii) Is of such a nature that the ability could be improved by more suitable housing conditions;
- Or
- 2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Private Non-profit Organization A secular or religious organization described in section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

Program An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

Program Income Program income is the gross income received by the recipient and its subrecipients* directly generated from the use of CDBG funds. For those program income-generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list is NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds.
- proceeds from the disposition of equipment bought with CDBG funds.
- gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income.
- payments of principal and interest on loans made using CDBG funds.
- proceeds from the sale of loans made with CDBG funds.
- proceeds from the sale of obligations secured by loans made with CDBG funds.
- any interest earned on funds held in a revolving fund account.
- any interest earned on program income pending its disposition.
- funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement.

Reference: 570.500(a)(1)

Program income does not include the following examples:

- interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.

- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

**Subrecipient means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

Project A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

Rehabilitation Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards.

For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

Rental Assistance Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. Otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

Renovation Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

Request for Proposals (RFP) A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

Section 108 Loan Guarantee Program The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public entities to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

Senior A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and “elderly” are terms that are often interchangeable.)

Shelter Plus Care A federally funded McKinney Act Program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

Single Room Occupancy (SRO) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

State Any State of the United States and the Commonwealth of Puerto Rico.

State Housing Trust Fund The State of Nevada’s Low-Income Housing Trust Fund is a state-funded program for affordable housing. Funds are allocated by formula to participating jurisdictions to expand and improve the supply of rental housing through new construction and rehabilitation of multifamily projects.

Subsidy Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

Substantial Rehabilitation Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Supportive Housing Program (SHP) The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

Transitional Housing Is designed to provide housing and appropriate supportive services to persons, including (but not limited to) deinstitutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children. Also, it is housing with a purpose of facilitating the movement of individuals and families to independent living within a time period that is set by the project owner before occupancy.