

STATE OF NEVADA

2015-2019 Nevada Consolidated Plan



Housing and Community Development Program

CDBG
HOME
ESG
HOPWA



Final Report: May 8, 2015

**Prepared by the Governor's Office of Economic Development
808 West Nye Lane, Carson City, NV 89703
Telephone: Office & TDD (775) 687-9900**

**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

Prepared for the:
Nevada Governor's Office of Economic Development
Rural Community and Economic Development Division
808 W. Nye Lane
Carson City, NV 89703
(775) 687-9900

Prepared by:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
(503) 239-9091
Toll-free: 1-866-937-9437
Fax: (503) 239-0236
<http://www.westernes.com>

**Final Report
May 8, 2015**

TABLE OF CONTENTS

I. EXECUTIVE SUMMARY	1
A. Introduction	1
B. Nevada Background and Trends	2
C. Priorities for the Nevada Consolidated Plan	4
II. CONSOLIDATED PLAN DEVELOPMENT PROCESS	13
A. Introduction	13
B. Lead Agency	14
C. Geographic Area	14
D. Coordinating and Managing the Process	16
E. Citizen Participation Process	17
F. Public Hearings and Approval Processes	17
III. DEMOGRAPHIC AND ECONOMIC PROFILE	19
A. Introduction	19
B. Demographic Trends	19
C. Economic Conditions	34
D. Summary	44
IV. HOUSING MARKET ANALYSIS	47
A. Introduction	47
B. Housing Stock	47
C. Housing Production and Affordability	53
D. Household Housing Problems	60
E. Lead-Based Paint Hazards and Actions to Overcome Hazards	62
F. Public and Assisted Housing	68
G. Institutional Barriers to Affordable Housing	71
H. Summary	72
V. HOUSING AND HOMELESS NEEDS ASSESSMENT	73
A. Introduction	73
B. Housing Needs Assessment	73
C. Unmet Housing Needs	76
D. Housing Needs Forecast	77
E. Disproportionate Needs	78
F. Priority Housing Needs Rankings	79
G. Homeless Needs Assessment	81
H. Non-Homeless Special Needs Assessment	88
I. Summary	98
VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT	99
A. Introduction	99
B. Community Development Needs Assessment	99
C. Priority Community Development Needs Rankings	102

D. Summary	103
VII. STRATEGIC PLAN	105
A. Overview of Consolidated Plan National Goals	105
B. Context in Which Activities will be Conducted	105
C. Strategic Goals of the Nevada Consolidated Plan	107
D. Priority Needs	115
E. Influence of Market Conditions	116
F. Anticipated Resources	117
G. Institutional Delivery Structure	118
APPENDIX A: CITIZEN PARTICIPATION PLAN	121
APPENDIX B: ANALYSIS OF IMPEDIMENTS	133
APPENDIX C: ADDITIONAL PLAN DATA	139
APPENDIX D: PUBLIC INVOLVEMENT PROCESS	155
APPENDIX E: GLOSSARY	157
<u>PRIORITY NEEDS TABLES</u>	
Priority Housing Needs Tables	80
Priority Community Development Needs Table 2B	102

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 - 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- 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
--------------------------	------------------------

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

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:

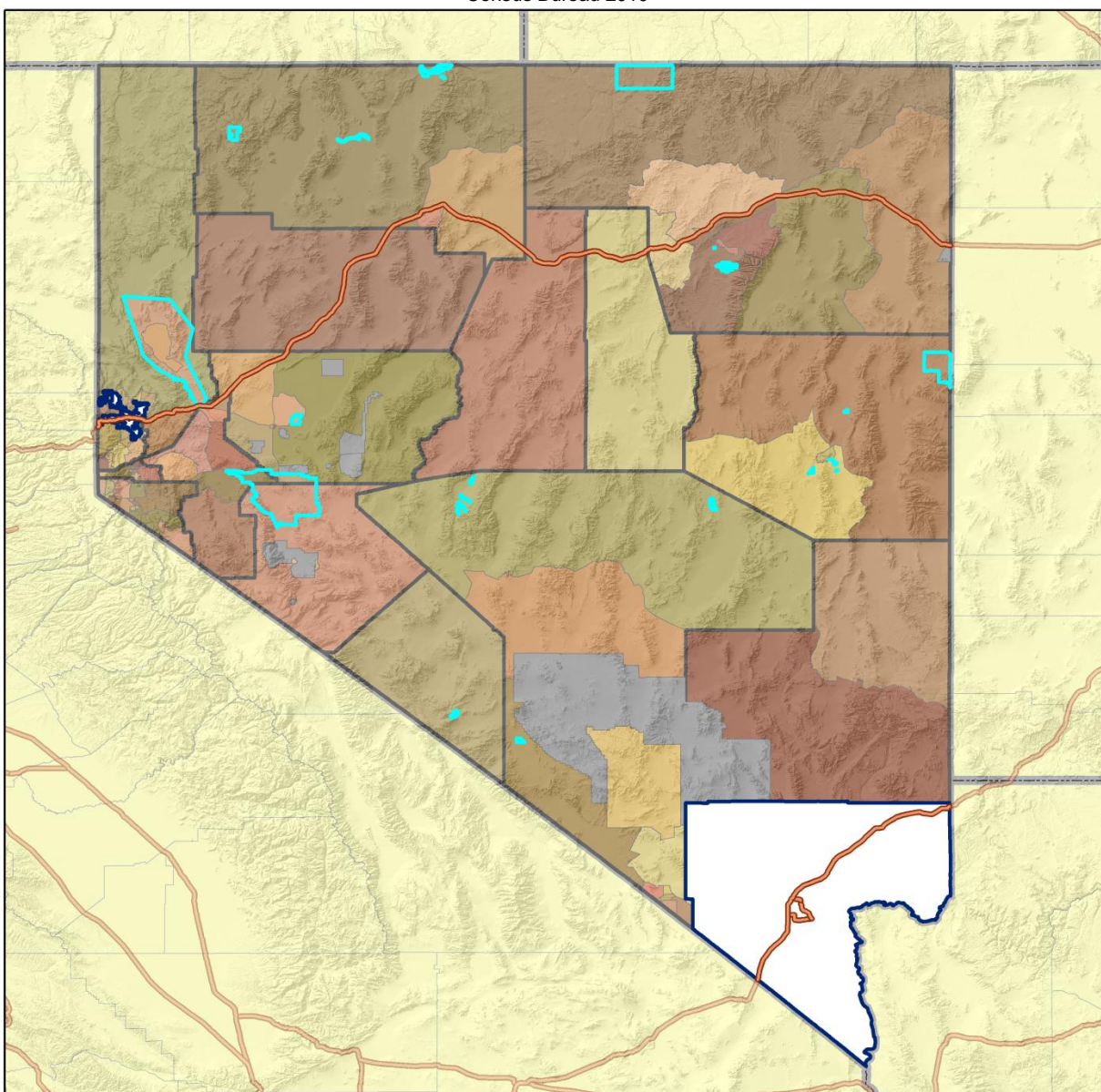
- Governor's Office of Economic Development: Rural Community & Economic Development Division – CDBG (lead agency);
- Department of Business & Industry: Nevada Housing Division – HOME and ESG; and
- Department of Health & Human Services: Nevada Division of Public & Behavioral Health – HOPWA.

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. Indian reservations in non-entitlement areas of Nevada are also included, and are eligible to apply for funding.

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.

THIS PAGE INTENTIONALLY LEFT BLANK

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.

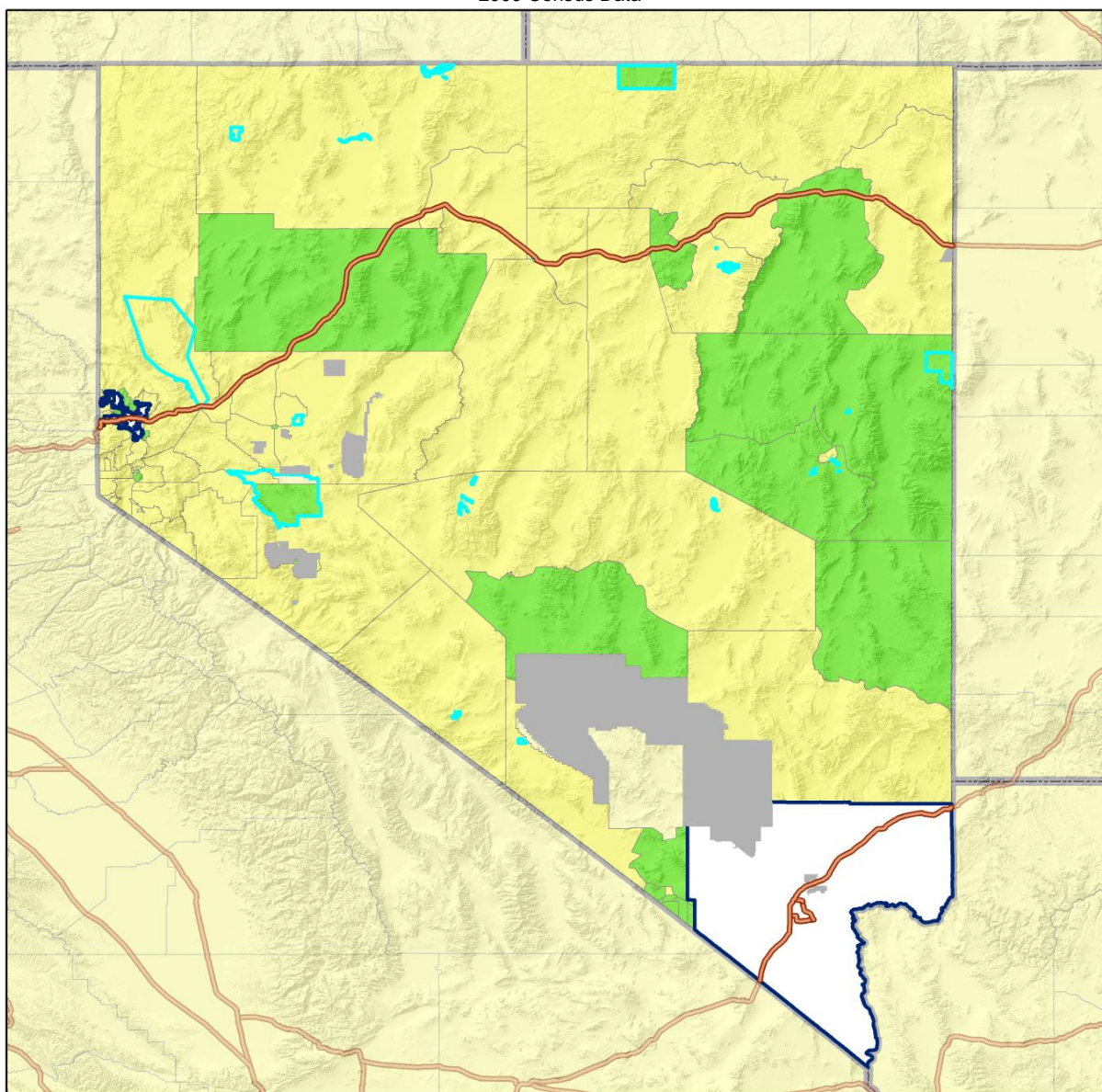
In the year 2000, white residents accounted for 86.6 percent of the population of non-entitlement areas of Nevada plus Carson City. By 2010 the white population had grown by 12.0 percent since 2000, which was below the state rate of 15.5 percent. This left the white population with a lower proportion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

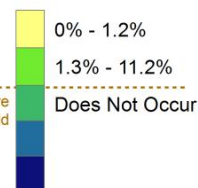
2000 Black Population

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

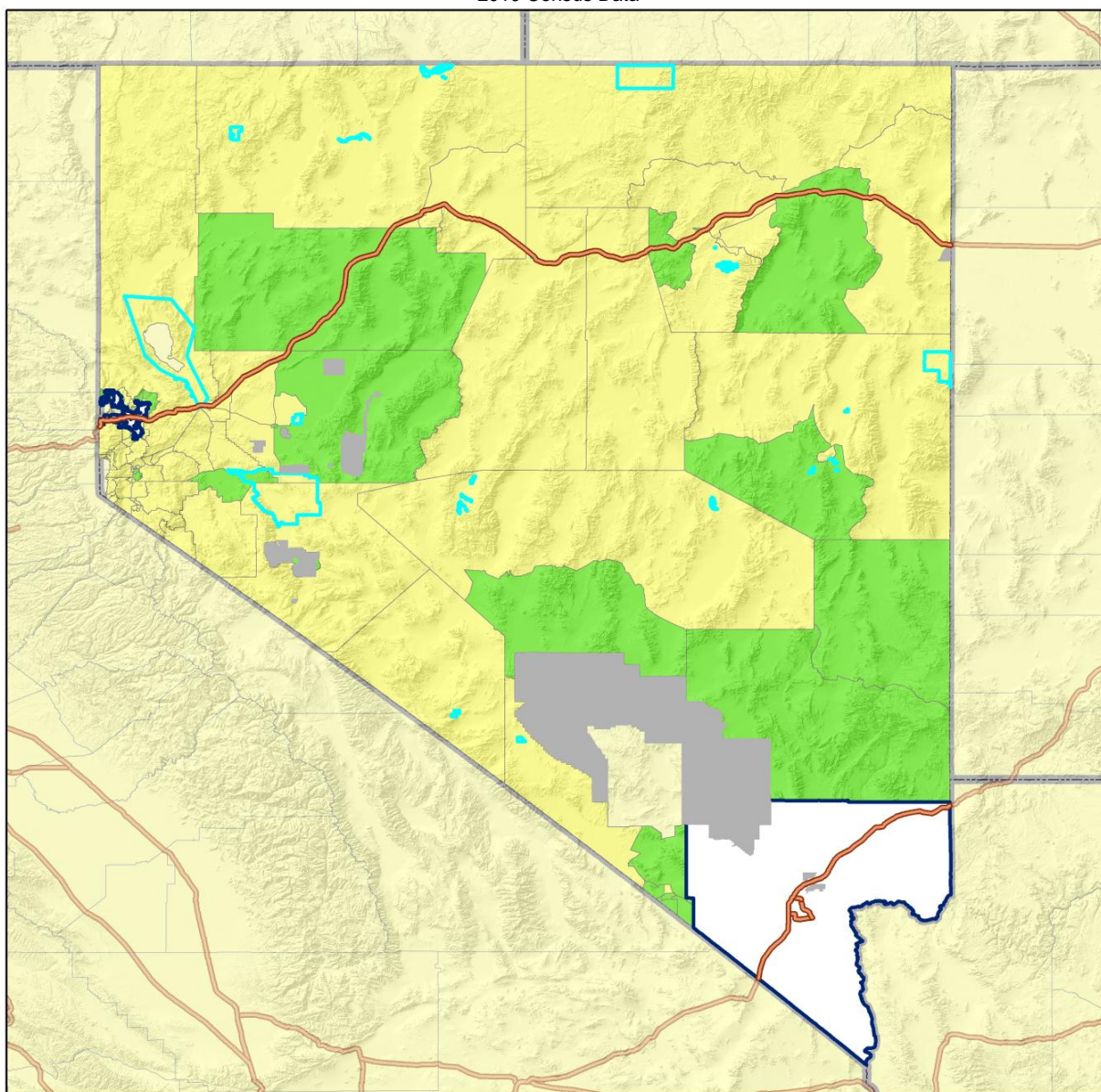
Data Source: US Census Bureau, USGS

Black Population



Map III.2 2010 Black Population

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



Legend

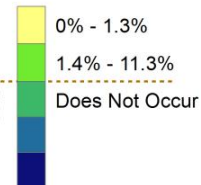
2010 Black Population

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

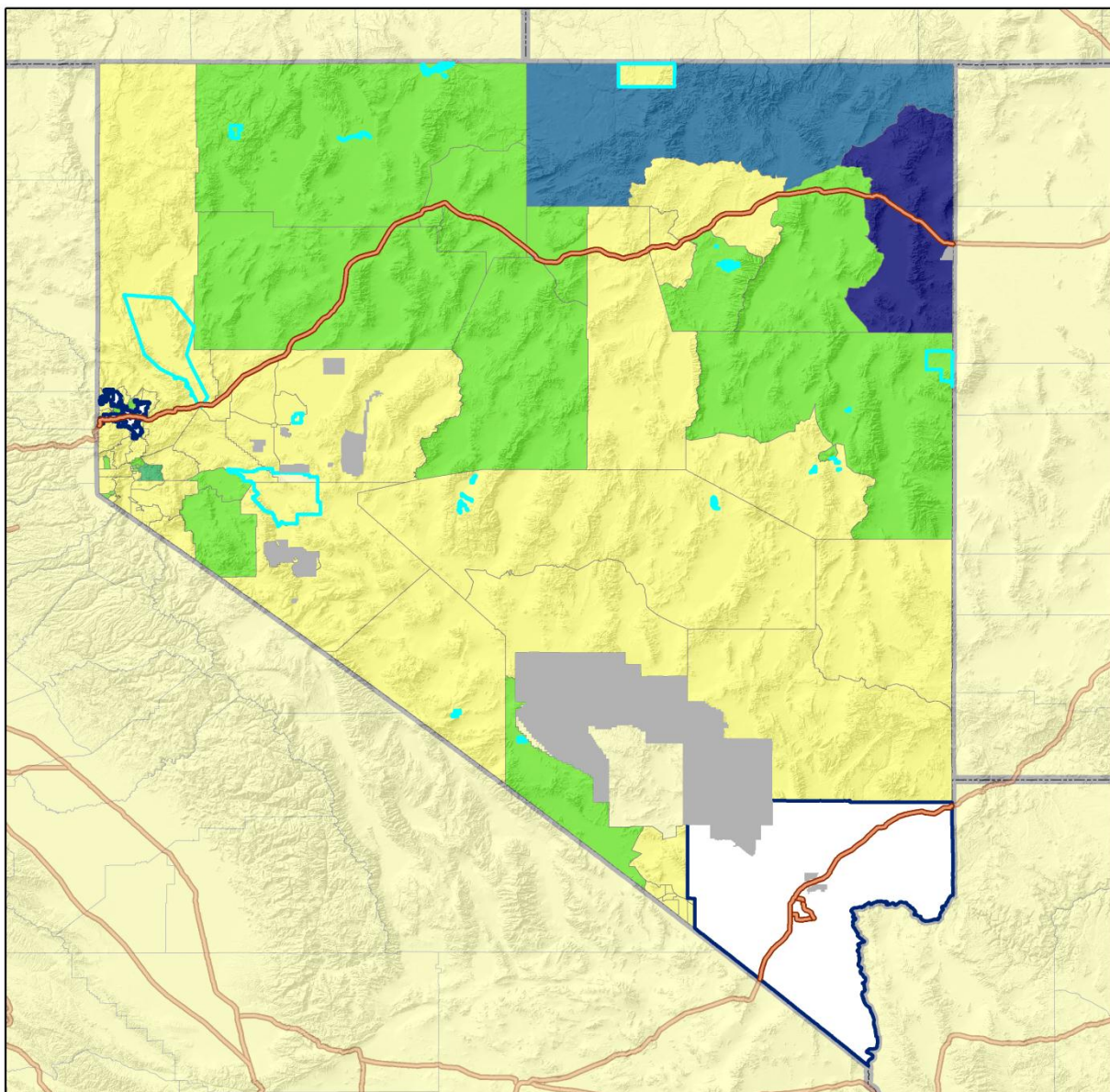
Black Population



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

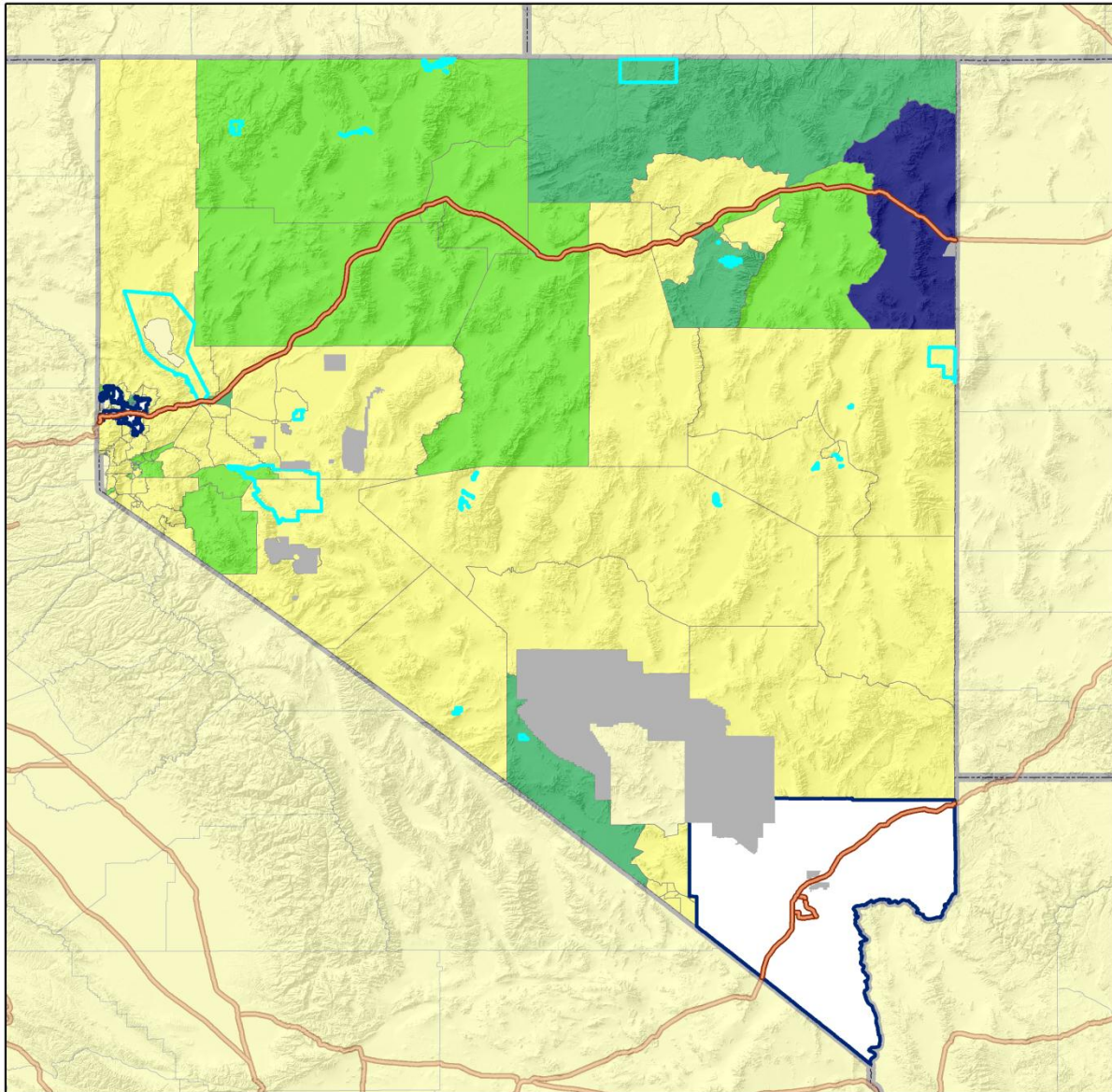
Data Source: US Census Bureau, USGS

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

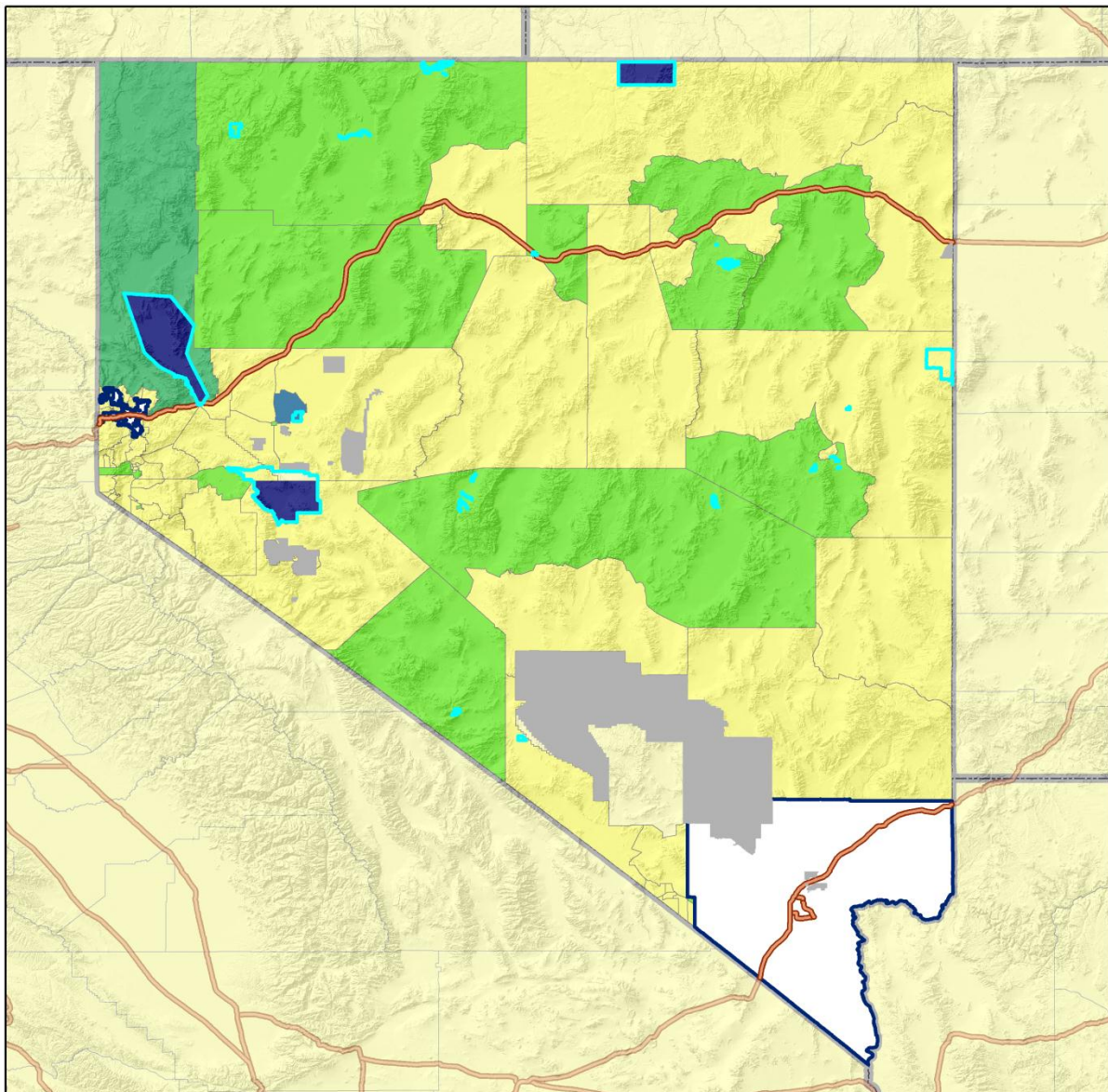
Data Source: US Census Bureau, USGS

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

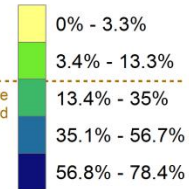
Tribal Reservation Areas

Military Base

Outside Study Area

County Boundaries

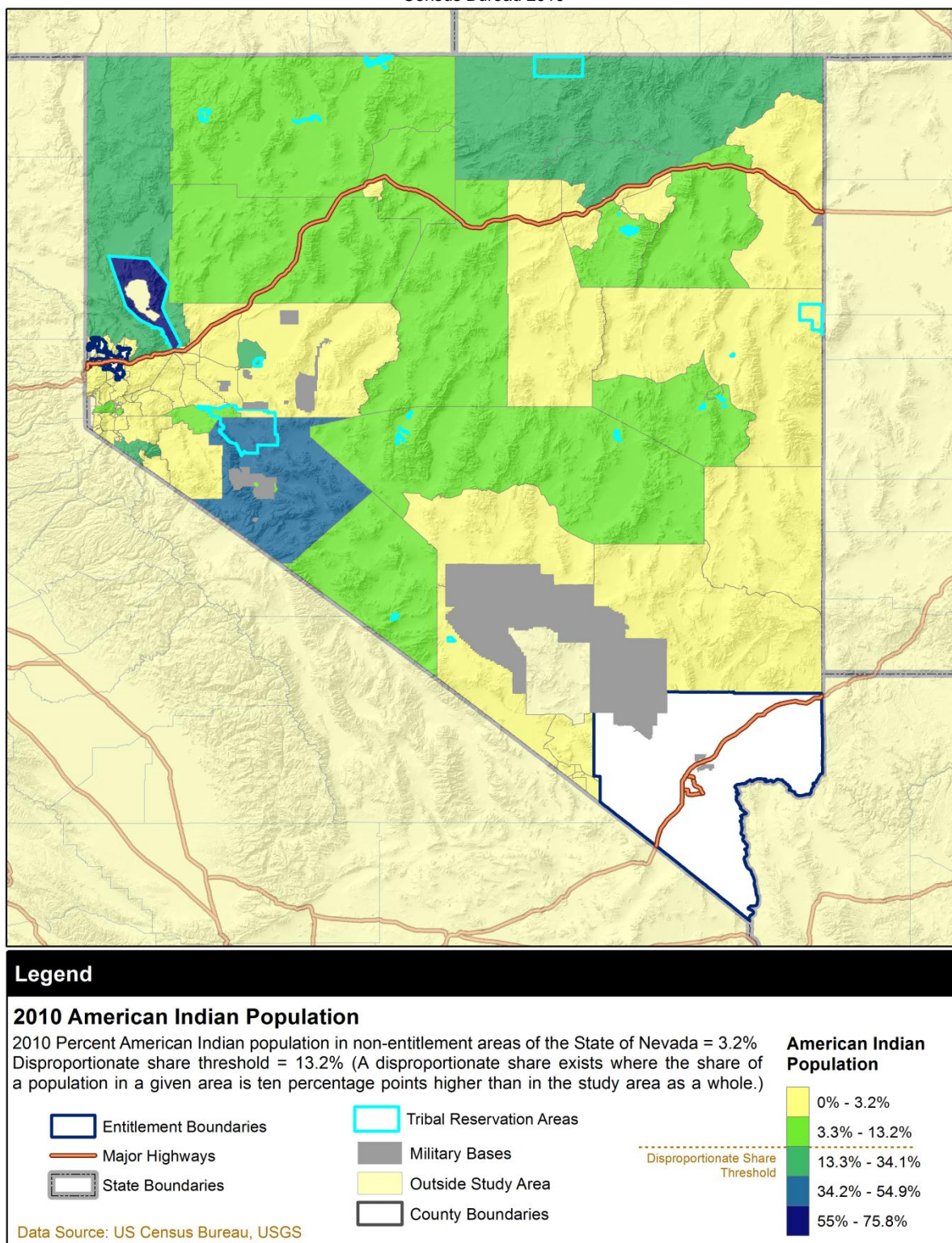
American Indian Population



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



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.

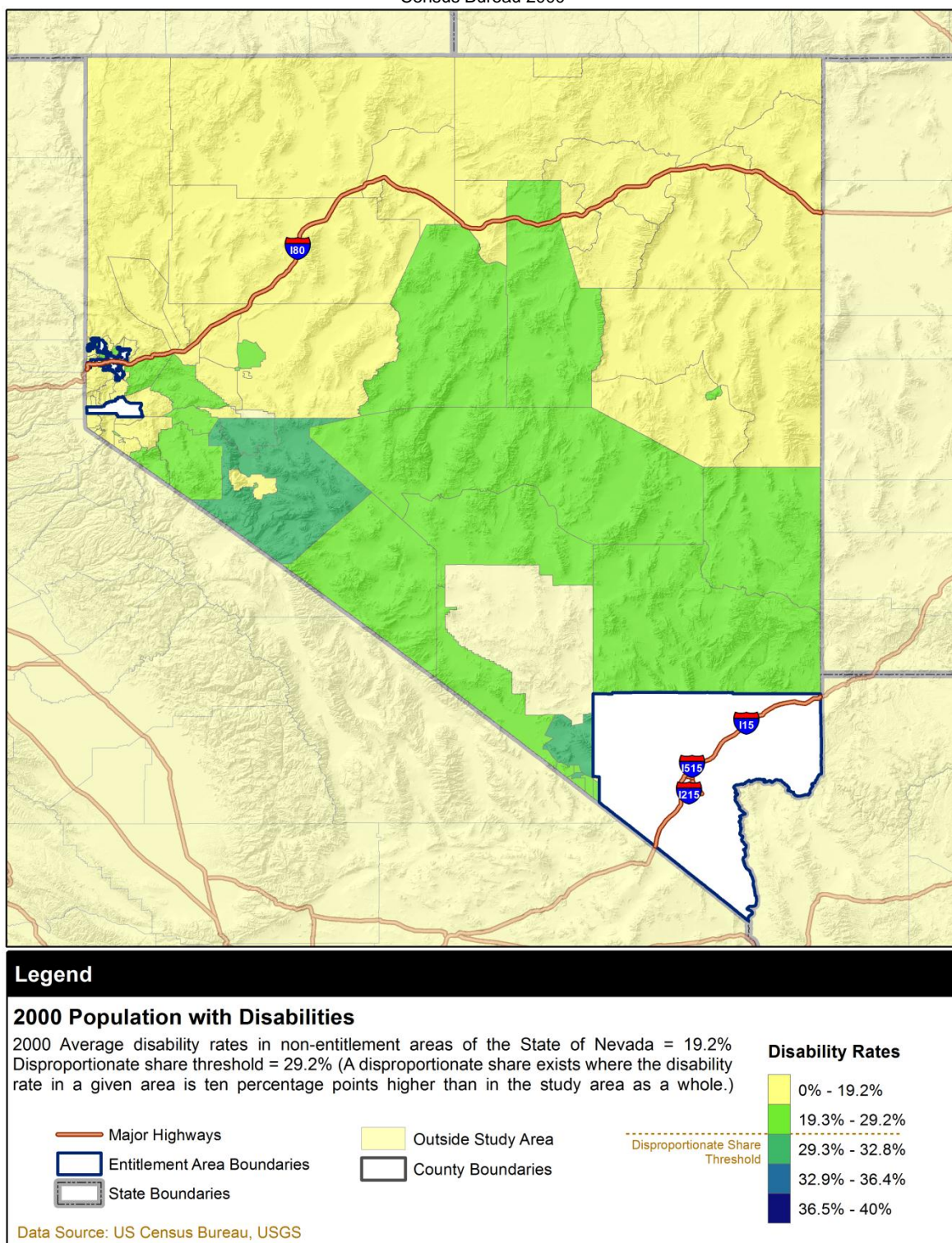
Table III.7
Disability by Age

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



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

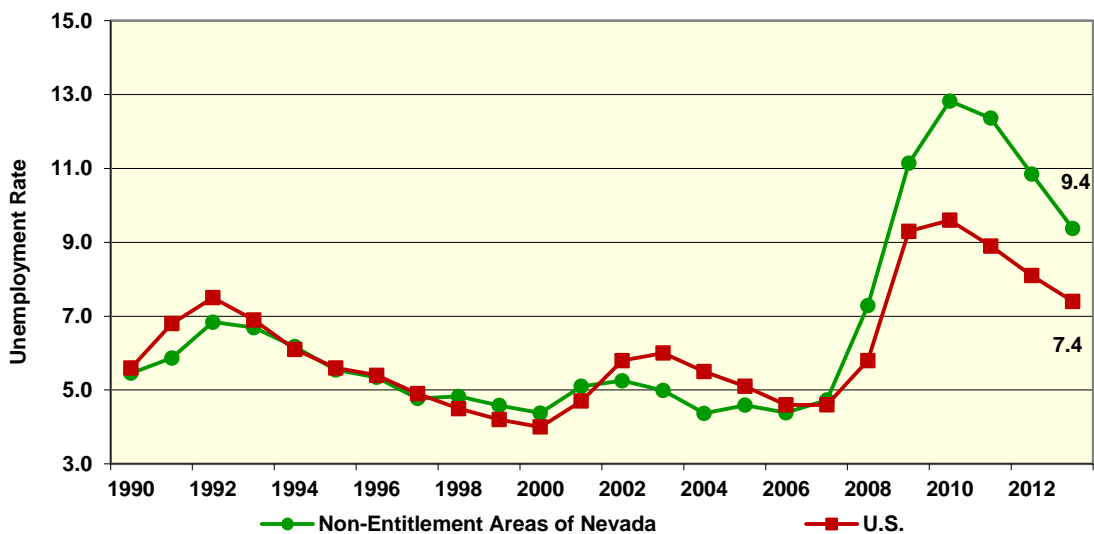
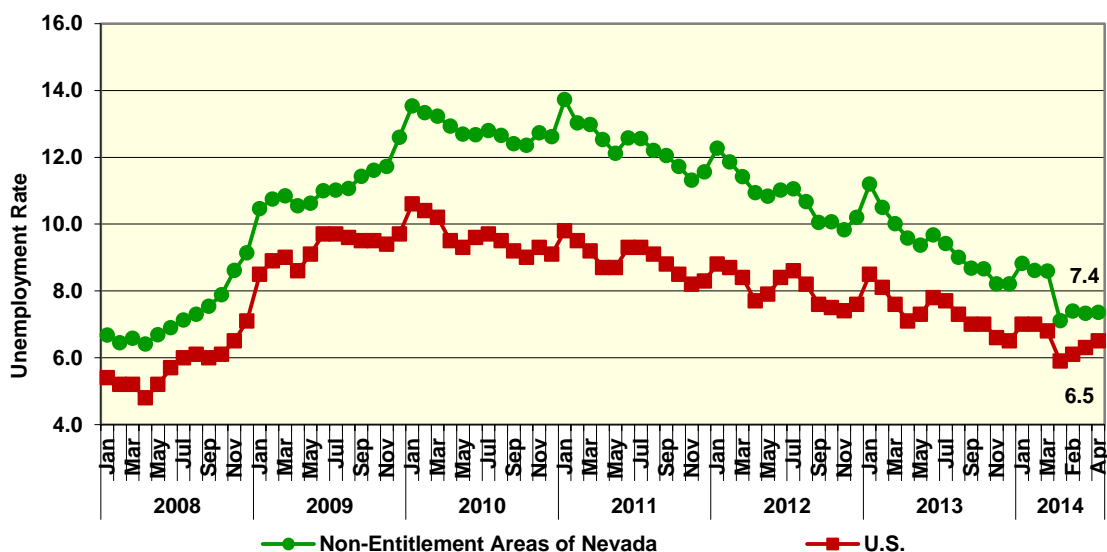


Diagram III.2, below, shows the state unemployment rate since 2008. The state saw its highest unemployment rate in 2010 and it has been declining since that time, reaching 7.4 percent at the beginning of 2014.

Diagram III.2
Monthly Unemployment Rate

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

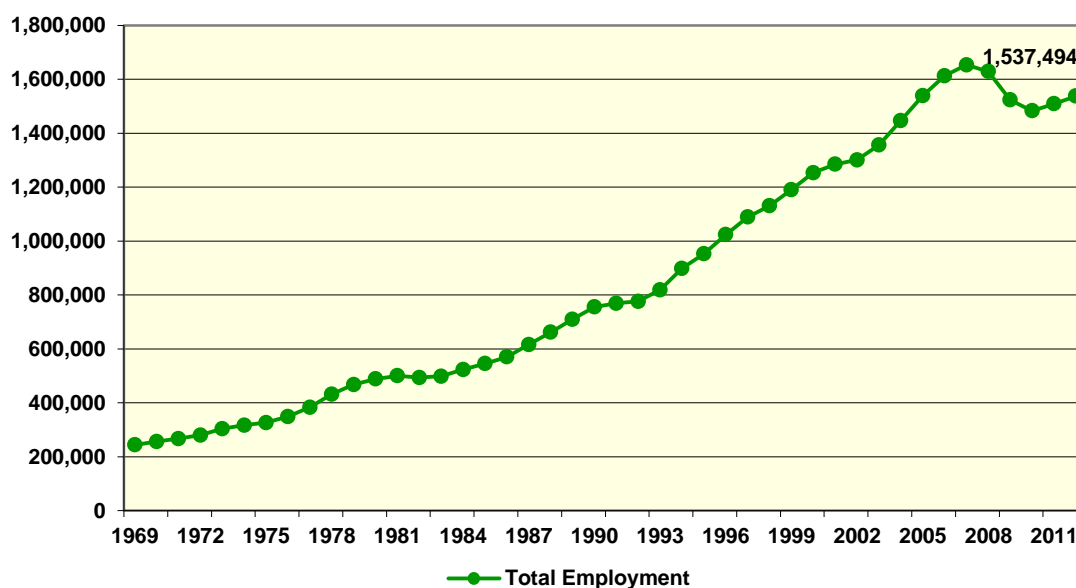


FULL AND PART-TIME EMPLOYMENT

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.

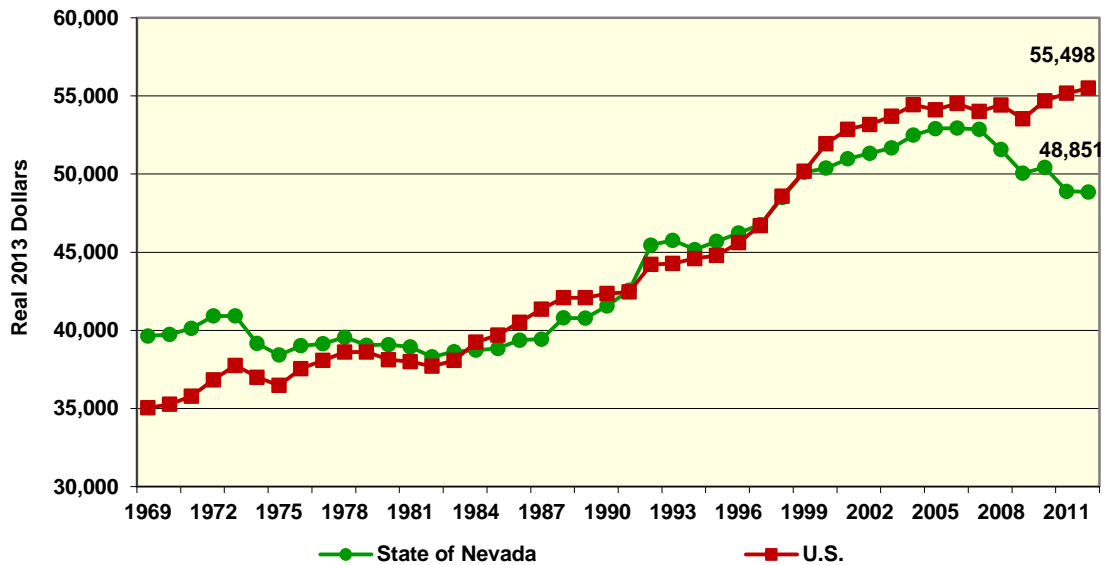
Diagram III.3
Total Employment
State of Nevada
1990–2013 BEA Data



EARNINGS AND PERSONAL INCOME

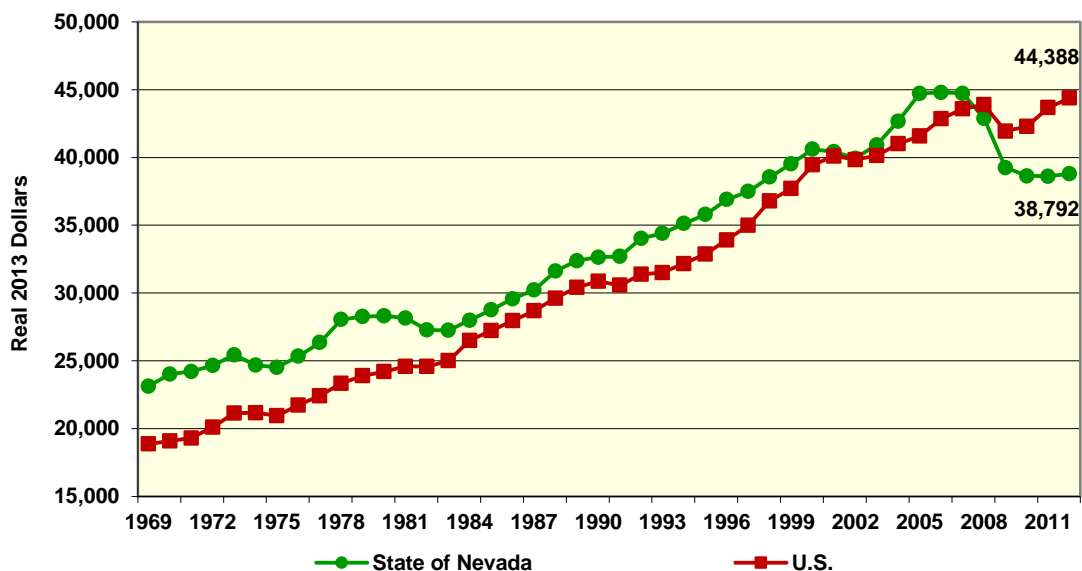
Real average earnings per job is defined as the total earnings from all jobs statewide divided by the total number of jobs in the state, adjusted for inflation. National growth in these earnings, which had been uniformly positive since 1969, leveled off in 2002. Similarly, the state of Nevada maintained 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

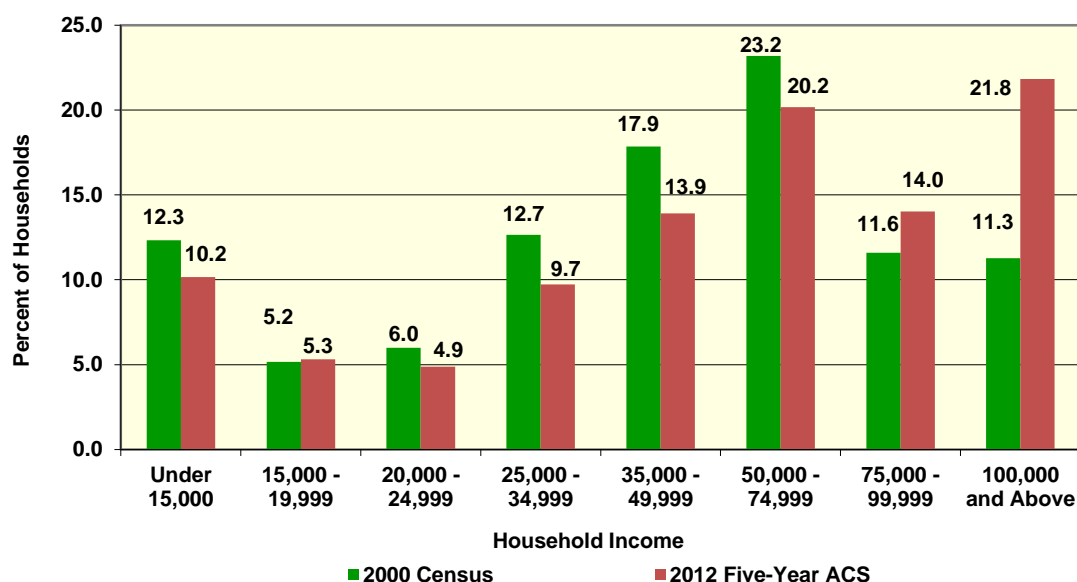
Non-Entitlement Areas of Nevada Plus Carson City
2000 Census SF3 & 2012 Five-Year ACS Data

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

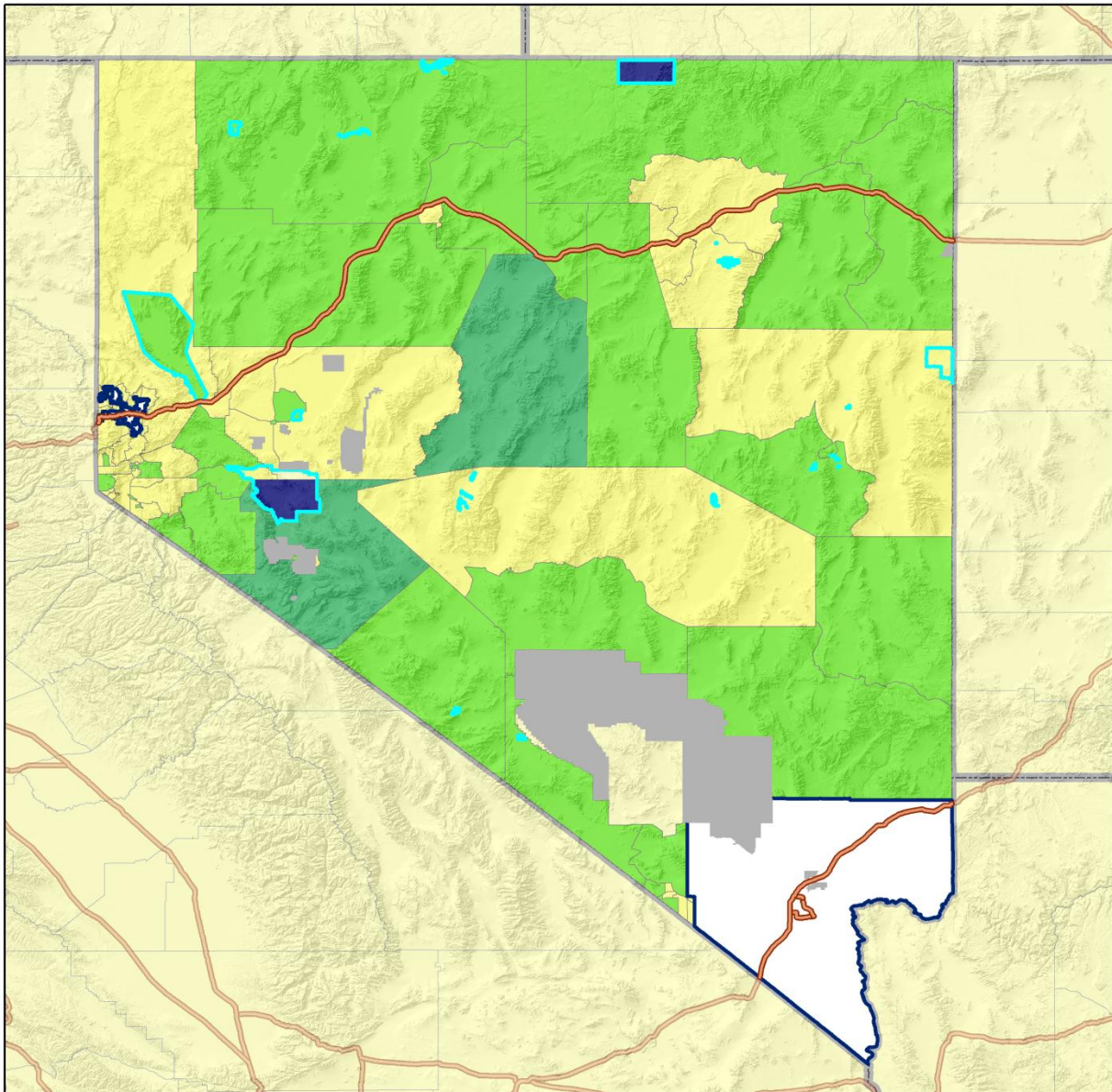
Age	2000 Census		2012 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3,736	11.6%	6,153	11.6%
6 to 17	7,246	22.4%	11,076	20.9%
18 to 64	18,363	56.8%	31,069	58.7%
65 or Older	2,963	9.2%	4,660	8.8%
Total	32,308	100.0%	52,958	100.0%
Poverty Rate	8.8%	.	12.5%	.

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

Data Source: US Census Bureau, USGS

Poverty Rates

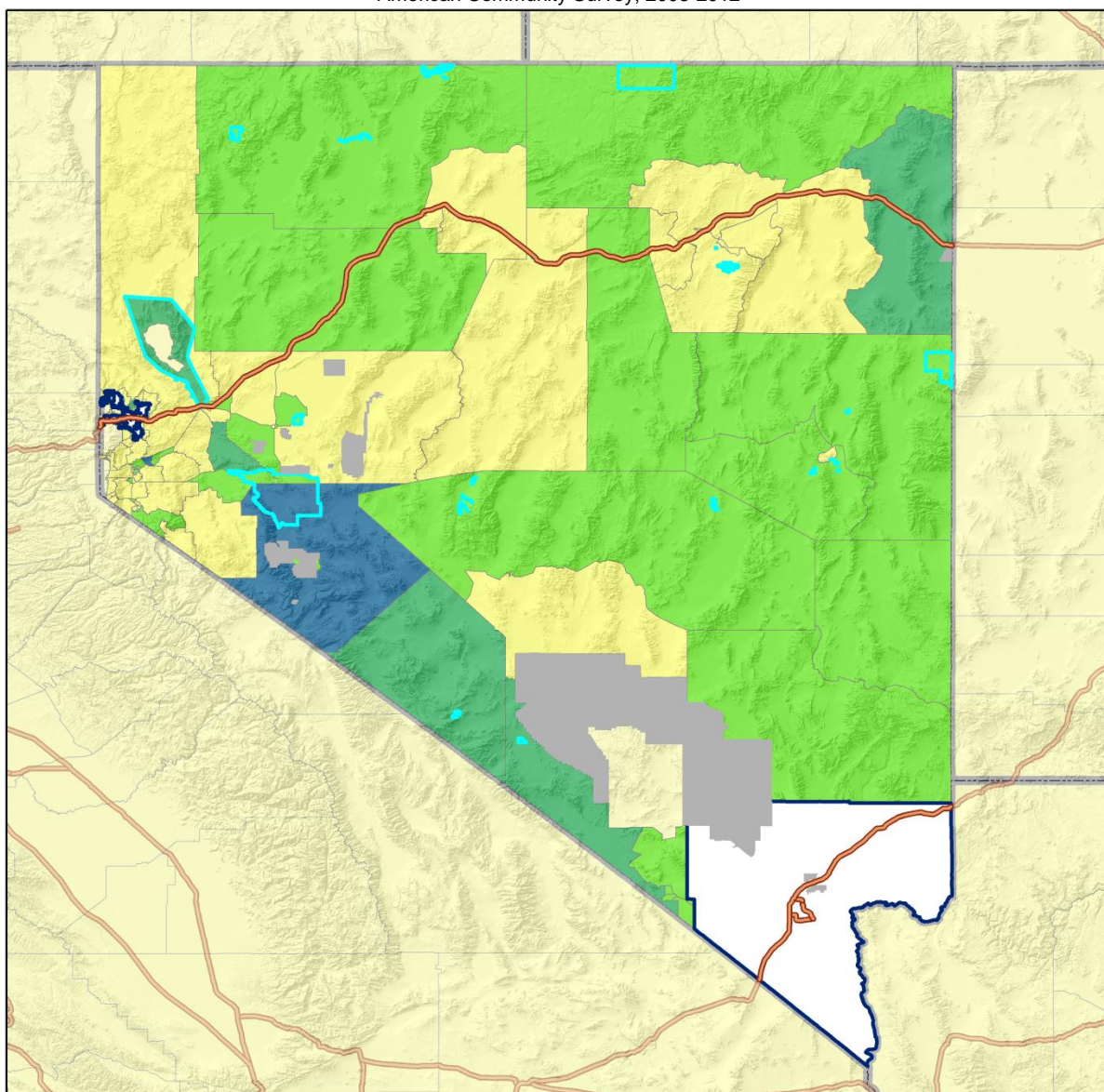
- 0% - 8.8%
- 8.9% - 18.8%
- 18.9% - 23.2%
- 23.3% - 27.7%
- 27.8% - 32.1%

Disproportionate Share
Threshold

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

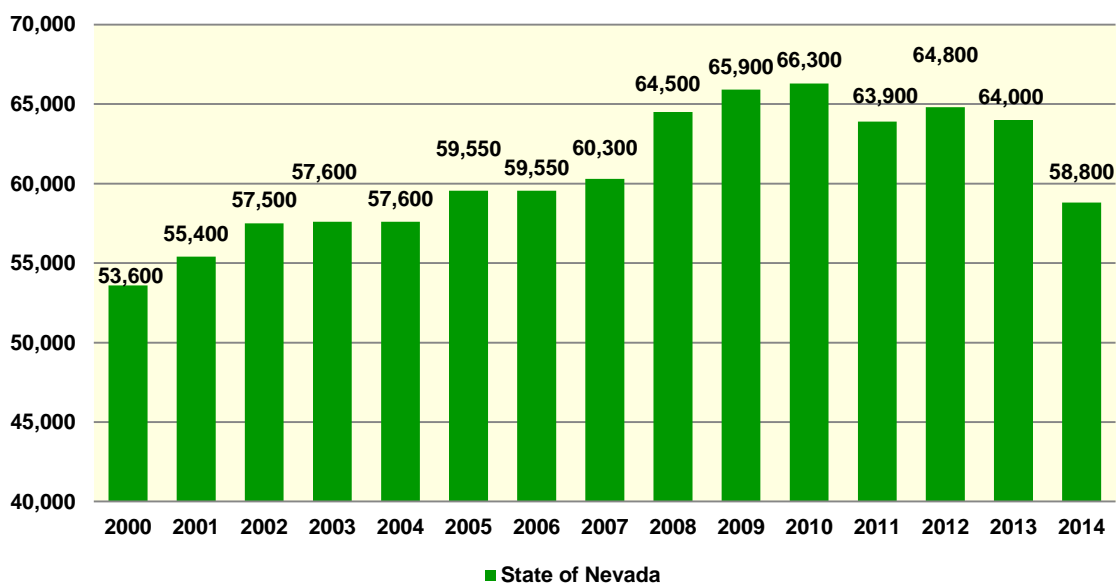
More recent poverty data for the State of Nevada, extracted from the Census Bureau's Small Area Income and Poverty Estimates (SAIPE) program, are presented in Table III.13, at right. The poverty rate for the State as a whole has increased from 9.4 percent in 2000 to 16.2 percent in 2012. This rate has 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.

THIS PAGE INTENTIONALLY LEFT BLANK

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.

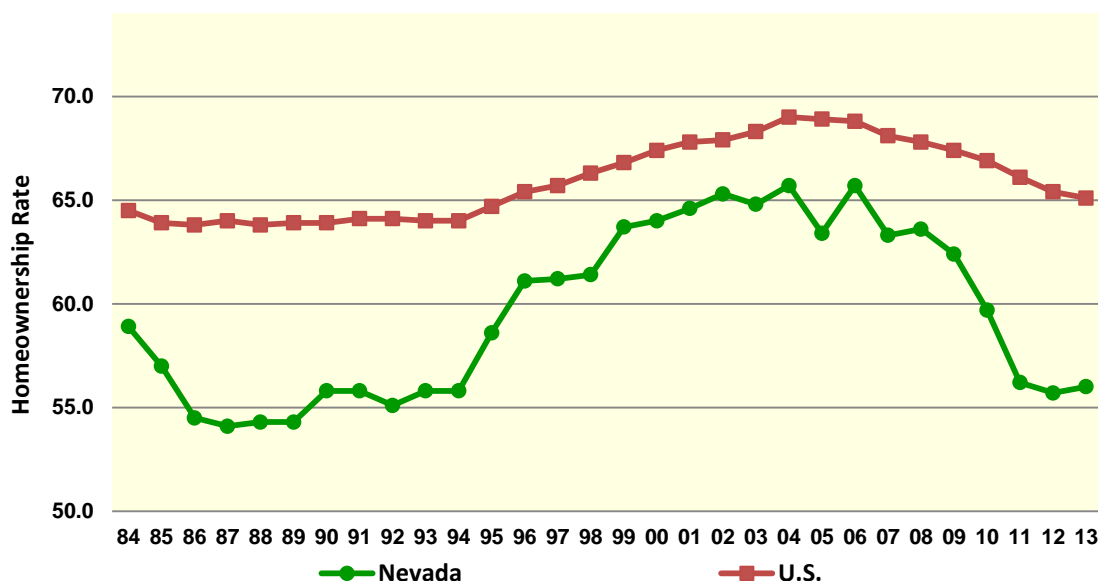
Table IV.3
Housing Units by Tenure

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

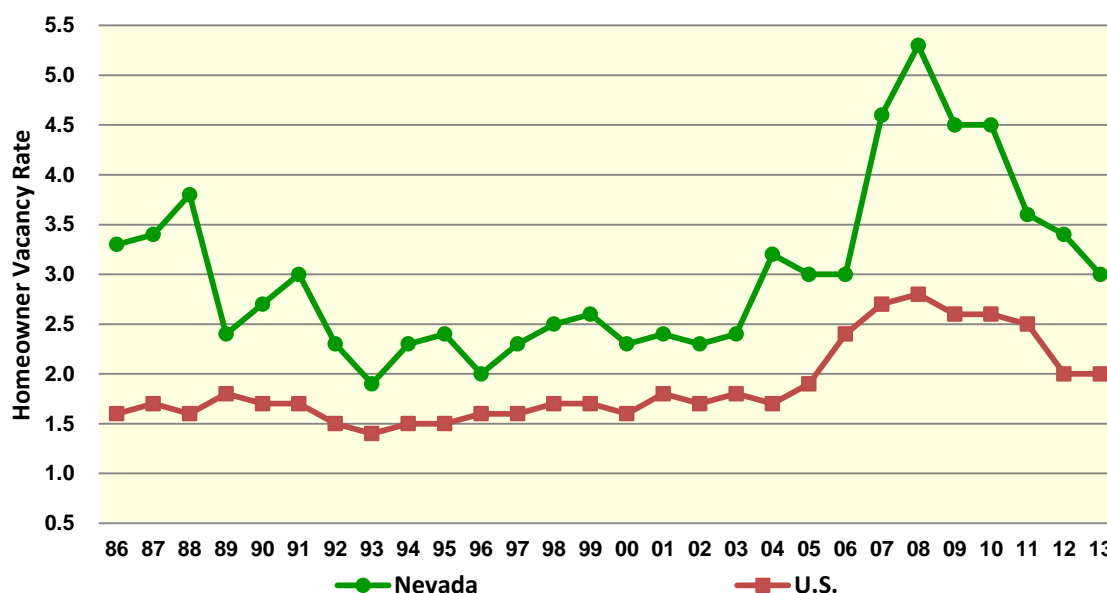
percent increase during this time period. For sale vacant housing saw a 32.33 percent increase, and seasonal housing saw an increase of 23.2 percent. Seasonal, recreational, or occasional use units accounted for the highest proportion of vacant units in 2010, followed by “other vacant.” Units classified 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%

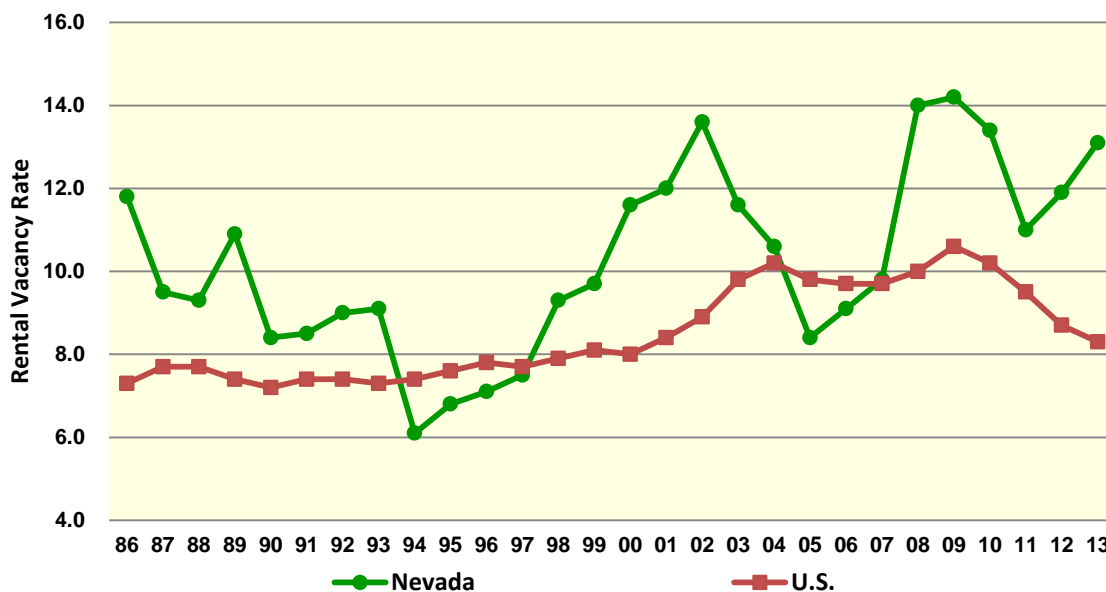
Census data regarding homeowner vacancy rates, as drawn from the annual surveys conducted by the Census Bureau, were also examined. As shown in Diagram IV.2, the homeowner vacancy rate in the state of Nevada has remained higher than national rates since 1986. The homeowner vacancy rate saw a large spike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



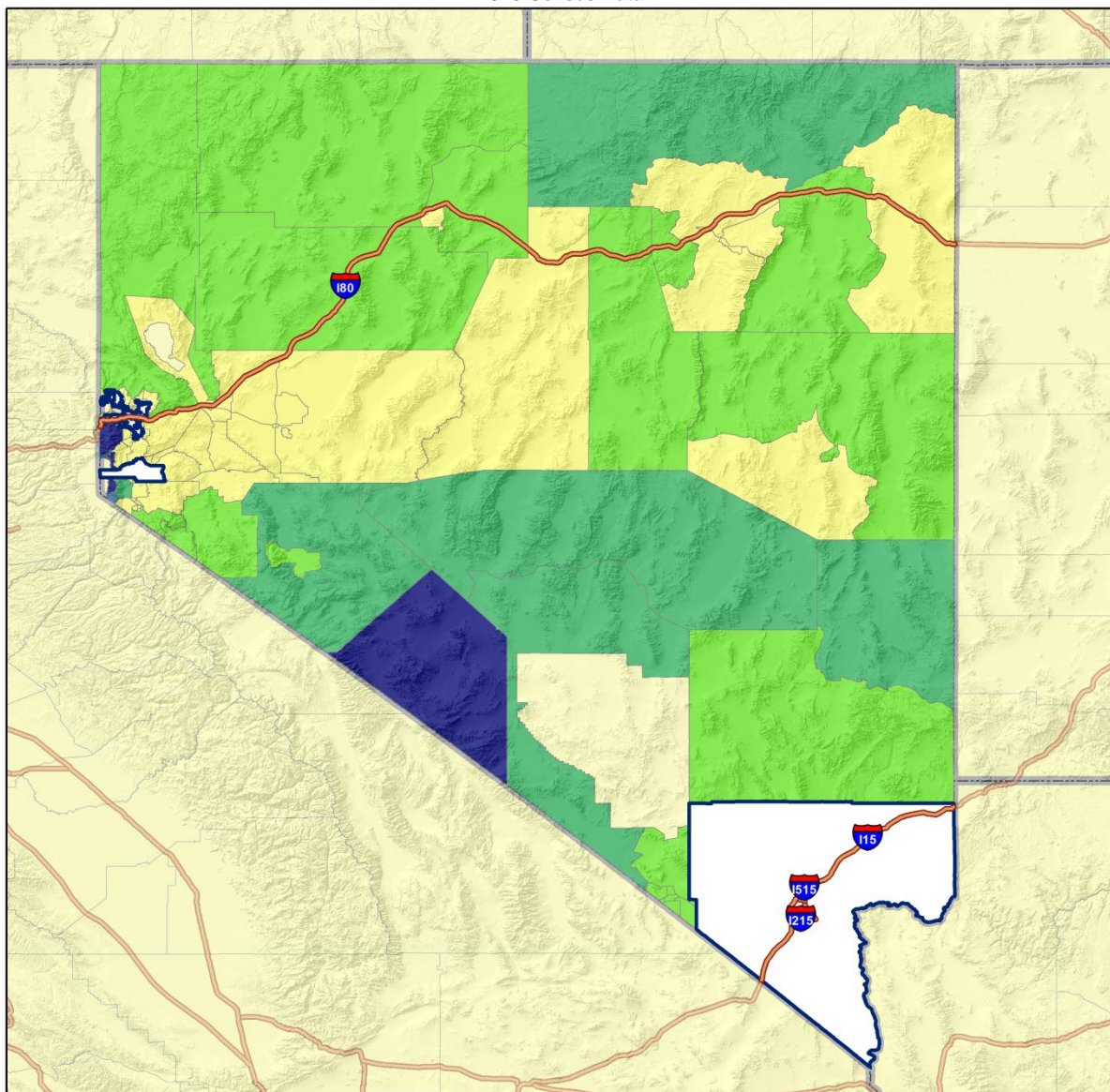
The rental vacancy rate for the State is shown in Diagram IV.3, below. The rental vacancy rate has seen more fluctuation than the homeowner vacancy rate, and has intersected the national rate at several points. The rental vacancy rates spiked for Nevada in 2002 and again in 2009. Since 2007, the rental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

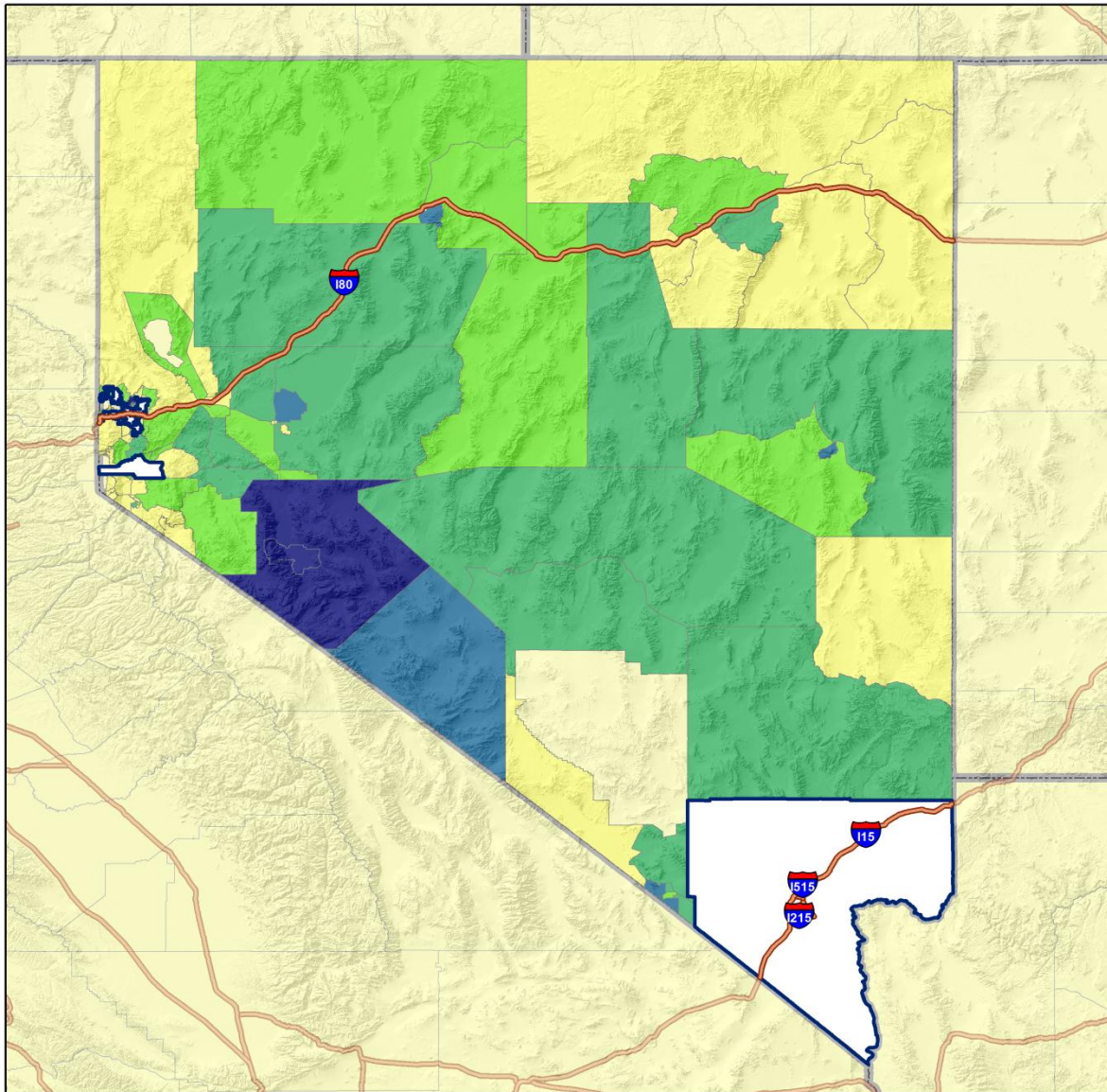
Disproportionate Share Threshold

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

Data Source: US Census Bureau, USGS

"Other Vacant" Housing Units

- 0% - 26.6%
- 26.7% - 36.6%
- 36.7% - 46.6%
- 46.7% - 56.6%
- 56.7% - 66.7%

Disproportionate Share Threshold

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

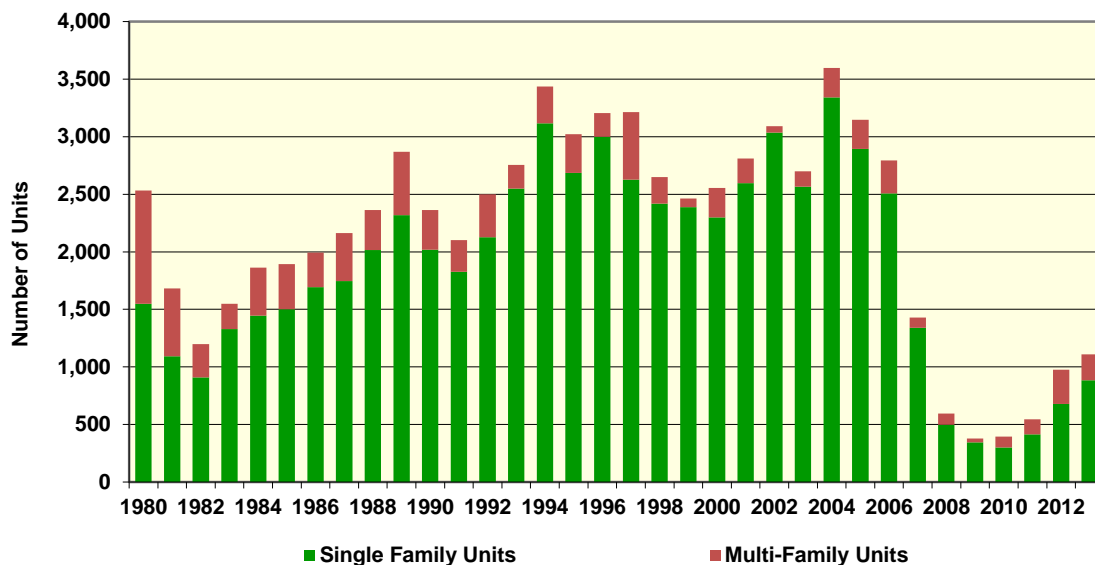


Table IV.6, on the following page, presents data on the number of manufactured homes placed statewide in Nevada, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

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

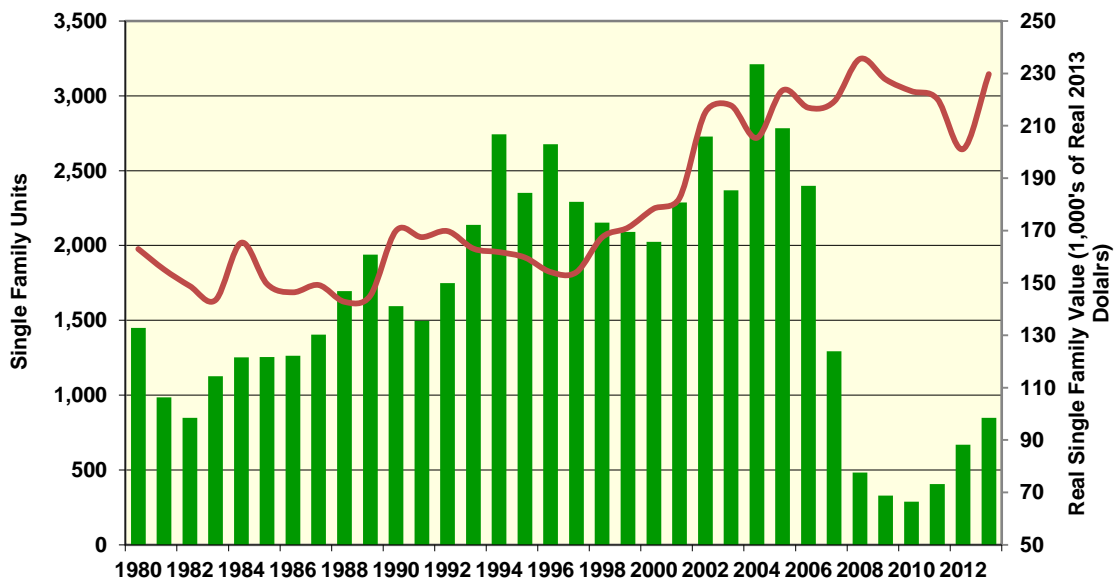
State of Nevada
 Census Data, 1990 – 2013

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.

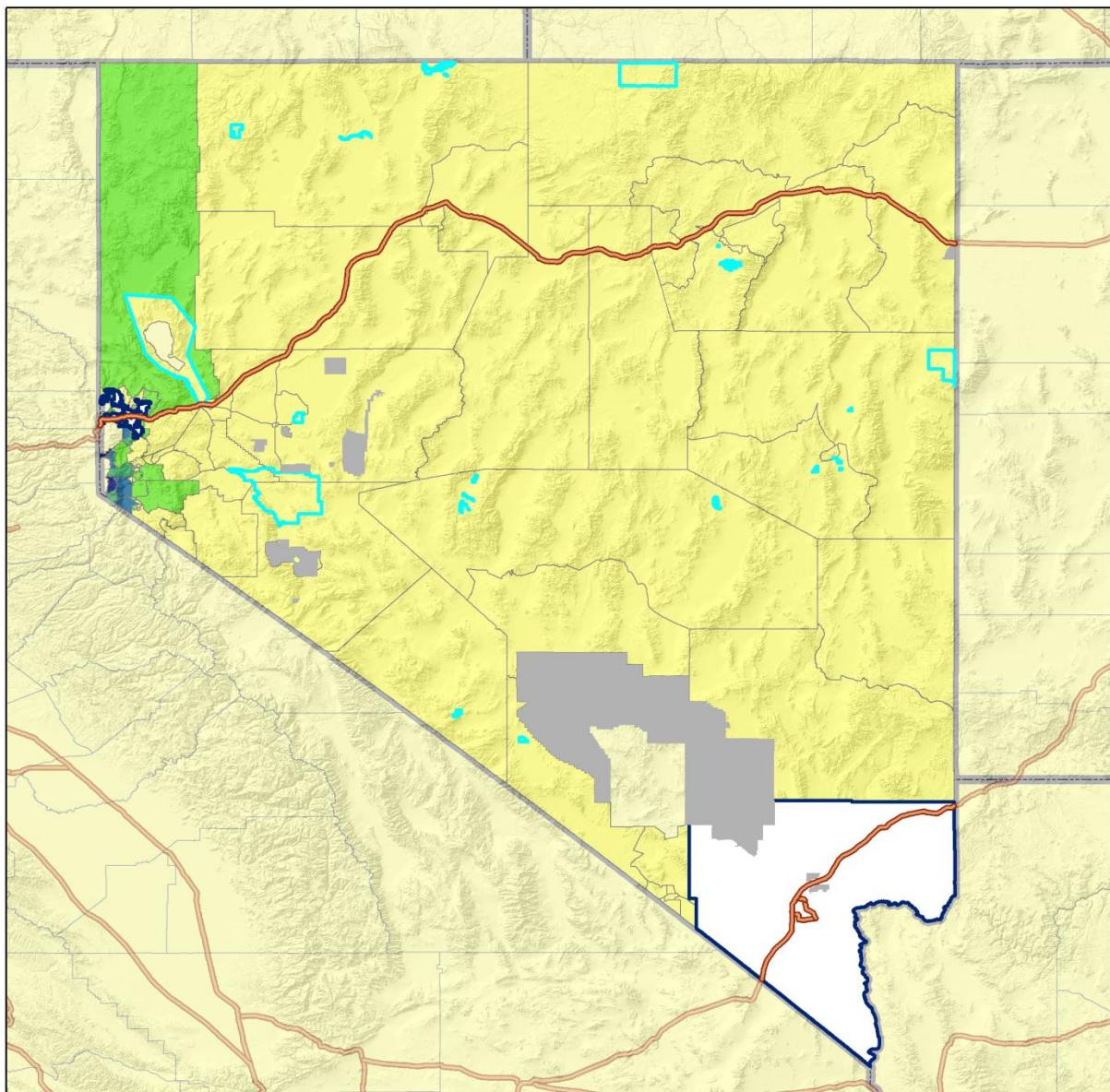
Diagram IV.6
Single Family Permits Issued
 Non-Entitlement Areas of Nevada Plus Carson City
 U.S. Census Data



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

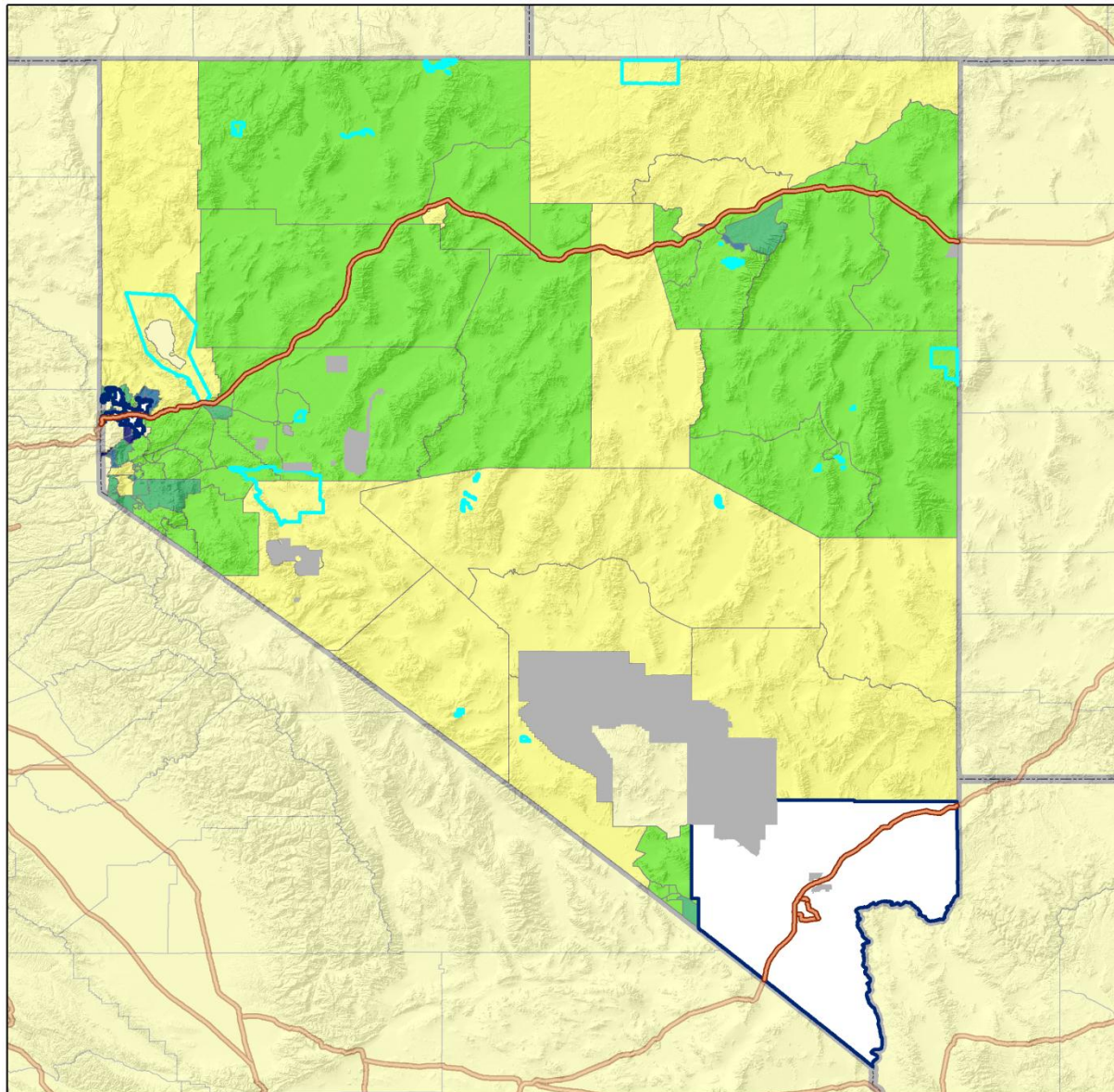
- Entitlement Boundaries
- Major Highways
- State Boundaries
- Tribal Reservation Areas
- Military Bases
- Outside Study Area
- County Boundaries

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 |

Data Source: US Census Bureau, USGS

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 |

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

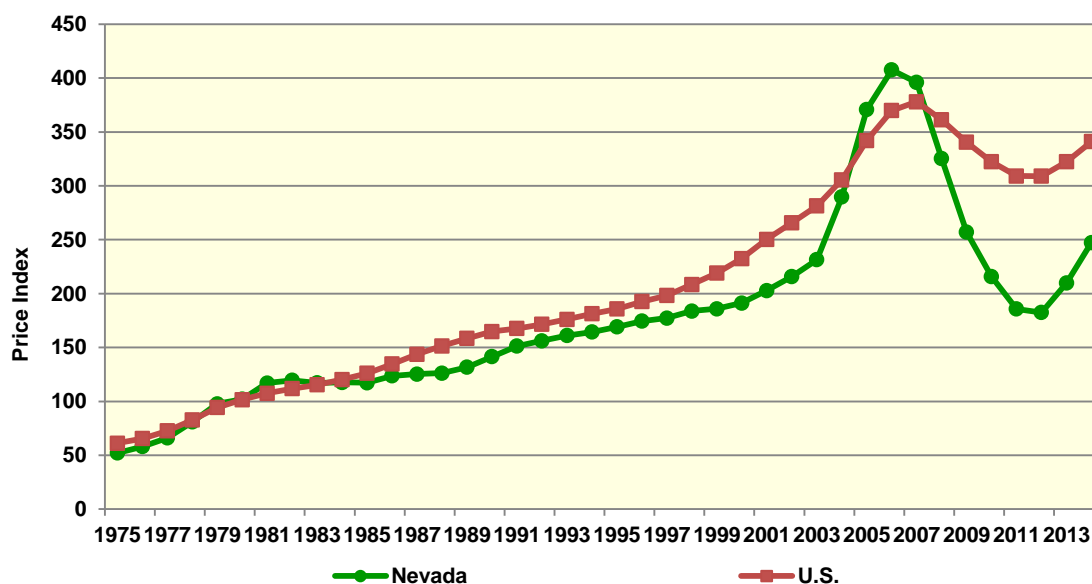
Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single-family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly 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

2000 Census SRS & 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

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, EBLLs 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 EBLLs 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,%202004%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.

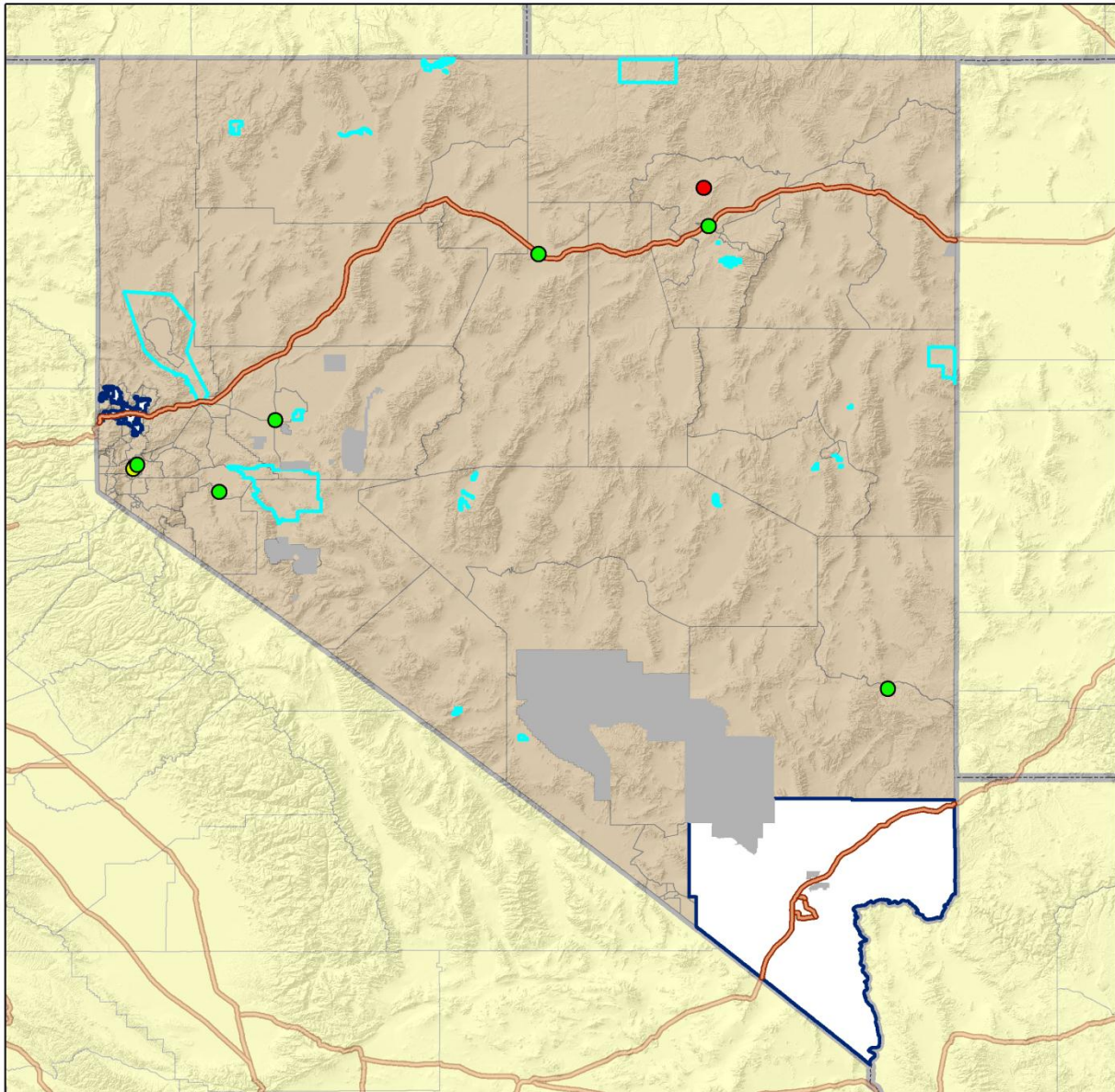
Table IV.14
HUD Multi-Family Units Expiring by Year
 Non-Entitlement Areas plus Carson City
 HUD Multifamily Contract Database

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.

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.

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

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/adsdnvgov/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 Talled: 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/2013/1210-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

Table V.21
Domestic Violence Service Providers
State of Nevada
Nevada network Against Domestic Violence

Homeless Service Organization	Counties Served
Advocates to 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%20202.09.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 Need	Low Need	Medium Need	High Need	Missing	Total
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

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.

Table V.23 HIV Service Providers State of Nevada Nevada DPBH	
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 Need	Low Need	Medium Need	High Need	Missing	Total
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 businesses 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 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.

THIS PAGE INTENTIONALLY LEFT BLANK

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

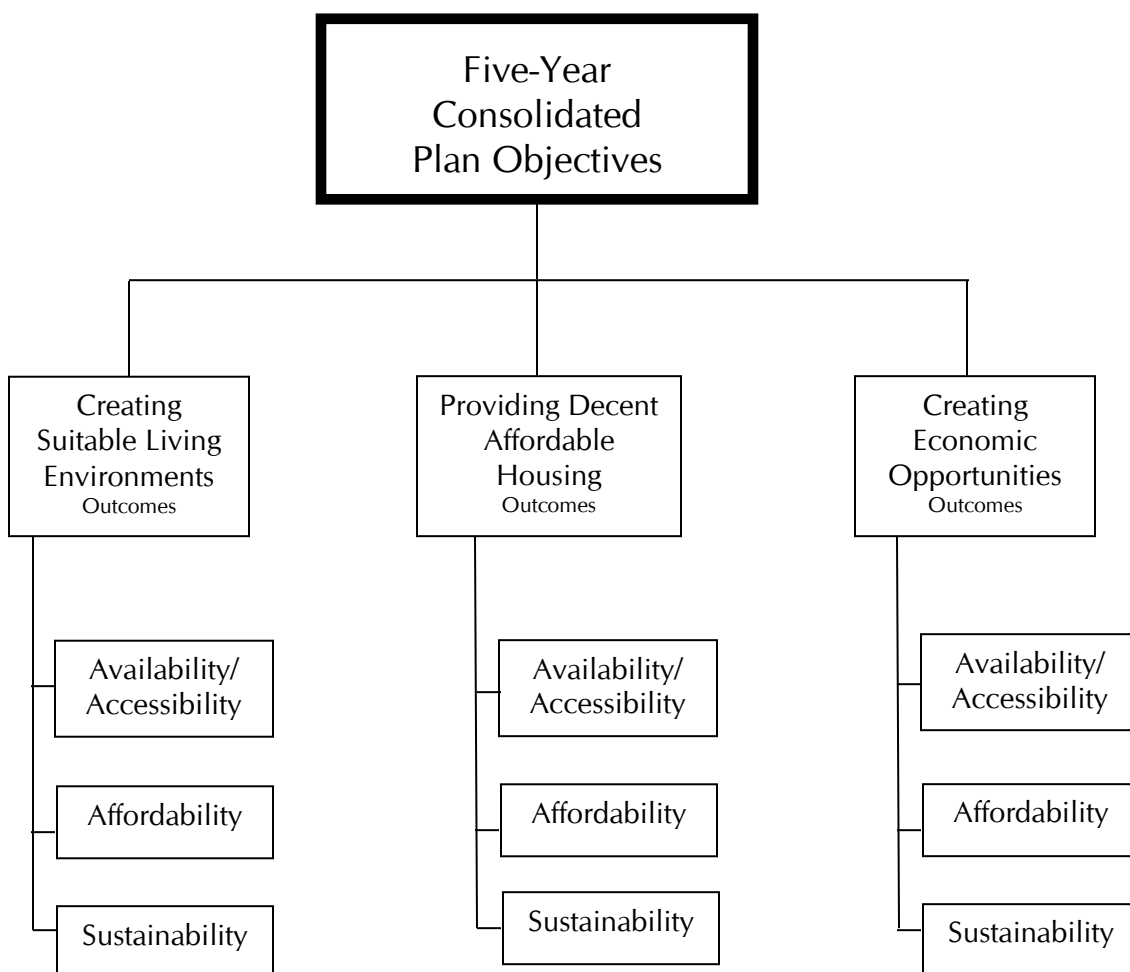
The State of Nevada recognizes that successful housing and community development activities are performed with care, efficiency and effectiveness. Unfortunately, the state does not have sufficient resources in its CDBG, HOME or ESG programs to properly address all needs identified in the state, let alone 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-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- 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

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 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	0	\$270,288	\$2,717,929
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 \$3,576,470 in cash and \$778,879 in-kind for a total of \$4,355,349.

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.

THIS PAGE INTENTIONALLY LEFT BLANK

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, which may serve to restrict the availability of housing for residents with

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

disabilities and those with children, was identified through a review of complaints filed with HUD and the Silver State 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, which promoted the input and involvement of residents and stakeholders with disabilities and those with children.

“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.

Measureable Objective 1.2: The number and percentage of local and county ordinances that contain 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 reveal the existence of impediments that may restrict housing choices or the availability of housing choice by race and national origin, indicating 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 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 Technical 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.

Measureable 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.

Measureable 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. Accordingly, the survey, which was itself designed to promote the input

and involvement of stakeholders who were more likely to be impacted by fair housing issues, revealed a need for further outreach and education on the issues of fair housing.

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.

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:
<p>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 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</p>

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:
<p>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 play. 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</p>

Appendix C: Additional Plan Data

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 owners 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

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 exsisting residents

Not Sure

Not sure.

permitting process, if a person has an acre of property and wants to put an other livable dwelling the permits are to 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 materials 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 whol 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 the 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 women 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

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 tax payer funded. If profitable it will be marketed for those working and wanting something better. If tax payer funded it will be Union and costs 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 infrastructures 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 SMRRhodes@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 then just casinos. It would bring more familys 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.

workto 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 development 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 work force.</p> <p>there needs to be attention paid to enhancing our competitiveness as a vacation destination especially for Norther Nevada</p> <p>We need to have a plan to diversify this economy. We depend far to 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 fluxuations 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, cigarett 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
2014 Fair Housing Survey Data

Comments:
<p>checking high need on all of these is not hyberbole. 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 theraputic services</p>

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" polices and programs.

Table C.12
What other special needs groups are you considering?

State of Nevada
 2014 Fair Housing Survey Data

Comments:
<p>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</p>

Table C.13
Please describe any other investment categories.

State of Nevada
 2014 Fair Housing Survey Data

Comments:
<p>Actually give the money to kids instead of salaries. Community Revitalization programs Cooperative Partnership facilities for the private enterprise sector. Education Services Encouragment of smart growth projects, not suburian 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</p>

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 states 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 Governors 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 dys trophy 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 disables 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

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 the 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 its 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 Acapella by Ovation Property Management that show it is possible to have housing(including the cost of utilities) that is affordable and livable.

People need educated 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 childrens 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 town 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 Co 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 are deaf or visually impaired, I

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 issues 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 funds 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 these 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

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 1million 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."

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 consistant 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 in 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 states has all it's eggs in one basket. Mining and gambling. The people who run those run this town not the Govoner. Look at the sucessful 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 Freemont 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 webinares 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

Transcripts and public input are available upon request from the Nevada Housing Division and the Rural Community & Economic Development Division.

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 includes 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.