

2010 – 2014 Consolidated Plan Development Team

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The State of Nevada extends its thanks to the many stakeholders who participated in the consolidated planning process: staff at the relevant state agencies, local government officials, nonprofit and advocacy organizations, businesses and individual citizens.

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EXECUTIVE SUMMARY

PURPOSE

The Consolidated Plan determines priorities, establishes strategic goals, and allocates resources for the programs funded by the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant funds (CDBG); the HOME Investment Partnerships Program (HOME); Emergency Shelter Grants (ESG); and Housing Opportunities for Persons with AIDS (HOPWA).

The State agencies responsible for the aforementioned programs are:

- Nevada Commission on Economic Development (NCED) - CDBG Program (Lead Agency)
- Nevada Housing Division - HOME and ESG Programs
- Nevada Health Division - HOPWA Program

NAVIGATING THE CONSOLIDATED PLAN

The required elements of the State's Consolidated Plan include:

- Introduction – the basics about Consolidated Plans and a listing of resources used in the development of this Plan;
- A summary of the citizen participation process;
- An assessment of housing and community development needs for the five-year period of 2010 to 2014, including an analysis of the Nevada's economic conditions and housing market; and
- A discussion of the State's strategies, priority needs, and objectives for housing and community development activities.

Additional information may be found in **Appendices A** through **I**.

INCOME DEFINITIONS

The primary goal of the Consolidated Plan is to address the needs of low-income households. Income limits are determined by HUD based on a percentage of the area median income and adjusted for household size. For the purposes of this Plan, HUD's Section 8 definitions of income levels are used:

- Extremely low-income refers to households earning at or below 30 percent of the area median income.
- Very low-income refers to households earning at or below 50 percent of the area median income.
- Low-income refers to households earning at or below 80 percent of the area median income.

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FUNDING RESOURCES

The State secures a range of federal grant and loan funds, as well as uses State funds, to address affordable housing and community development needs in Nevada.

Primary federal funding programs include:

- **Community Development Block Grants (CDBG).** This grant funds projects and programs related to affordable housing, community services, and neighborhood improvement. The range of potential uses is very wide. NCED manages this program and distributes about \$3 million in CDBG funds to rural county and municipal governments each year.
- **HOME Investment Partnerships (HOME).** The HOME program funds acquisition of land for housing, new housing construction, rehabilitation of housing, and rental subsidies. The Nevada Housing Division distributes about \$3 million in HOME funds each year for use on eligible projects anywhere in Nevada.
- **Emergency Shelter Grant (ESG).** This program funds basic shelter and essential supportive services for homeless persons, as well as homelessness prevention efforts. Shelter and support are provided by nonprofit service providers, while community action agencies work to prevent homelessness. ESG funding amounts to about \$290,000 annually and is managed by the Nevada Housing Division.
- **Housing Opportunities for Persons with AIDS (HOPWA).** HOPWA funds housing assistance and supportive services to persons with HIV or AIDS. The Nevada Health Division receives about \$250,000 in HOPWA funds annually. Eligible rural residents are available for housing and supportive services through these programs.
- **Other Funds:** USDA Rural Development funding, State Low Income Housing Trust Fund, Low-Income Housing Tax Credits, Department of Energy Weatherization and Energy Assistance Funds.

This document focuses upon community development and housing needs of non-entitled jurisdictions in Nevada, which includes fifteen counties and eleven rural incorporated cities. Clark County and the cities of Reno, Sparks and Carson City are entitlements and are not included in the State's Consolidated Plan and uses of funds provided to entitled jurisdictions from the State's CDBG, HOME, ESG, and HOPWA programs would be described in the recipient's Annual Plans. The use of HOME funds for three housing consortia are described in the plans for the Clark County, Washoe County and the Western Nevada (Lyon County) HOME Consortia.

PAST PERFORMANCE

In the past five years, Nevada has carried out a wide variety of affordable housing and public improvement activities, focused in the rural areas of the state. These activities have included:

- Construction of new multi-family rental housing.
- Weatherization assistance to over 1,000 households.
- Increasing housing affordability by offering down payment assistance and rental subsidies.

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- Funding homeless shelter operations and improving reporting and tracking systems for homeless service providers.
- Construction and expansion of water and wastewater facilities.
- Improvements to parks and recreational facilities, including community centers and senior centers.
- Funding for transportation resources in rural areas.
- Economic development assistance to low-income business owners.
- Accessibility modifications to housing and public spaces.

PUBLIC PARTICIPATION

PUBLIC MEETINGS

The State of Nevada actively solicited participation of residents, community stakeholders, and other local governments/agencies in identifying housing and community development needs in Nevada and prioritizing the expenditure of CDBG, HOME, ESG, and HOPWA funds. A public workshop was held on March 23, 2010 and two additional public meetings were held on April 22, 2010 and May 4, 2010 to gain public input at a locations accessible to persons with disabilities.

ONLINE COMMUNITY SURVEY

The State of Nevada conducted an online community needs survey that asked a number of questions related to housing, community facilities, homelessness, public services, special needs housing, public assets, and economic development. Respondents were asked about the challenges they saw Nevada facing over the next five years.

CONSULTATIONS

The State of Nevada conducted an extensive outreach and community input process in order to assess the needs for affordable housing and community development services, programs, and projects throughout the State. The assessment was based on an analysis of demographic, economic, housing stock, and funding trends for the state. State agency representatives, community-based services organizations, private sector organizations, and nonprofit organizations were consulted through surveys, community meetings, and interviews.

COMMUNITY NEEDS

Prioritizing housing and community development activities at the state level presents a challenge because specific needs vary from community to community within the state's non-entitlement jurisdictions. Below is a summary of the housing, public facility, public infrastructure, public service, and economic development needs for the state as a whole.

AFFORDABLE HOUSING

The need for affordable housing was a predominant theme throughout the demographic analysis and community outreach. Almost every type of affordable housing was mentioned, from rental subsidies to new construction to down payment assistance. The housing market profile indicated a high need for rental housing, especially for extremely low- and very low-income households. Renter households in these income ranges face extraordinary challenges paying for housing and securing decent, safe, and sanitary housing. While

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recent changes in the housing market have had the effect of making ownership opportunities available to many low-income households without subsidy, significant difficulties still exist for very low- and extremely low-income households. Housing rehabilitation, both for owner and renter units, was also identified as a priority need.

SPECIAL NEEDS POPULATIONS

Special needs groups include the elderly, disabled, large families, persons with alcohol/drug problems, persons with HIV/AIDS, and victims of domestic violence. All of these populations were noted to have distinct challenges in obtaining housing and social services. The difficulties in securing housing are predominant throughout the state, but the need for services tends to be more prevalent in rural areas, where travel is more complicated. Additional coordination is needed to allow rural residents access to the full range of options that exist in urban areas.

The challenges faced with meeting the needs of the aging population were issues with access to health care, access to critical services, and food access. The survey also concluded that there is a high priority for rental housing for the elderly, as well as for transportation. Disabled persons' needs were similar to those of the elderly, but also included a need for accessibility improvements, both to housing and to public spaces. Another high priority need relates to youth services. Persons with alcohol/drug problems, persons with HIV/AIDS, and victims of domestic violence generally have a wide range of services available to them, but these services are more difficult to access for rural residents.

The needs of homeless persons were generally related to housing or social services. Nevada lacks adequate housing resources for its homeless population. Housing resources needed include emergency shelter, transitional housing, and permanent supportive housing. Social services, including case management and mental health/substance abuse treatment, are also high priority needs for homeless persons.

PUBLIC FACILITIES

Public facility needs represent both physical improvements and structures that meet the needs of the identified populations. Public facilities can be owned and operated by a public entity or a private nonprofit entity that primarily serves the residents. There is a lack of adequate infrastructure in the rural communities that impacts both the ability of communities to attract and retain business and employment, as well as, in some cases, the ability to support new affordable housing development. Based on community needs reports completed by rural Nevada cities, counties, and unincorporated areas, the following is a list of the major public facilities most needed throughout rural Nevada:

- Recreation facilities
- Senior centers
- Civic centers
- Health clinics
- Fire stations
- Parks and park improvements
- Public libraries
- Water and wastewater improvements
- Street, curb, gutter, and sidewalk improvements

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- Drainage improvements
- Preservation of historic buildings
- Parks and recreation areas

PUBLIC SERVICE NEEDS

Public services are identified as health care, mental health care, transportation, crisis intervention, violence prevention, child care, recreation/social programs, and fair housing, substance abuse treatment, employment, case management, and emergency shelter (non-homeless).

Based on community needs reports, the following is a list of the major public service needs:

- Domestic violence services
- Housing counseling
- Mental and clinical health services
- Senior services
- Youth services

ECONOMIC DEVELOPMENT NEEDS

Economic development can be defined as activities that improve the economic well-being and quality of life of a community by creating or retaining jobs and supporting or growing personal and corporate wealth and broadening the tax base. In January 2009, the State of Nevada prepared a Strategy for Economic Diversification to promote a robust, diversified, and prosperous economy, enriching the quality of life for Nevada citizens by stimulating business expansion and retention, encouraging entrepreneurial enterprise, attracting new businesses, and facilitating community development to enable economic growth and prosperity.

SUMMARY OF 2010–2014 NEVADA STRATEGIC PLAN PRIORITIES

For the 2010–2014 Consolidated Plan period, Nevada determined several priorities, listed below, to guide funding decisions. Each of the priorities is equally important to ensuring quality of life for low-income households over the next five years.

HOUSING PRIORITIES

Priority 1: Increase the availability of rental housing for very low- and low-income elderly households.

Priority 2: Preserve and improve the long-term life of existing affordable rental and owner-occupied housing stock.

Priority 3: Expand homeownership opportunities for low-income homebuyers in areas of the state where median home prices are beyond the reach of low-income households.

Priority 4: Ensure that all households in the state have adequate access to fair housing resources.

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Priority 5: Apply for additional Housing Choice Vouchers (Section 8) should they become available.

HOMELESSNESS PRIORITIES

Priority 6: Continue to support agencies operating emergency shelters and providing assistance to the homeless.

Priority 7: Support efforts to create additional transitional and permanent supportive housing.

Priority 8: Continue to provide financial support to assist those in imminent danger of becoming homeless.

SPECIAL NEEDS PRIORITIES

Priority 9: Increase and preserve the supply of affordable housing available to the elderly, disabled, and large families.

Priority 10: Improve housing accessibility and safety (existing and new).

Priority 11: Improve access special needs populations have to services.

COMMUNITY DEVELOPMENT PRIORITIES

Priority 12: Develop and enhance administrative, technical, and managerial capacity among eligible entities of general local government.

Priority 13: Assist rural communities in creating an environment where people can choose to lead healthy, prosperous lives.

Priority 14: Provide access to improve community facilities by assisting with water and wastewater treatment system upgrade and development projects.

Priority 15: Enhance the quality of life through assisting with recreational spaces to serve low- and moderate-income people.

Priority 16: Provide access to quality facilities to serve the elderly population throughout the rural service area.

Priority 17: Provide access to adequate emergency services to benefit low- and moderate-income people throughout the rural service area.

ECONOMIC DEVELOPMENT PRIORITIES

Priority 18: Provide a business assistance network to foster entrepreneurial development and provide business assistance to low- and moderate-income business owners and persons developing businesses.

Priority 19: Provide employment opportunities for low- and moderate-income people.

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ADDITIONAL CONSOLIDATED PLAN INFORMATION

The 2010–2014 Consolidated Plan also includes detailed information about:

- Method of distributing funding to recipients
- Plan implementation
- Actions to remove barriers to affordable housing
- Obstacles to meeting underserved needs
- Gaps in the delivery system and public housing
- Anti-poverty strategy
- Lead-based paint hazard reduction actions
- Institutional cooperation
- Monitoring program

INTRODUCTION

The State of Nevada's 2010–2014 Consolidated Plan describes how federal, state, local, and private resources will be used to increase the supply of affordable housing for low-income households, establish and maintain a suitable living environment, improve community facilities and infrastructure, and expand economic opportunities for its citizens in rural communities in the state.

WHAT IS THE CONSOLIDATED PLAN?

The Consolidated Plan is required in order to receive the State's allocation of funds from the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)
- Emergency Shelter Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)

In accordance with Federal Regulation 24 CFR Part 91, Section 91.1, the five-year plan is being updated for Fiscal Years 2010–2011. The Consolidated Plan describes existing housing conditions across the state and identifies the need for decent, safe, and sanitary housing available for all households. The Plan also identifies the need for economic development, water and wastewater facilities, community facilities, and infrastructure improvements in rural areas of Nevada. The Plan outlines the State's strategy to address unmet housing and community development needs and the utilization of available federal and state resources to address these identified needs. The document serves as the State's application to the U.S. Department of Housing and Urban Development (HUD) for the receipt of federal entitlement funds.

ORGANIZATION OF THE PLAN

This Plan contains three main components:

- **Community Needs Assessment.** This section describes in detail the needs of Nevada's low-income population over the next five years. Needs are determined through collection of demographic data, such as the Census and the American Community Survey, and through consultations with social service agencies and the public.
- **Strategic Plan.** This section takes the information collected on needs and identifies priorities for the next five years. It also discusses what resources should be devoted to meeting priority needs, how those resources will be distributed, and goals for each type of proposed activity.
- **Annual Action Plan.** The Annual Action Plan is a one-year investment plan (located in a separate document) which describes the use of resources, specific housing and community development activities, and beneficiaries to be assisted in the coming program year, with funding from the federal fiscal year. The Annual Action Plan year has been established as July 1 through June 30, consistent with the State's fiscal year.

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LEAD AGENCY

The Nevada Commission on Economic Development (NCED) is the state agency responsible for overseeing the development and implementation of the 2010–2014 Consolidated Plan.

Agencies responsible for the each specific program are:

- Nevada Commission on Economic Development – CDBG (lead agency);
- Nevada Housing Division – HOME and ESG; and
- Nevada Health Division – HOPWA.

CONSOLIDATED PLAN PROCESS

The Consolidated Plan serves as an application to HUD for CDBG, HOME, ESG, and HOPWA funds. The Consolidated Plan must be submitted to HUD 45 days prior to the start of the State’s program year, which begins on July 1.

In addition to the Consolidated Plan, the State must prepare an annual Action Plan. The Action Plan describes how funds will be spent each year to address the needs identified in the Consolidated Plan. The Action Plan must be submitted to HUD 45 days prior to the start of the State’s program year.

The State provides an accounting of how it spent its funds each year in the Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD 90 days after the conclusion of each program year (refer to **Table 1**).

Table 1
Consolidated Plan Documents

HUD Document	Due Date
Consolidated Plan	May 15, 2010
Action Plan	May 15 – annually
CAPER	September 30 – annually

INCOME DEFINITIONS

Throughout the Consolidated Plan, there are many references to income levels. Income is the most important factor affecting a household’s ability to access housing and services. For purposes of the Consolidated Plan, HUD defines income levels that are based on the area median income (AMI). The AMI is adjusted based on household size, but is commonly quoted for a four-person household. HUD updates income limits for each county annually. Refer to **Appendix A – Income Limits** for a full list of the income limits for each of Nevada’s counties for 2009.

HUD’s income definitions differ by program. **Table 2** shows income definitions for CDBG, HOME, HOPWA, and the Housing Choice Voucher program (commonly referred to as Section 8). The ESG program does not provide income definitions, but provides funding for services and facilities to assist homeless individuals or families (homeless persons are presumed to be low-income).

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For the purposes of this Plan, HUD's Section 8 definitions of income levels are used:

- Extremely low-income refers to households earning at or below 30 percent of the AMI.
- Very low-income refers to households earning at or below 50 percent of the AMI.
- Low-income refers to households earning at or below 80 percent of the AMI.

Table 2
Income Definitions

Income Category	CDBG	HOME	HOPWA	Section 8
Extremely low	Undefined	Undefined	Undefined	30% or below
Very low	Undefined	50% or below	Undefined	31% to 50%
Low	50% or below	Up to 80%	Up to 80%	51% to 80%
Moderate	51% to 80%	Undefined	Undefined	Undefined
Above moderate	Above 80%	Undefined	Undefined	Undefined

Note: Income defined as a percentage of AMI.

AVAILABLE FUNDING RESOURCES

The Consolidated Plan primarily covers federal funding sources received through HUD's Office of Community Planning and Development. However, the Plan must also consider other state and local funding sources to address low-income housing and community development needs that may be available over the five-year planning period. A short description of funding sources, both federal and nonfederal, follows.

FEDERAL SOURCES (HUD)

Community Development Block Grant (CDBG)

The CDBG program was initiated by the Housing and Community Development Act of 1974. The primary CDBG objectives relate to the provision of decent housing, suitable living environments, and economic opportunities for low-income persons. CDBG funds must meet one of the following three broad national objectives: provide benefit to low-income persons, prevent or eliminate slums and blight, or meet an urgent community development need.

Larger jurisdictions (with populations above 50,000) receive CDBG funds directly from HUD and are called entitlement jurisdictions. Carson City, Henderson, Las Vegas, North Las Vegas, Reno, Sparks, and Clark County receive CDBG funds directly from HUD. NCED receives the balance of CDBG funds for the state and distributes the funds to rural county and municipal governments. Funds are used to address a variety of housing and community development needs. For the 2010–2011 program year, NCED expects to receive an allocation of approximately \$3 million in CDBG funds.

HOME Investment Partnerships Program (HOME)

The HOME program was created as part of the 1990 Cranston-Gonzalez National Affordable Housing Act and offers funds for the development and rehabilitation of rental and ownership housing affordable to low-income households. Common activities include acquisition of land for housing, new housing construction, rehabilitation of housing, and rental subsidies.

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The Nevada Housing Division distributes HOME funds to units of local government, public housing authorities, nonprofit and for-profit housing developers, and tribal organizations. Such allocations may be utilized anywhere in the state, including in those larger jurisdictions that receive HOME funds directly from HUD. Henderson, Las Vegas, Reno, and the counties of Clark and Lyon receive HOME funds directly from HUD. Nevada Housing Division expects to receive \$3 million in HOME funds in 2010.

The Nevada Housing Division administers the State's Low-Income Housing Trust Fund. In 1989, the Nevada Legislature created the Trust Fund to be used by public or private nonprofit organizations, housing authorities, or local government entities for:

- Acquisition, construction, or rehabilitation of housing for eligible families through loans, grants, or subsidies;
- Technical and financial assistance;
- Funding of projects that provide assistance to, or guarantees for the payment of rent or deposits as security for rent for eligible families including homeless persons;
- Reimbursement of the Division's administrative costs; and
- Use as the State's contribution to facilitate the receipt of related federal funds.

Emergency Shelter Grants (ESG)

The ESG program offers funding for providing homeless persons with basic shelter and essential supportive services and for homelessness prevention efforts.

The Nevada Housing Division manages the ESG funds and expects to receive about \$290,000 in ESG funds in 2010. These funds are awarded to homeless services providers through a competitive process. Las Vegas, Reno, and Clark County receive ESG funding directly from HUD.

Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provides housing assistance and related supportive services to persons who have been diagnosed with HIV or AIDS. HUD provides HOPWA funds directly to Las Vegas, so the Health Divisions funds are used primarily outside that jurisdiction. In 2010, Health Division expects to receive \$250,000 in HOPWA funds.

DATA SOURCES

In preparing this Consolidated Plan, many data sources were consulted, including demographic data sources as well as many special studies and reports prepared by local organizations, state agencies, or nonprofits. A comprehensive listing is shown below.

- **Nevada Rural Development Council Community Assessments.** The Nevada Rural Development Council (NRDC) is a 501(c) 3 non-profit organization dedicated to the enhancement of rural communities in Nevada. It is a collaborative public/private partnership comprised of federal, state, local, Tribal, university non-profit organizations and private sector individuals dedicated to collaboration and partnership. The Mission of the Nevada Rural Development Council is to "raise the capacity of rural communities."
- **The Nevada Commission on Economic Development Strategy for Economic Diversification 2009.** The Nevada Commission on Economic Development (NCED) was created in 1983 to

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diversify the state's economic base and reduce dependence on revenues solely from sales tax and gaming. These revenue sources are reliable during periods of high growth, but are fickle and much less reliable in an economic downturn such as we are experiencing at the moment.

- **American Community Survey (ACS) 2006–2008, U.S. Census Bureau.** ACS data is obtained from a nationwide survey on demographic, social, economic, and housing information conditions. The number of surveys conducted in a given year may be too few to be considered a representative sample, so the data is aggregated into a three-year period to provide a more accurate picture.
- **2000 Decennial Census, U.S. Census Bureau.** The U.S. Constitution provided for a census of the population every 10 years. The 2000 Census contains comprehensive information for describing demographic and housing characteristics. As this data is now 10 years old and may not accurately reflect economic conditions in the nation and Nevada, in most instances more recent data from various sources has been utilized for this Consolidated Plan.
- **Department of Employment, Training and Rehabilitation.** The department provides current and projected labor market data.
- **Comprehensive Housing Affordability Strategy (CHAS).** Developed by the Census Bureau for HUD using 2000 Census data, the CHAS database contains information on low- and moderate-income households, as well as housing problems (i.e., cost burden, overcrowding, and substandard conditions) by race/ethnicity.
- Advocates to End Domestic Violence; <http://www.aedv.org/programs.html>
- Nevada Area Council of the Boy Scouts of America; <http://www.scouter.org/>
- Boys and Girls Club of Western Nevada; <http://www.bgcwn.org/>
- “Community Needs Assessment Report”; City of West Wendover
- “Vital Statistics,” Food Bank of Northern Nevada; <http://www.fbnn.org/>
- “Hunger Study Shocks Experts,” Food Bank of Northern Nevada; <http://www.fbnn.org/>
- “Monthly Statistics,” State of Nevada Department of Health and Human Services – Division of Mental Health and Developmental Services, November 2009
- “Health Status of Children Entering Kindergarten: Results of the 2008–2009 Nevada Kindergarten Health Survey,” Nevada Institute for Children’s Research & Policy; <http://nic.unlv.edu>. 3/10/2010
- “Alternatives to Homelessness: Presentation on Recommendations for Funding,” April 2007

COMMUNITY OUTREACH

The State of Nevada Commission on Economic Development (NCED) encouraged and solicited the participation of residents, community stakeholders, and other local governments/agencies in the process of identifying housing and community development needs in Nevada and prioritizing the expenditure of CDBG, HOME, HOPWA, and ESG funds. NCED complied with the terms of the Citizen Participation Plan (please see **Appendix B** – Citizen Participation Plan).

PUBLIC MEETINGS

STAKEHOLDER MEETING – MARCH 23, 2010

The State of Nevada held a one-hour public meeting to receive input from stakeholders throughout the state. The Commission scheduled the hearing in between sessions on the first day of the Community Development Block Grant Advisory Committee meeting. Attendees included the nine Advisory Committee members representing rural areas of the state, as well as public stakeholders (majority social service providers) from communities throughout Nevada.

The meeting included an overview of the consolidated plan process, a discussion of the entitlement programs (CDBG, HOME, ESG, and HOPWA) included in the State's Consolidated Plan, a brief description of State needs, and an opportunity for stakeholders to provide input.

Community Needs

Throughout the discussion, a popular theme emerged: social service providers are experiencing an increase in demand for services while at the same time resources to meet the growing demand are declining. The community needs voiced by the public are congruent with the needs uncovered in the needs assessment and consultation sections of the Consolidated Plan. Community needs shared by the public are organized into senior needs, economic development needs, housing needs, and health services and nutrition needs.

Stakeholders shared the challenges faced with meeting the needs of the aging population. Access to health care, access to critical services, and food access are among the issues that seniors face in communities throughout the state. Stakeholders commented that educating and assisting seniors with the Medicare application process is challenging and that utilizing senior advocates should be an integral part of creating solutions to assist seniors with accessing Medicare. Additionally, senior advocates and senior service organizations should be utilized to provide transportation to connect seniors to critical services, especially in rural areas where public transportation is limited. In Pershing County, the county clerk assists seniors with accessing critical services; however the clerk is inundated with service requests, making it challenging to meet the needs of seniors in the county. Updating the senior center to serve as a one-stop solution for all senior needs was recommended as an efficient strategy to help streamline Pershing County's senior programs and meet senior needs.

Discussions of economic development strategies for the state were centered around access and quality of education. The public shared their concerns regarding recent cuts in higher education funding that have resulted in reductions and eliminations of programs at universities. Attendees from Douglas County commented that sources of information on economic development strategies are not readily present and that there should be more comprehensive strategies to show citizens what economic development looks like as an incentive to increase participation in economic development programs. Attendees also shared the need to invest in local entrepreneurship through business incubator programs (Section 108 loans) and training youth in entrepreneurship skills to spur local job growth.

Stakeholders shared a variety of community needs related to housing issues, including weatherization assistance, utility assistance, credit counseling, and transitional housing. Attendees from Eureka County

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commented that their weatherization program is working well and keeping persons employed while helping low-income families reduce utility cost through energy savings. Under AARP, the State received \$37 million for home weatherization programs and weatherization training. Mortgage default and foreclosure is a reality for households that are underemployed and unemployed in rural Nevada. Stakeholders commented that households at risk of default would benefit from credit counseling and credit advocacy as an alternative to default and/or foreclosure. Persons from Carson City commented that the city has a large share of underutilized hotels that could be made available for transitional and affordable housing as a way to reduce homelessness and prepare for rising homelessness as a result of people losing their homes. Carson City has redeveloped hotel space to transitional housing in the past and can learn from those experiences to convert more hotels.

Persons from agencies serving Humboldt, Elko, and Pershing counties voiced concerns regarding their ability to meet the growing demand of persons in need of food access. The agencies are realizing increases in demand for their mobile food pantry and food bank service as a result of rising unemployment. The agencies are concerned with how to meet the rising needs with an anticipated 50 percent reduction in funding in the coming months. Other persons from areas in rural counties shared similar concerns regarding increasing demand for services from local food banks, with some food banks forced to establish caps on food provisions.

The concerns shared by members of the public and members of the advisory committee are similar to the needs identified in the needs assessment and similar to the needs shared by agencies during the consultation process. Comments received at the public stakeholder meeting will help the State prepare community development strategies over the five-year consolidated planning period.

PUBLIC COMMENT PERIOD

A draft of the 2010–2014 Consolidation Plan was available for public review for a 30-day period starting April 8, 2010, and ending May 8, 2010.

No public comments were received during public comment period.

ONLINE COMMUNITY SURVEY

A community needs survey was available from February 28, 2010, to April 6, 2010. The survey was available in both English and Spanish and was posted on the State of Nevada Commission on Economic Development website, the State of Nevada, Housing Division website, and the State of Nevada website.

The community needs survey asked a number of questions related to housing, community facilities, homelessness, public services, special needs housing, public assets, and economic development. Respondents were also asked about the challenges they saw the State of Nevada facing over the next five years. The detailed survey results are located in **Appendix C – Survey and Consultation Results**.

The State received 90 responses to the online survey. The majority of the respondents were interested citizens. Below is a breakdown of the different types of respondents that completed the survey.

Respondent	Response Percentage
• An interested citizen	64.0%
• A housing developer	2.2%
• The real estate industry	0.0%

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- An advocacy group 1.1%
- A trade or professional organization 1.1%
- A nonprofit service provider 6.7%
- A government agency or department 13.5%
- An elected official 3.4%
- A housing organization 1.1%
- Other (please specify) 6.7%

The information gained from interviews and survey responses has been used to help determine housing and community development priorities over the next five years.

CONSULTATIONS

Along with State of Nevada staff, a number of housing, community, and social service providers and public agencies were consulted for input on the preparation of the Plan. These consultations were with organizations whose activities are related to the provision of housing, health services, and social services to children, elderly persons, homeless persons, persons with disabilities, persons with HIV/AIDS and their families, and other residents in need in the State of Nevada.

A complete list of service providers that were contacted as part of these efforts is located in **Appendix C – Survey and Consultation Results**.

SUMMARY OF CONSULTATION FINDINGS

The following is a summary of the information gathered during the consultations with the agencies listed in **Appendix C – Survey and Consultation Results**. Additional information is provided in the Community Needs section.

Needs and Trends

One overarching trend that emerged from phone interviews with service providers was that the increases in unemployment and underemployment in 2009 and 2010 increased the need for medical/health and housing services in Nevada compared to prior years.

Many service providers interviewed indicated that low-income families and individuals in Nevada were experiencing economic and mental stress and pressures resulting from job losses and/or underemployment. As a result, there has been a greater need for affordable housing, homeless services, housing counseling, legal advice, domestic violence prevention, health care, mental health services, and employment services, among other needs.

Obstacles to Meeting Needs

Phone interviews with a wide range of social, health, and housing service providers in Nevada consistently indicated that the economic recession and increased unemployment rate has had an impact on low- and moderate-income people in most areas of Nevada and has also shifted moderate-income households into the low-income category. In particular, the demand for medical/health services and housing has risen between 2005 and 2010, according to numerous agencies and nonprofits interviewed. At the same time, funding has decreased for many of the service providers from government sources, foundations, and private donations during 2009 and 2010. Almost all service providers interviewed indicated the funding available does not allow

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community needs to be met, particularly in the rural areas of the state but also in urban areas. Some service providers are being forced to cut staff, reduce staff hours, and make cuts to programs while the need for their services has increased.

Racial Composition of Service Providers' Clients

The racial composition of residents being assisted by service providers in Nevada generally reflects the racial composition of residents of the state as a whole, according to service providers interviewed.

Rural Issues

Phone interviews with service providers and agencies in rural areas indicated that the rural areas of the state have limited access to medical services, homeless services, handicapped accessible housing, and infrastructure funding sources. Rural service providers and agencies in rural areas indicated that high unemployment rates in many rural areas of the state were forcing residents to move to the state's more urban areas. In addition, those interviewed indicated that the residents in rural areas of the state were disproportionately low-income.

Infrastructure

Phone interviews with agencies involved in infrastructure issues, including the provision and maintenance of public infrastructure, indicated that while some areas of the state have benefited from federal stimulus funds for infrastructure improvements, the cost of current and future maintenance is a challenge for some municipalities to fully fund. In some parts of the state, maintenance is adequately funded but capital improvements toward new infrastructure and improvements are underfunded, resulting in issues such as deferment of projects that were planned to be completed, including capital improvement projects that would improve safety.

Housing, Homeless Services, and Special Needs

One of the key community needs cited by service providers in Nevada was for more affordable housing and homeless services. Homeless services and housing options for the disabled were cited as particular needs in the rural areas of the state. Several service providers noted their clients were being evicted from their homes and facing foreclosure as a result of job losses and underemployment.

A wide range of service providers in the state offer housing and homeless services. As an example, Advocates to End Domestic Violence, headquartered in Carson City, offers the following services:

- Shelter – operates a 51-bed shelter that is designed to provide temporary refuge for women in crisis
- Support groups
- Teen Dating Violence program
- Advocates at court
- Parenting
- Rape crisis intervention
- Individual counseling
- Women to Work – clothing program
- Information and referrals

Housing Authorities

Seven housing authorities serve Nevada residents. Five of these housing authorities provide both Section 8 programs and low-rent programs, while two of them, the Asi Southern Nevada Mainstream Housing

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Authority and the Nevada Rural Housing Authority, provide Section 8 programs only. The housing authorities are listed below.

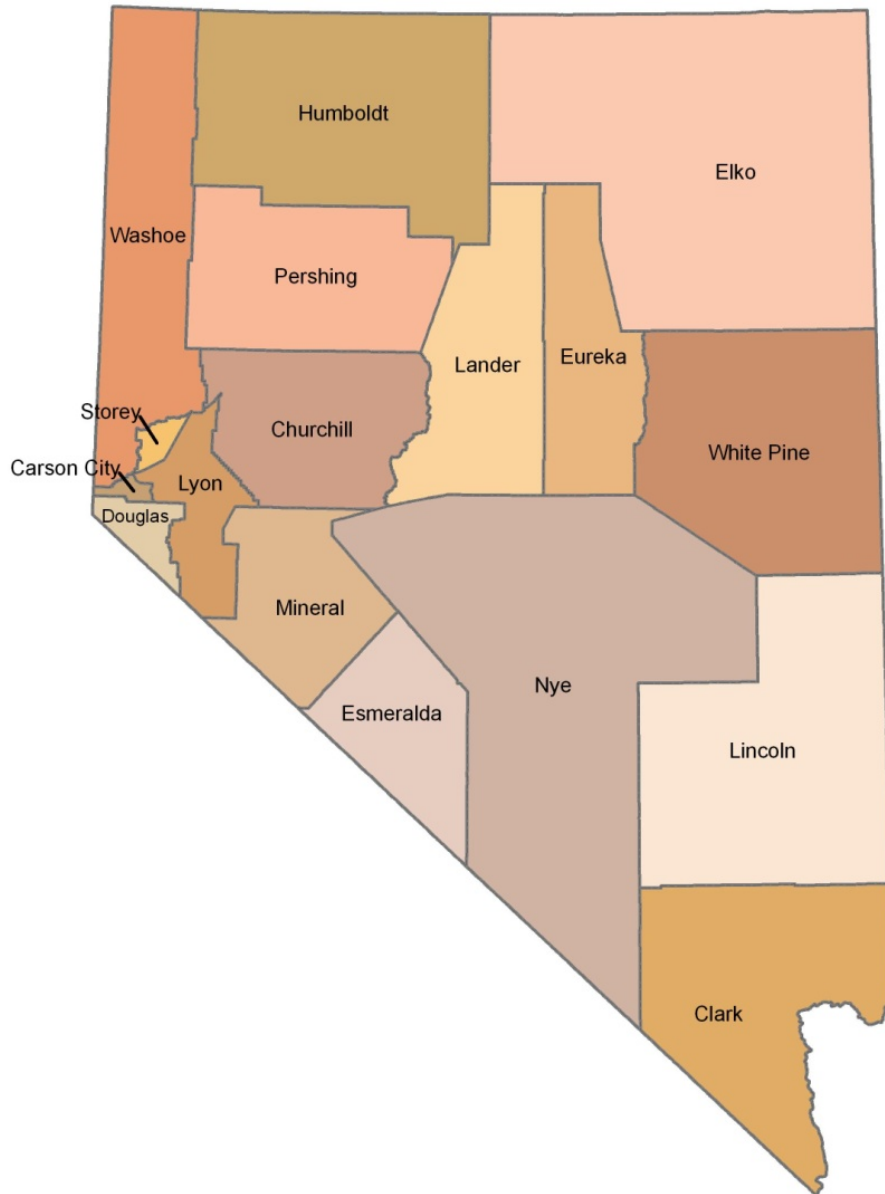
- Nevada Rural Housing Authority
- Asi Southern Nevada Mainstream Housing Authority
- Clark County Housing Authority
- Southern Nevada Rural Housing Authority
- Las Vegas Housing Authority
- North Las Vegas Housing Authority
- Reno Housing Authority

COMMUNITY NEEDS

The community needs section of the Consolidated Plan provides a brief community profile that addresses physical, social, economic, and demographic trends throughout the State of Nevada. This section serves as the basis for determining the housing and community development needs within the state.

The State of Nevada is divided into 17 counties, including Carson City, as shown on the map in **Figure 1**. Throughout the Community Needs section, data is broken down by county whenever possible.

Figure 1
State of Nevada by County



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DEMOGRAPHIC PROFILE

The following information provides a profile of the residents of Nevada, including age and racial/ethnic composition. The section also focuses on anticipated changes, which are significant in planning for the State's needs over the next five years.

POPULATION

Nevada is the 35th most populated state, with a population of 2,738,733 as estimated by the Nevada State Demographer's Office (NSDO) in 2008. **Table 3** presents population growth statistics between 2000 and 2008 for the United States, the State of Nevada, counties in Nevada, and Carson City. The State of Nevada has experienced an average annual growth rate of approximately 4.1 percent since 2000 (2006–08 ACS). Most of this growth occurred in Clark County, where the population increased by 43 percent (591,951 persons) between 2000 and 2008. This increase was tied closely to the housing boom experienced in and around the City of Las Vegas. As of 2008, according to the NSDO, Washoe County captured 11.4 percent of the state's total growth as its population grew by 84,347 to 423,833.

The 2006–08 American Community Survey (ACS) estimated the nation's total population to be 301,237,703 in 2008. Since 2000, the United States experienced a much lower average annual rate of growth (0.8 percent) when compared to the State of Nevada's average annual rate (4.1 percent).

Table 3
Population Growth

Jurisdiction	2008	2000	Total Population Growth	Average Annual Growth (%)
United States	301,237,703	281,421,906	19,815,797	0.8%
State of Nevada	2,738,733	1,998,257	740,476	4.1%
Carson City	57,600	52,457	5,143	1.1%
Churchill County	26,981	23,982	2,999	1.4%
Clark County	1,967,716	1,375,765	591,951	4.8%
Douglas County	52,131	41,259	10,872	2.9%
Elko County	50,561	45,291	5,270	1.3%
Esmeralda County	1,240	971	269	3.1%
Eureka County	1,553	1,651	-98	-0.7%
Humboldt County	18,014	16,106	1,908	1.3%
Lander County	5,891	5,794	97	0.2%
Lincoln County	4,352	4,165	187	0.5%
Lyon County	55,820	34,501	21,319	6.9%
Mineral County	4,401	5,071	-670	-1.5%
Nye County	47,370	32,485	14,885	5.1%
Pershing County	7,192	6,693	499	0.8%
Storey County	4,384	3,399	985	3.2%
Washoe County	423,833	339,486	84,347	2.8%
White Pine County	9,694	9,181	513	0.6%

Source: Nevada State Demographer's Office, 2008 Certified Population Estimates by County; 2000 U.S. Census Data

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POPULATION PROJECTIONS

In 2008, the NSDO released its population estimates through 2028. **Table 4** shows the NSDO projection estimates for the state and its 17 counties, including Carson City. It is projected that Nevada's population will increase by 48.7 percent, or 1,334,231 residents, over the next 20 years. Of the increase, 1,060,656 residents are projected to move into Clark County, with a concentration in and around the City of Las Vegas. This growth would result in a population in excess of 3 million in Clark County, with the state's population exceeding 4 million.

Table 4
Population Projections by Jurisdiction, 2008 to 2028

Jurisdiction	2008	2028	Change 2008–2028	
			Number	Percentage
State of Nevada	2,738,733	4,072,964	1,334,231	48.7%
Carson City	57,600	62,078	4,478	7.8%
Churchill County	26,981	32,232	5,251	19.5%
Clark County	1,967,716	3,028,372	1,060,656	53.9%
Douglas County	52,131	64,605	12,474	23.9%
Elko County	50,561	56,907	6,346	12.6%
Esmeralda County	1,240	1,518	278	22.4%
Eureka County	1,553	1,887	334	21.5%
Humboldt County	18,014	16,674	-1,340	-7.4%
Lander County	5,891	5,789	-102	-1.7%
Lincoln County	4,352	5,648	1,296	29.8%
Lyon County	55,820	105,451	49,631	88.9%
Mineral County	4,401	4,134	-267	-6.1%
Nye County	47,370	86,056	38,686	81.7%
Pershing County	7,192	6,900	-292	-4.1%
Storey County	4,384	8,096	3,712	84.7%
Washoe County	423,833	575,143	151,310	35.7%
White Pine County	9,694	11,474	1,780	18.4%

Source: Nevada State Demographer's Office; Total Population Increase to 2028

AGE

The median age of persons living in the State of Nevada is slightly younger than in the United States overall: 35.8 years versus 36.7 years. According to the 2006–08 ACS, the state's median age increased slightly since 2000, from 35 years to 35.8 years. Humboldt County had the lowest median age at 33.4 years, and Douglas County carries the highest median age of 45.7 years (see **Table 5**).

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Youth Population

As of 2008, the youth population in Nevada represented 28.1 percent of the total population. The counties with the highest proportion of youth were Lander (34.6 percent), Humboldt (33.9 percent), Lincoln (32.9 percent), and Churchill (31.7 percent). As a result of the higher proportion of youth in these counties, youth services may be a higher priority, as would ensuring an adequate number of housing units sized appropriately for families with children.

Senior Population

The senior population in Nevada represented 11.3 percent of the overall population, of which Nye County was the highest (21.4 percent), followed by Mineral County (19.9 percent) and Douglas and Esmeralda counties (both 18.2 percent). Counties with the highest proportion of seniors face an increased need for senior housing and social services.

Table 5
Population by Age

Jurisdiction	Median Age	Under 5	5–19	20–44	45–64	65 and up
United States	36.7	6.9%	20.6%	34.5%	25.4%	12.6%
State of Nevada	35.8	7.7%	20.4%	35.7%	25.0%	11.3%
Carson City	40.4	7.4%	18.8%	31.4%	26.4%	16.0%
Churchill County	36.0	9.0%	22.7%	29.1%	25.2%	14.0%
Clark County	35.0	8.0%	20.5%	36.8%	24.1%	10.4%
Douglas County	45.7	4.0%	16.5%	28.0%	33.0%	18.2%
Elko County	33.9	7.3%	23.3%	35.4%	26.3%	7.6%
Esmeralda County*	45.1	4.3%	18.5%	27.1%	33.0%	18.2%
Eureka County*	38.3	5.9%	24.1%	31.6%	25.9%	12.4%
Humboldt County*	33.4	8.0%	25.9%	36.1%	32.3%	7.5%
Lander County*	34.1	7.5%	27.1%	33.4%	25.0%	6.9%
Lincoln County*	38.8	6.3%	26.6%	25.2%	25.9%	16.2%
Lyon County	37.3	6.7%	23.8%	28.2%	27.6%	13.7%
Mineral County*	42.9	5.3%	21.4%	26.3%	27.1%	19.9%
Nye County	43.9	4.9%	19.0%	28.1%	26.4%	21.4%
Pershing County*	34.4	6.5%	21.5%	42.2%	22.0%	7.8%
Storey County*	44.5	4.4%	17.2%	29.5%	35.7%	13.0%
Washoe County	36.9	7.3%	19.9%	34.3%	27.0%	11.7%
White Pine County*	37.7	6.0%	20.2%	35.4%	24.8%	13.4%

Source: 2000 U.S. Census Data; 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

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HOUSEHOLDS

The type, size, and composition of a household can affect the type of housing and services that are needed. According to the 2006–08 American Community Survey, the average household size in Nevada was 2.65 in 2008, slightly higher than the 2008 national average of 2.61 persons per household. As of 2008 the average family size was 3.25 persons. Family households in Nevada make up 65.0 percent of all households, which is slightly lower than the national average of 66.6 percent, and single-parent households represent 17.7 percent of all family households in the State of Nevada (see **Table 6**).

The Nevada Division of Child and Family Services serves abused and neglected children in the state. While the Division strives to mediate parental/child relationships and keep children in their permanent homes, the Division places approximately 5,000 to 6,000 children in out-of-home placements (foster, group, and guardianship).

Table 6
Household Composition, 2008

Household Type	State of Nevada	United States
Family Households	65.0%	66.6%
Married Couple Family	47.3%	49.6%
Married Couple with Own Children under 18	20.7%	21.4%
Single-Parent Family with Male Head of Household	6.0%	4.6%
Single-Parent Family with Female Head of Household	11.7%	12.5%
Non-Family Households	35.0%	33.4%
Householder living alone	26.9%	27.5%
65 years and over	7.4%	9.3%
Average Household Size	2.65	2.61
Average Family Size	3.25	3.20

Source: 2006–2008 American Community Survey

RACE/ETHNICITY

Nevada is more racially diverse than the national average. The largest minority population is that of Hispanic or Latino persons, which represent nearly 25 percent of the total population. The Hispanic or Latino population has increased by more than 5 percent since 2000 in Nevada and is nearly 10 percent higher than the national average (15.1 percent) (see **Figures 2 and 3**). As of 2008, as shown in **Table 7** and **Figure 4**, white persons represented almost three-quarters of the state's population, followed by Black or African Americans representing 7.4 percent. The racial groups that did not experience a decline in population share between 2000 and 2008 were Black or African American, Asian, Native Hawaiian or Other Pacific Islander, and Hispanic or Latino. Like many states in the southwest, it is projected that the Hispanic and Latino population will continue to grow in numbers and population share.

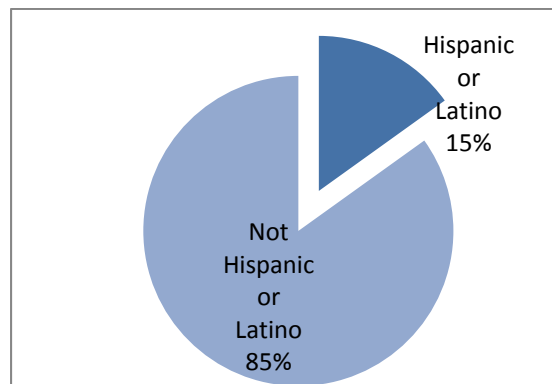
COMMUNITY NEEDS

Table 7
Race as a Percentage of the State's Total Population

Race	United States	State of Nevada	
	2008	2008	2000
White	74.3%	74.9%	75.2%
Black or African American	12.3%	7.4%	6.8%
American Indian or Alaska Native	0.8%	1.2%	1.3%
Asian	4.4%	6.0%	4.5%
Native Hawaiian or Other Pacific Islander	0.1%	0.5%	0.4%
Some Other Race	5.8%	6.9%	8.0%
Two or More Races	2.2%	3.1%	3.8%
Hispanic or Latino (any race)	15.1%	24.9%	19.7%
Not Hispanic or Latino	84.9%	75.1%	80.3%

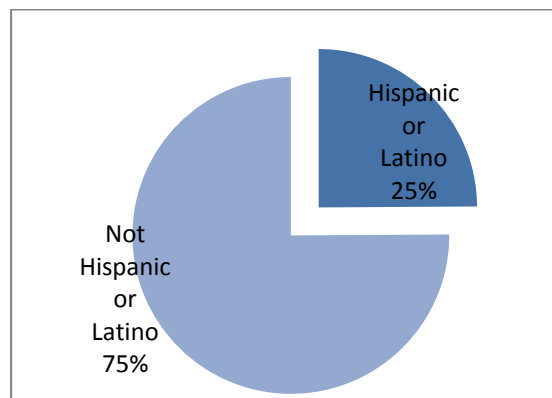
Source: 2006–2008 American Community Survey; 2000 U.S. Census Data

Figure 2
Hispanic or Latino Population, United States, 2008



Source: 2006–2008 American Community Survey

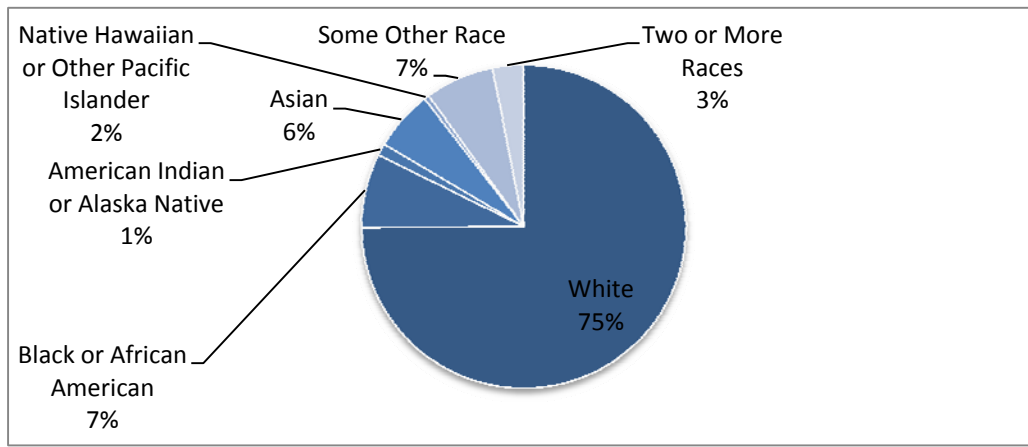
Figure 3
Hispanic or Latino Population, State of Nevada, 2008



Source: 2006–2008 American Community Survey

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Figure 4
Racial Composition of the State of Nevada, 2008



Source: 2006–2008 American Community Survey

Geographic Concentrations of Racial and Ethnic Subpopulations

A racial or ethnic concentration is considered to exist when a racial or ethnic group's percentage in a certain area is greater than that of the group's overall population percentage in the community. For the State of Nevada, a concentration is considered to exist when the group's population in an area is at least 10 percentage points higher than the group's percentage representation in the state as a whole. For a visual representation of racial and ethnic concentrations by county, refer to **Appendix D** – Racial and Ethnic Concentration Maps.

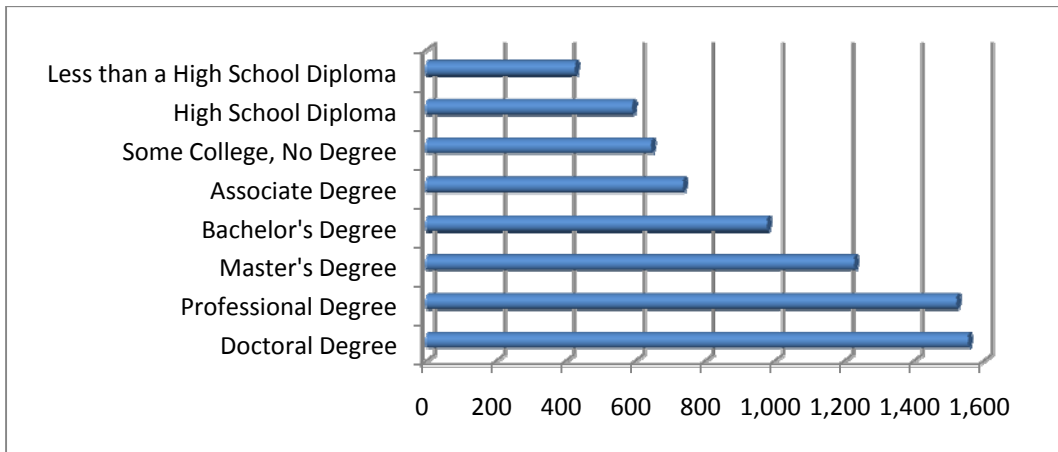
EDUCATION AND EMPLOYMENT PROFILE

Education

Education level and economic opportunities play a critical role in determining the income level of a household and the rate of employment. Based on information from the U.S. Bureau of Labor Statistics fourth quarter of 2009 data, those with a higher degree of education earn more and experience less unemployment. **Figures 5 and 6** detail how the median weekly earnings increased as the education level increased. The lowest median weekly earnings were gained by people with less than a high school diploma, with median earnings of \$449. Persons with a high school diploma earned \$638 a week. College graduates with a bachelor's degree earned a weekly average of \$1,020. The highest earnings were gained for those with professional and doctoral degrees earning a median of \$1,309 a week. Additionally, a Bureau of Labor Statistics 2008 report indicated that unemployment rates followed a similar trend in that those with bachelor's degrees or higher averaged a lower unemployment rate of approximately 2 percent and those with less than a high school diploma experienced a higher unemployment rate of 9 percent.

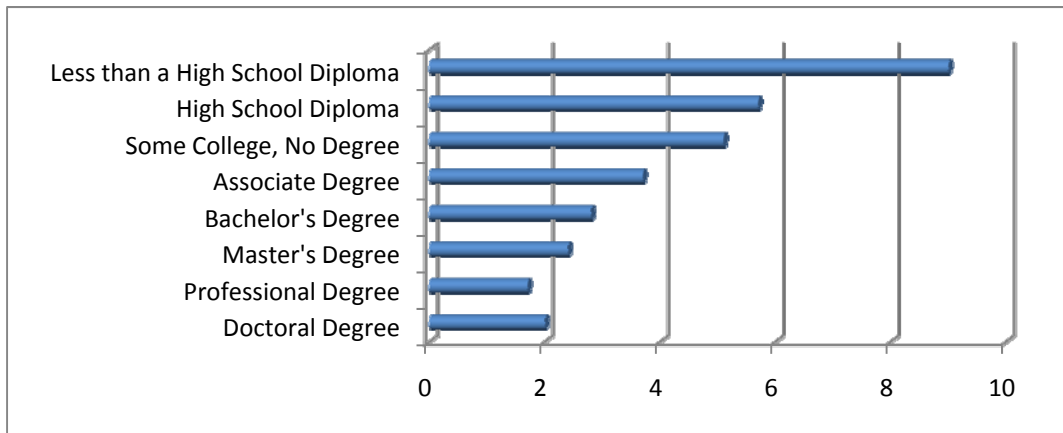
COMMUNITY NEEDS

Figure 5
Median Weekly Earnings (dollars), Fourth Quarter of 2008, by Educational Attainment



Source: Bureau of Labor Statistics 2008, Current Population Survey

Figure 6
Unemployment Rate (percentage), 2008, by Educational Attainment



Source: Bureau of Labor Statistics 2008, Current Population Survey

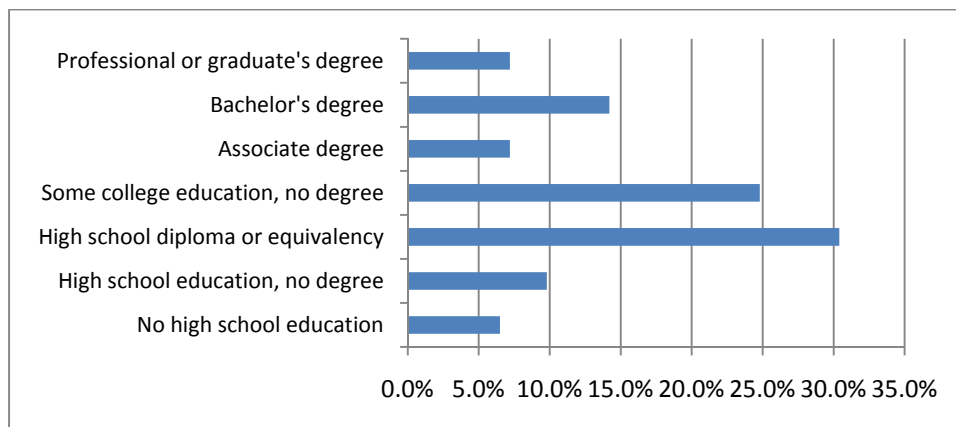
According to the 2006–08 American Community Survey, 83.7 percent of Nevada residents graduated from high school and 21.4 percent earned a bachelor’s degree or higher. These percentages are slightly lower than the national averages: 84.5 percent persons earned a high school degree and 27.4 percent obtained a bachelor’s degree or higher.

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More specific data reveals the following educational attainment of persons aged 25 years and over within the State of Nevada (see **Figure 7**).

- 6.5 percent had not attended high school.
- 9.8 percent had some high school education but no diploma.
- 30.4 percent were high school graduates (includes equivalency).
- 24.8 percent of residents had attended some college but had no degree.
- 7.2 percent had an associate degree.
- 14.2 percent obtained a bachelor's degree.
- 7.2 percent earned a professional or graduate degree.

Figure 7
Educational Attainment, State of Nevada, 2008



Source: 2006–2008 American Community Survey 3-year Estimates

Employment

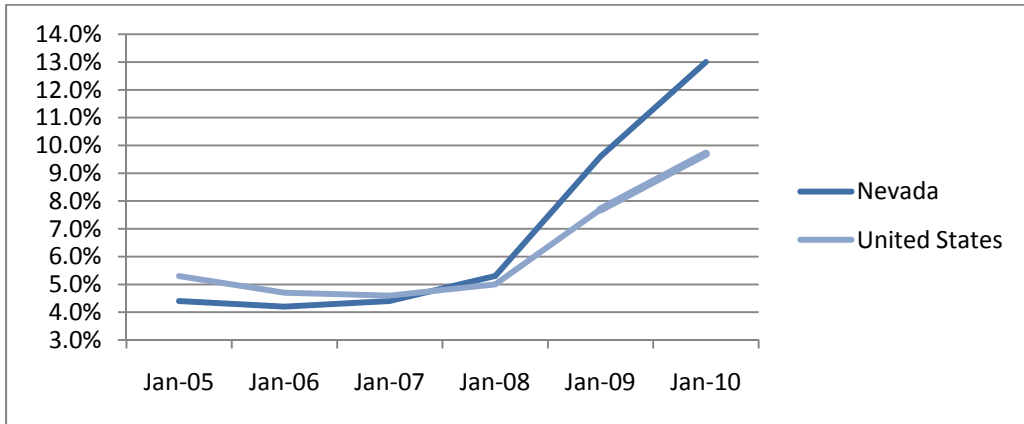
Employment statistics referred to below pertain to persons ages 16 and over residing in the State of Nevada and are based on 2006–2008 American Community Survey estimates. In 2008, ACS estimates placed the Nevada workforce at 1,331,314, which was 67.9 percent of the total population. This population share of persons in the labor force was higher than the 2008 national average of 65.2 percent. Over the last few years, Nevada's economic conditions have been one of the most severely affected in the country.

Unemployment

The Bureau of Labor Statistics placed the seasonally adjusted unemployment rate in January 2010 at 13.0 percent. This level of unemployment has nearly tripled since January 2007 when unemployment was at 4.4 percent (see **Figure 8**). In fact, in the Bureau of Labor Statistics 2008–2009 Over-the-Year Change in Unemployment Rates for States, Nevada was second only to Michigan in increase of unemployment within the state. From 2008 to 2009, Nevada's unemployment rate grew from 6.7 percent to 11.8 percent.

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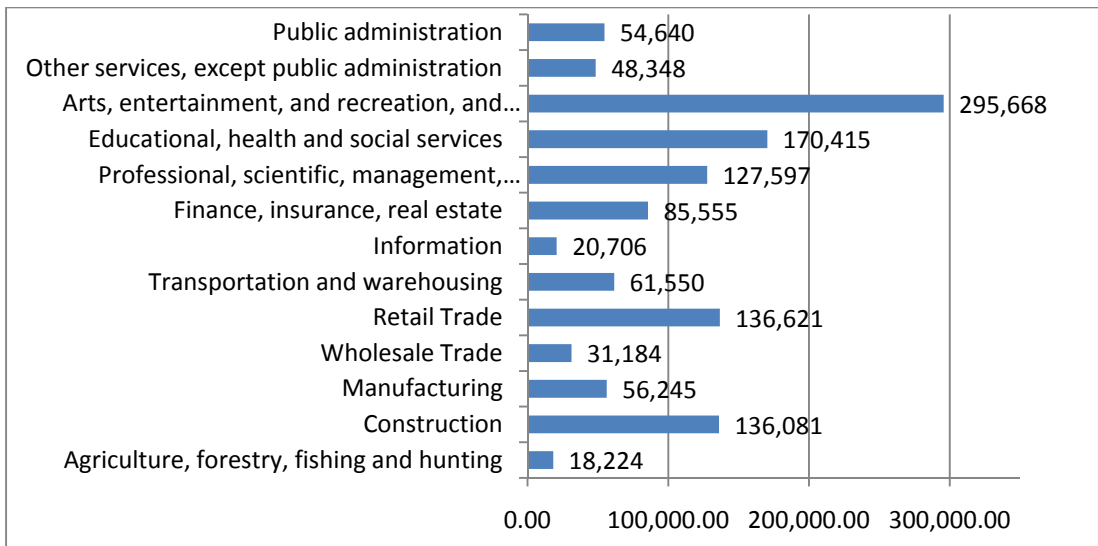
Figure 8
Unemployment Rate, State of Nevada



Source: Bureau of Labor Statistics, 2010 Seasonally Adjusted Current Population Survey

According to the 2006–2008 American Community Survey, in 2008 the majority of occupations in the State of Nevada were in the “arts, entertainment, recreation, accommodation and food services” (23.8 percent), “educational, health and human services” (13.7 percent), “retail trade” (11.0 percent), “construction” (10.9 percent), and “professional, scientific, management, administrative, and waste management services” (10.3 percent) sectors (see **Figure 9**). With a large portion of the state’s population living and/or working in or around the City of Las Vegas, jobs tied to the casinos, restaurants, and hotels are a vital piece of the overall economy of Las Vegas, Clark County, and the State of Nevada.

Figure 9
Occupational Industries, State of Nevada, 2008



Source: 2006–2008 American Community Survey

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When looking at the top 20 largest employers in Nevada, the majority are casino hotels on the Las Vegas strip. However, the largest employer within Nevada is the Clark County School District that provides approximately 35,000 jobs to the local community. Only two out of the top 20 largest employers are based outside of Clark County: the Washoe County School District and the University of Nevada are both based in Reno in Washoe County (see **Table 8** below). The remaining 18 other employers on the top 20 list are based in the City of Las Vegas and 13 of them are casino hotels, including the Wynn Las Vegas, the Bellagio, and the MGM Grand. Together, the 13 casino hotels provide in excess of 60,000 jobs to the City of Las Vegas and the State of Nevada.

Table 8
Largest Employers, State of Nevada, 2009

Employer	Industry/Trade	City
30,000 to 39,999 Employees		
Clark County School District	Elementary and Secondary Schools	Las Vegas
8,500 to 8,999 Employees		
Clark County	Executive & Legislative Offices Combined	Las Vegas
7,000 to 8,499 Employees		
Wynn Las Vegas	Casino Hotels	Las Vegas
Bellagio LLC	Casino Hotels	Las Vegas
Washoe County School District	Elementary and Secondary Schools	Reno
MGM Grand Hotel/Casino	Casino Hotels	Las Vegas
6,000 to 6,499 Employees		
Mandalay Bay Resort and Casino	Casino Hotels	Las Vegas
5,500 to 5,999 Employees		
Las Vegas Metropolitan Police	Police Protection	Las Vegas
University of Nevada-Las Vegas	Colleges and Universities	Las Vegas
Caesars Palace	Casino Hotels	Las Vegas
4,500 to 4,999 Employees		
University of Nevada-Reno	Colleges and Universities	Reno
Mirage Casino-Hotel	Casino Hotels	Las Vegas
4,000 to 4,499 Employees		
The Venetian Casino Resort	Casino Hotels	Las Vegas
University Medical Center of South Nevada	General Medical and Surgical Hospitals	Las Vegas
The Palazzo Casino Resort	Casino Hotels	Las Vegas
3000 to 3,499 Employees		
Flamingo Las Vegas Operating	Casino Hotels	Las Vegas
Encore Las Vegas	Casino Hotels	Las Vegas
Luxor	Casino Hotels	Las Vegas
Rio Suite Hotel and Casino	Casino Hotels	Las Vegas
Paris Las Vegas	Casino Hotels	Las Vegas

Source: State of Nevada Department of Employment Training and Rehabilitation, Nevada Workforce Informer, 2009

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INCOME PROFILE

Income is one of the most important factors that affect a household’s ability to obtain affordable housing and access related services. Income levels are defined as a percentage of the area median income (AMI). There are two sets of working definitions used by the U.S. Department of Housing and Urban Development (HUD): the Community Development Block Grant (CDBG) definition and the Section 8 definition. Unless otherwise stated, the Section 8 definitions will be used in the text with “low-income,” meaning those with incomes below 80 percent of the area median income. Please see **Table 9**.

According to the 2006–2008 American Community Survey, the median household income in Nevada increased by 26.4 percent since 1999. This is higher than the 24.2 percent increase experienced throughout the United States since 1999. The following statistics provide greater detail on the incomes of households and individuals within the State of Nevada and the United States.

- In 2008, the median household income in Nevada was \$56,348, compared to \$44,581 in 1999.
- The median household income for the United States increased from \$41,994 in 1999 to \$52,175 in 2008.
- Men working full time in Nevada made 29.1 percent more in annual income than women working full time, as the 2008 median earnings for men were \$44,525 compared to \$34,486 for women.
- In 2008, the United States experienced a similar level of variation (28.8 percent) in earnings between men and women, as men had median annual earnings of \$45,425 while women earned \$35,269 a year.

Table 9
Section 8 Income Levels, 2009

MSA or County	Median Income	Extremely Low (< 30%)	Very Low (> 30% – 50%)	Low and Moderate (> 50% – 80%)
Carson City, NV MSA	\$64,300	\$19,300	\$19,301–\$32,150	\$32,151–\$51,450
Las Vegas-Paradise, NV MSA	\$65,400	\$19,600	\$19,601–\$32,700	\$32,701–\$52,300
Reno-Sparks, NV MSA	\$70,400	\$21,100	\$21,101–\$35,200	\$35,201–\$56,300
Churchill County	\$60,500	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
Douglas County	\$73,800	\$22,150	\$22,151–\$36,900	\$36,901–\$59,050
Elko County	\$69,700	\$20,900	\$20,901–\$34,850	\$34,851–\$55,750
Esmeralda County	\$53,200	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
Eureka County	\$64,000	\$19,200	\$19,201–\$32,000	\$32,001–\$51,200
Humboldt County	\$67,600	\$20,300	\$20,301–\$33,800	\$33,801–\$54,100
Lander County	\$66,800	\$20,050	\$20,051–\$33,400	\$33,401–\$53,450
Lincoln County	\$59,100	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
Lyon County	\$57,600	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
Mineral County	\$51,200	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
Nye County	\$53,300	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
Pershing County	\$60,000	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050
White Pine County	\$57,200	\$19,150	\$19,151–\$31,900	\$31,901–\$51,050

Source: Area median income for a household of four; HUD, Section 8 Income Limits 2009
MSA = metropolitan statistical area

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Poverty

If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. Persons below the poverty level represent the group with the highest risk of experiencing housing problems including overcrowded conditions, severe cost burdens, and the risk of becoming homeless.

According to the 2006–2008 American Community Survey, Nevada has lower rates of families and persons living below the poverty level than the national averages. The following statistics reflect Nevada's lower poverty rates in multiple categories.

- In Nevada, 7.6 percent of all families and 10.8 percent of all people live below the poverty level. In the United States, 9.6 percent of families and 13.2 percent of all people live in poverty.
- Single-parent, female heads of households make up 21.5 percent of all Nevada families living below the poverty level. This rate is lower than the national average of 28.2 percent in 2008.
- In Nevada, 14.9 percent of people living under the poverty level are below the age of 18. Youth under the age of 18 make up 17.8 percent of the total persons living below the poverty level in the United States.
- Seniors 65 years and over represent 7.6 percent of all persons living under the poverty level in Nevada. Seniors represent 9.8 percent of the national total.

Low-income Households

Most federally funded housing and community development programs are made available to eligible low-income households. Low-income as defined in this Plan means households with annual incomes at or below 80 percent of the area median income (AMI), adjusted for household size. Annually, HUD updates these income limits for each county in the nation (see **Appendix A** – Income Limits). Areas of the state that consist of at least 51 percent low-income households are considered to be low-income areas and eligible for funding. In 2009, 13 of the state's 17 counties had median incomes less than the overall median income for the state; 9 of these 13 were rural counties.

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SPECIAL NEEDS POPULATIONS – NON-HOMELESS

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Owing to their special circumstances, they are more likely to have low incomes. These groups include the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addictions, victims of domestic violence, large households, and single parent-headed (female and male) households.

ELDERLY AND FRAIL ELDERLY

Table 10 provides a summary of the senior population in the State of Nevada and the United States. The share of senior persons in the State of Nevada is at 11.3 percent, which is lower than the share of senior persons throughout the United States, which is at 12.6 percent. Of all the seniors in Nevada, 72.0 percent have some type of disability, which is much higher than the national average with 41.9 percent of the senior population having some type of disability. Seniors below the poverty level in Nevada have a smaller population share than the United States as they represent 7.6 percent, while the national figure is 9.8 percent.

During the consultation process with service providers and feedback during public meetings, senior needs are increasing in rural parts of the state. Such needs include access to healthy food, affordable housing options, appropriately sized housing options, access to health care, and transportation alternatives to reach critical services. Community Chest, a nonprofit service provider serving clients in Lyon County, provides mental health services to clients, especially seniors. Community Chest reported an increase in demand for in-home care for seniors between 2008 and 2010. In 2008, eight seniors committed suicide in the county, and in 2009 the number of seniors who committed suicide increased to 28.

Table 10
Senior Population

Type	State of Nevada		United States	
	Number	Percentage	Number	Percentage
Senior Population	285,604	11.3%	37,980,136	12.6%
With a Disability*	154,197	72.0%	13,978,118	41.9%
Senior Households	169,363	17.9%	23,208,256	20.7%
Senior Owner Households	127,856	22.3%	18,274,938	24.4%
Senior Renter Households	41,506	11.1%	4,933,320	13.3%
Seniors Below the Poverty Level	21,385	7.6%	3,570,393	9.8%

Source: 2000 U.S. Census, 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used. The percentages are based on the total number of seniors in 2000.

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PERSONS WITH DISABILITIES

Table 11 presents data from the 2000 U.S. Census for persons with disabilities in Nevada and throughout the United States. The State of Nevada contains a similar share of disabilities (approximately 20.6 percent) within the population as the United States (19.3 percent).

Looking within the total disabilities captured through the 2000 Census for the State of Nevada and the United States, both presented similar percentages of sensory disabilities (approximately 10 percent) and physical disability (approximately 24 percent). The United States presented a slightly higher mental disability share of 13.9 percent compared to Nevada’s mental disability share of 13.1 percent. The largest variation in disability share lies within the age groups. Specifically, persons between the ages of 16 and 64 represent 64.9 percent of disabilities in the United States, while that subgroup represented 71 percent in Nevada. A similar, but inverse, percentage shift is seen in persons 65 years and older as Nevada has a lower share of disabilities at 25.9 percent, while the share of persons 65 years and over with disabilities represents 31.2 percent in the United States.

According to the State Division of Mental Health and Developmental Services (MHDS), there is a need to increase mental health services in the rural areas of Nevada. MHDS is experiencing an increase in demand for their services, mostly for more intensive treatments as the severity of their clients’ conditions worsen. MHDS serves approximately 27,000 people per year.

Table 11
Disability Status and Types

Type	State of Nevada		United States	
	Number	Percentage	Number	Percentage
Total number of Persons with a disability	375,910	20.6%	49,7462,48	19.3%
Total disabilities tallied	629,303	100.0%	89,142,962	100.0%
Total disabilities tallied for people 5 to 15 years	19,471	3.1%	3,395,875	3.8%
Sensory disability	2,661	0.4%	442,894	0.5%
Physical disability	2,709	0.4%	455,461	0.5%
Mental disability	11,599	1.8%	2,078,502	2.3%
Self-care disability	2,502	0.4%	419,018	0.5%
Total disabilities tallied for people 16 to 64 years	446,808	71.0%	57,890,659	64.9%
Sensory disability	30,876	4.9%	4,123,902	4.6%
Physical disability	80,214	12.7%	11,150,365	12.5%
Mental disability	40,044	6.4%	6,764,439	7.6%
Self-care disability	20,829	3.3%	3,149,875	3.5%
Go-outside-home disability	87,779	13.9%	11,414,508	12.8%
Employment disability	187,066	29.7%	21,287,570	23.9%
Total disabilities tallied for people 65 years and over	163,024	25.9%	27,856,428	31.2%
Sensory disability	29,516	4.7%	4,738,479	5.3%
Physical disability	61,255	9.7%	9,545,680	10.7%
Mental disability	18,510	2.9%	3,592,912	4.0%
Self-care disability	16,630	2.6%	3,183,840	3.6%
Go-outside-home disability	37,113	5.9%	6,795,517	7.6%

Source: 2000 U.S. Census

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LARGE HOUSEHOLDS

The average household size in Nevada is 2.65. A large household is considered to be a household with five or more persons occupying the unit. According to the 2006–2008 American Community Survey, in 2008 11.0 percent of all Nevada households were considered large households (see **Table 12**). This percentage is higher than the national average of 9.8 percent large households in 2008. Large households suffer a higher rate of overcrowding and other housing problems when compared to smaller households with fewer persons per unit.

Table 12
Large Households

Type	State of Nevada		United States	
	Number	Percentage	Number	Percentage
Total Households	947,147	100.0%	112,386,298	100.0%
5 persons	64,315	6.8%	7,009,245	6.2%
6 persons	24,900	2.6%	2,512,504	2.2%
7 or more persons	15,251	1.6%	1,505,319	1.3%
Total Large Households	104,466	11.0%	11,027,068	9.7%

Source: 2006–2008 American Community Survey

SINGLE-PARENT HOUSEHOLDS

As shown in **Table 13**, the number of single-parent households headed by a female is disproportionately greater than male-headed households. The State of Nevada, at 17.7 percent, has a slightly higher rate of single-parent households when compared to the United States, which has a single-parent household share of 17.1 percent. Nevada does have a lower percentage of female-headed households living in poverty (21.5 percent) than the national average of 28.2 percent.

Table 13
Single-Parent Households

	State of Nevada		United States	
	Number	Percentage	Number	Percentage
Total Households	947,147	100.0%	112,386,298	100.0%
Female-headed Households	110,771	11.7%	14,008,560	12.5%
Male-headed Households	57,103	6.0%	5,155,903	4.6%
Total Single-Parent Households	167,874	17.7%	19,164,463	17.1%
Female-headed Households in Poverty	23,815	21.5%	3,950,413	28.2%
Male-headed Households in Poverty	n/a	n/a	n/a	n/a

Source: 2006–2008 American Community Survey

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ALCOHOL AND SUBSTANCE ABUSE

There are multiple facilities throughout the State of Nevada that provide alcohol and other drug abuse prevention and treatment. The Substance Abuse Prevention and Treatment Agency (SAPTA) is a leading agency in tracking substance abuse admissions throughout the state. Each year, SAPTA releases multiple reports, publications, and needs estimates regarding alcohol and drug abuse throughout Nevada. SAPTA works with a coalition of 11 other agencies statewide that provide residents with substance abuse prevention, treatment, and other related services.

In state fiscal year 2007, SAPTA funded 27 treatment organizations providing services in 61 locations in 26 communities throughout Nevada. Services consisted of intervention, comprehensive evaluation, detoxification, residential, outpatient, intensive outpatient, and transitional housing services for adults and adolescents, and opioid maintenance treatment for adults. **Table 14** provides information on recent estimates and rankings released by SAPTA.

Table 14
Alcohol Dependence/Abuse Prevalence and Needs Estimates, State of Nevada

Category	Percentage	State Ranking from the Highest	Population Affected (2006)
Alcohol Dependence or Abuse			
12 to 17 years old (national avg. 5.45%)	6.39%	15	14,048
12 and older (national avg. 7.66%)	8.15%	20	178,193
Needing But Not Receiving Treatment for Past Year for Alcohol Use			
12 to 17 years old (national avg. 5.22%)	6.27%	10	13,630
12 and older (national avg. 7.30%)	7.78%	20	170,104

Source: Nevada Department of Health and Human Services, Division of Mental Health and Developmental Services, Substance Abuse Prevention and Treatment Agency (SAPTA), 2009 Needs Estimates for Nevada

In state fiscal year (SFY) 2006, the Substance Abuse Prevention and Treatment Agency data showed the five most prevalent drugs for SAPTA-funded treatment admissions were alcohol (43.0 percent), amphetamine/methamphetamine (50.0 percent), marijuana/hashish (19.0 percent), cocaine/crack cocaine (9.0 percent), and heroin/morphine (6.0 percent). Admission data from SAPTA-funded providers indicated alcohol was the most frequent primary drug of abuse by adults, marijuana/hashish was the most frequent primary drug of abuse by adolescents, and methamphetamine abuse was the most frequent primary drug of abuse for pregnant women. **Table 15** details SFY 2009 admission data by drug of choice.

Table 15
Admissions to SAPTA-Funded Providers by Primary Drug of Choice, SFY 2009

Substance	Adults	Adolescents	Total Admissions
Alcohol	5,279	438	5,717
Methamphetamine/Other Amphetamine	2,511	77	2,588
Marijuana/Hashish	991	899	1,890
Cocaine/Crack	1,011	18	1,029
Heroin/Morphine	1,093	72	1,165
Other	910	79	989
Total	11,795	1,583	13,378

Source: Nevada Department of Health and Human Services, Division of Mental Health and Developmental Services, Substance Abuse Prevention and Treatment Agency (SAPTA), 2009 Needs Estimates for Nevada

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PERSONS WITH HIV/AIDS

In 2008, the Nevada State Health Division reported 4,109 persons living with AIDS in the State of Nevada and 3,880 persons living with HIV (see **Table 16**). Multiple agencies throughout Nevada provide supportive services to persons living with HIV/AIDS. Specifically, the Nevada State Health Division, Aid for AIDS of Nevada, Nevada AIDS Project, Caminar, Inc., Southern Nevada Health District, Nevada AIDS Foundation, and Nevada AIDS Research and Education Society provide the critical support system for persons with HIV/AIDS.

Northern Nevada HOPES utilizes Housing Opportunities for Persons with AIDS (HOPWA) to recruit and retain individuals suffering with HIV and their families into care. Many of the individuals presenting at HOPES are homeless or at risk of being homeless. HOPES uses the HOPWA funds through Housing and Urban Development (HUD) through the State of Nevada to prevent homelessness and maintain residency for clients prior to clients' acceptance into other HUD programming, including Section 8 through Reno and Rural Housing Authorities. Providing HOPWA to clients continues to increase management of medical appointments, both for HIV and primary medical needs, as well as social services and outside agency appointments.

HOPES serve persons in the Reno/Sparks area as well as persons from the rural portions of the state. HOPES serves roughly 70 persons with HIV/AIDS from rural areas outside of Reno/Sparks.

Table 16
HIV/AIDS Cases for State of Nevada, 2008

Type	Persons with AIDS		Persons with HIV	
	Number	Percentage	Number	Percentage
Total	4,109	100.0%	3,880	100.0%
Sex/Gender				
Male	3,480	84.7%	3,182	82.0%
Female	629	15.3%	698	18.0%
Race/Ethnicity				
White	2,192	53.3%	2,144	55.3%
Black	956	23.3%	917	23.6%
Native American	39	0.9%	33	0.9%
Asian	75	1.8%	72	1.9%
Hispanic	816	19.9%	684	17.6%
Native Hawaiian/Pacific Islander	20	0.5%	15	0.4%
Multi-race/Unknown	11	0.3%	15	0.4%

Source: Nevada Department of Health and Human Services, Nevada State Health Division, HIV/AIDS Surveillance Program, HIV/AIDS Fast Facts

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VICTIMS OF DOMESTIC VIOLENCE

Although the State is not collecting incident-based data and has no plans to develop an incident-based reporting system, the Nevada Department of Public Safety (DPS) has instituted an incident-level domestic violence data collection system. All 37 law enforcement agencies in the state report domestic violence data monthly using specialized Scantron forms. The DPS also maintains the statewide database of protection orders, which is accessible to all state law enforcement agencies.

The Nevada Network Against Domestic Violence (NNADV) collects statistics from local programs, which are published in quarterly newsletters. Member programs receiving Marriage License Supplement, the Victims of Crime Act (VOCA) funding, or Family Violence and Prevention Services funds voluntarily submit quarterly reports. These statistics are also shared with the Attorney General's Council for the Prevention of Domestic Violence. The council uses the information, along with sexual assault data from the DPS, to determine funding, for legislative purposes, and for their annual report. A quarterly report recently released by the NNADV captured the following statistics for the State of Nevada:

- 37,495 victims of abuse received services from domestic violence programs in Nevada during fiscal year 2008–2009. In addition, 16,148 children of these victims received services from the domestic violence programs.
- 1,243 adults and 1,387 children spent 51,831 bed-nights in shelters, emergency motels, and transitional housing units provided by the domestic violence programs.
- 47 percent of the victims who sought assistance from a domestic violence program received individual counseling for themselves and their children. The domestic violence programs provided 2,388 support group sessions for victims and their children.
- 39 percent of victims who received assistance from a domestic violence program reported that they also contacted law enforcement; half (51 percent) of these contacts resulted in an arrest.

On September 25, 2007, 9 out of 15, or 60 percent, of identified domestic violence programs in Nevada participated in the 2007 National Census of Domestic Violence Services. The following figures represent information from the nine participating programs about services they provided during the 24-hour survey period.

- 152 hotline calls were received among multiple agencies.
- 170 domestic violence victims found refuge in emergency shelters or transitional housing provided by local domestic violence programs.
- 121 adults and children received nonresidential services, including individual counseling, legal advocacy, and children's support groups.
- In just one day, 89 percent of local programs provided individual counseling or advocacy, but only 22 percent were able to provide transitional housing.

The 2009 Violence Policy Center report ranked Nevada third in the nation for women murdered by an intimate partner. The United Way of Northern Nevada and Sierra Community Assessment documented that women are five times more likely to be victimized by domestic violence than men and face a 75 percent higher chance of being murdered when they flee an abusive relationship.

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Resources

Alternatives to Living in a Violence Environment (ALIVE), Silver Springs

ALIVE provides a crisis hotline 24 hours a day, 7 days a week, which provides direct contact with clients and agencies at all times in Lyon County. ALIVE provides financial management classes and temporary protection orders, and has a thrift store on site.

Advocates to End Domestic Violence, Carson City

Advocates to End Domestic Violence operates a 51-bed shelter that is designed to provide temporary refuge for women in crisis. The priority is to provide shelter to battered women and their children that have nowhere else to go. They offer 72-hour housing and long-term shelter options including transitional housing.

They also offer the following programs:

- Support groups
- Teen Dating Violence program
- Advocates at court
- Parenting
- Rape crisis intervention
- PATH (Positive Action Toward Hope) program
- Budgeting classes
- Individual counseling
- Women to Work – clothing program
- Information and referrals

Advocates to End Domestic Violence, Mineral County

Mineral County offers a three-bedroom house that services domestic violence victims and their children up to the age of 12. The maximum stay is 30 days and the house can accommodate up to seven clients at a time. They also provide clothing, food, and finance counseling.

Harbor Housing – Shelter for Victims of Domestic Violence and Their Children

Harbor House is the only long-term safe house in northeastern Nevada. It is exclusively for victims of domestic violence and sexual assault. Food, clothing, personal items, and transportation are provided to safe house residents. Harbor House residents are required to meet with staff to develop and implement peace plans, commonly known as action plans. Harbor House offers the only 24-hour crisis line including domestic violence and sexual assault support in Elko, White Pine, and Eureka counties.

SPECIAL NEEDS POPULATIONS – NON-HOMELESS STATEMENT OF NEED

Special needs groups include the elderly, the disabled, large families, persons with alcohol/drug problems, persons with HIV/AIDS, and victims of domestic violence. All of these populations were noted to have distinct challenges in obtaining housing and social services. The difficulties in securing housing are predominant throughout the state, but the need for services tends to be more prevalent in rural areas, where travel is more complicated.

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Amongst the special needs groups, the elderly were mentioned during the public meetings and indicated in the online survey as a high priority needs group. The challenges encountered with meeting the needs of the aging population were issues with access to health care, access to critical services, and food access. The survey also concluded that there is a high priority for rental housing for the elderly as well as for transportation.

Disabled persons' needs were similar to those of the elderly. The main focus was the need for available housing for persons with disabilities, construction of accessible rental units, and housing rehabilitation programs that would make accessibility improvements for existing homes. Infrastructure improvements to make public spaces more accessible, local health care resources, and transportation options are also considered a high priority for disabled persons.

Although HUD does not see youth as a special needs group, many of the survey respondents ranked the need for youth centers, after-school programs, child-care services, and youth services as a high priority need.

While there is generally enough housing available for large families, very low- and extremely low-income households have difficulty affording many of these units, since larger units are generally more expensive.

Persons with alcohol/drug problems, persons with HIV/AIDS, and victims of domestic violence generally have a wide range of services available to them, but these services are more difficult to access for rural residents. Additional coordination is needed to allow rural residents access to the full range of options that exist in urban areas.

HOMELESS

Homelessness affects many people from all social, economic, and racial backgrounds. A homeless person is defined by the McKinney-Vento Act as “a person who lacks a fixed, regular, and adequate night-time residence and has a primary night-time residency that is: (1) a supervised publicly or privately operated shelter designed to provide temporary living accommodations, such as congregate shelters, transitional housing, or welfare hotels; (2) an institution that provides a temporary residence for individuals intended to be institutionalized; or (3) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings, such as street sidewalks, abandoned buildings, parks, and subway tunnels.”

The causes of homelessness include loss of employment, mental illness, substance abuse, a health crisis, domestic violence, foreclosure, or loss of familial support. Individuals or families that are homeless have a variety of special needs, including emergency shelter, counseling, job training, transitional housing, and permanent supportive housing, among others.

RURAL NEVADA CONTINUUM OF CARE

To most efficiently address the needs of the homeless population, HUD has tasked local governments with developing a Continuum of Care. The Continuum of Care (CoC) is a planning model designed to provide assistance to homeless persons at every level of need and to move a client from homelessness to permanent housing. The Continuum both addresses the lack of housing affordable to the lowest income levels and addresses the underlying causes of homelessness such as substance abuse, domestic violence, and mental illness.

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

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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.

Key Activities

- **Steering Committee meetings.** The Steering Committee structure changed in 2007 to reflect a more formal governance structure, in which the grantees report on their performance and progress each quarter to the Steering Committee. The Steering Committee also monitors progress toward grant goals and key performance and accountability standards. Steering Committee meetings include the grantees and providers from each of the 15 rural counties. Meetings are face-to-face and teleconference-based to accommodate the geographic distance. Meetings are held four times during the year in July, October, February, and April.
- **Technical meetings.** As a result of the restructuring of the Steering Committee and the governance process, a shift occurred with the monthly meetings as well. Technical meetings are held each month and cover topics specific to the RNCOC grantees and social service providers in rural areas serving the homeless. Trainings on topics requested by the group are offered as well as information on programs and services designed to support their work in rural communities. These meetings are held via teleconference and in person in Carson City.
- **Recruitment.** Recruitment of new Steering Committee and general membership is an ongoing goal of the RNCOC. In particular, nonprofits, representatives from the Veterans Administration, Consumers and Employment and Training members from Welfare, and Department of Education and school district staff will be asked to join group.
- **Point-in-time counts.** The Rural Continuum of Care conducts a point-in-time (PIT) count the last week of January each year, even though it may not be a mandatory activity for HUD. The data collected from the PIT count is useful for planning on a countywide and rural-wide level. Data can be compared over the previous five years to provide a snapshot of the homeless situation in rural Nevada. This data is also used by other planning groups including the Western Nevada Home Consortium, the Nevada Housing Division, and the Nevada Legislature, as well as for the Community Services Block Grant (see **Table 17** for the results of the 2009 PIT homeless count).
- **Legislative testimony.** The data collected each year via the PIT count and from RNCOC grant applications positions the RNCOC to testify along with the Northern and Southern CoCs on the homeless problem in Nevada. This type of data helped past legislative subcommittees to decide to allocate funding for all three continuums for transitional housing. It is the hope that the RNCOC will be successful in lobbying for additional funding in fiscal year 2011.
- **Trainings.** As was mentioned earlier, trainings are provided during the technical meetings; however additional trainings occur throughout the year on larger-scale issues, such as access to Mainstream Resource, Discharge Planning, and Statewide HMIS data.
- **Ongoing discharge planning efforts.** During the FY 2009 Nevada legislative session, the Fund for Reentry Programs was created that will allow for gifts, donations, bequests, grants, or other sources of money to be received that will pay for programs for reentry of persons into the community upon release from incarceration. Members of the RNCOC participate in the Prisoner Reentry Coalition that will help give oversight to the development of these programs. Additionally, some counties that participate in the rural Continuum are in the process of developing local discharge plans of their own so that persons at risk of homelessness at time of intake into jail, domestic violence shelter, community hospitals, and other agencies will have access to services.
- **Oversight on the progress of key goals.** HUD mandates that certain performance standards be met each year as part of the RNCOC grant application. These standards are presented in goal and benchmark format to the Steering Committee and are reviewed via a quarterly reporting process in

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which each grantee and/or person responsible for a goal activity reports on the progress toward meeting those goals. This allows the committee to intervene as necessary to ensure the RNCoc can submit successful grant applications to HUD each year.

- **Application for State CDBG funds for RNCoc facilitation.** Members of the RNCoc, on behalf of the Steering Committee, apply annually for funding from the State of Nevada's CDBG allocation to pay for the contractor used to facilitate the RNCoc process throughout the year. Without these funds there would be risk of losing approximately \$600,000 in homeless funding passed through by HUD to agencies throughout rural Nevada, since the Rural Continuum of Care grant oversight does not fall to any one agency. This partnership demonstrates the collaboration that occurs in the RNCoc between committee members and other homeless advocates in rural Nevada.

HOMELESS COUNT

According to Rural Nevada Continuum of Care (RNCoc), in 2009 there were 34 homeless families (34 sheltered and none were unsheltered) with children in the rural areas of Nevada. Of the 440 homeless persons identified, roughly 306 persons were single individuals without children and 134 persons were in families with children

Table 17 summarizes the results of the 2009 point-in-time survey by families with children, single persons, and families without children. It also includes a breakdown of homeless subpopulations. The point in time homeless count data for 2010 will be available by the end of May 2010.

Table 17
Continuum of Care: Homeless Population and Subpopulations, Rural Nevada, 2009 (HUD 1A)

Part 1: Homeless Population	Sheltered			Unsheltered	Total
	Emergency	Transitional	Total		
Number of Families with Children (Family Households)	13	21	34	0	34
1. Number of Persons in Families with Children	40	65	105	29	134
2. Number of Single Individuals and Persons in Households without Children	14	24	38	268	306
Total Persons (Add Lines 1 & 2)	54	89	143	297	440
Part 2: Homeless Subpopulations	Sheltered		Total	Unsheltered	Total
a. Chronically Homeless	4		90	135	225
b. Seriously Mentally Ill	22				
c. Chronic Substance Abuse	34				
d. Veterans	1				
e. Persons with HIV/AIDS	1				
f. Victims of Domestic Violence	26				
g. Unaccompanied Youth (Under 18)	2				

Source: Rural Nevada Continuum of Care, 2009

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HOMELESS RESOURCES

In the Rural Nevada Continuum of Care in 2009, there were 19 emergency shelters, 7 transitional housing providers, and 12 permanent and supportive housing providers. For a listing of available shelters (including available beds) and resources, please see **Appendix E** – Supportive Housing Resources.

The City of Reno – Community Assistance Center (CAC)

The Community Assistance Center is made up of three shelters (men’s, women’s, and family shelter), a triage center, and the office for the Reno Police Department’s Crisis Intervention Team (CIT) offices. Local nonprofit groups are also collocated in the center and provide services that complement the shelters and triage center. **Table 18** provides a summary of the facilities, operators, and services available at the CAC.

Table 18
CAC Operators and Services

Facility Name	Operator	Services Provided
Men's Shelter	Volunteers of America	30-day emergency shelter for adult men (extensions possible)
Women's Shelter	Volunteers of America	30-day emergency shelter for adult women (extensions possible)
Triage Center	Westcare	Short-term detox and stabilization for chronic inebriates and mentally ill adults
CIT Offices	Reno Police Department Washoe County Sheriff's Sparks Police Department	Outreach for street homeless, connecting clients with resources, e.g., shelter care, medical care
Family Shelter	Volunteers of America	Up to 6 months shelter for homeless families and pregnant women (extensions possible)
Resource Center	City of Reno	"One-stop shop" for referrals, services, programming
Good Shepherd's Clothes Closet	Good Shepherd's Clothes Closet	Provision of free clothing and bedding
HAWC	HAWC	Medical clinic
Restart	Restart	Support services for mentally ill adults
Children's Cabinet	Children's Cabinet	Youth outreach, child-care subsidy, case management

Source: <http://www.reno.gov/Index.aspx?page=1633>

The family shelter and community resource center are the latest additions to the CAC. The family shelter provides transitional housing for up to 21 homeless families and 6 pregnant women. The resource center offers a one-stop shop of services, referrals, and supports designed to assist clients in regaining self-sufficiency.

The men’s and women’s shelters provide 30-day emergency housing (extensions available) for adult men and women. The triage center is a short-term detox and stabilization center for chronic inebriates and mentally ill adults. CIT staff conducts outreach for street homeless and connects homeless clients with resources (shelter care/medical care).

In addition to the permanent array of services summarized in **Table 18**, several agencies utilize the resource center classrooms: Food Bank of Northern Nevada-Food Stamp Outreach, Nevada Division of Welfare,

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Washoe County Adult Services, Disability Action Advocates, Nevada Legal Services, and Washoe Legal Services.

The City of Reno continues to identify agencies to assist in meeting unmet needs within the community. The City expects to expand the types of services available on-site at the CAC. Services that the City anticipates expanding include crisis intervention, medical care, HIV/AIDS services, psychiatric care, counseling (mental health, family, substance abuse), tenant-based assistance, permanent supportive housing referrals, child care, clothing, food pantry, education (life skills, financial, job training), legal representation, day center, laundry and showers, communication services (mail and phone), and community outreach.

The Friends in Service Helping (FISH) Emergency Referral Services Program

Four ministers in Carson City created the FISH program, which was incorporated on May 1, 1979, and serves Carson, Lyon, Douglas, and Storey counties. The program started as a food pantry and expanded to include clothing, thrift stores, and a free dining room. The FISH food pantry has grown to a full food bank. Eventually, FISH merged with another group that had opened a homeless shelter. FISH administers eight low-cost rental residences, has a Douglas county contact, operates a retail service point, and offers medical and mental services. In cooperation with Western Nevada Community College, FISH provides GED and ESL classes. In 1998, FISH expanded and remodeled its human service center in Carson City to include showers and laundry facilities.

HOMELESSNESS – STATEMENT OF NEED

In spite of achievement made by homeless service providers and homeless individuals availing themselves of Nevada’s network of service, there is still an unmet need for beds and services. Overall, the unmet need for beds for homeless individuals is 896, and the unmet need for beds for homeless persons in families with children is 235 beds (see **Table 19**).

Homeless service providers are available throughout many of the counties in Nevada. However, many counties are geographically very large, and homeless resources are potentially more than two hours away for some households.

Table 19
Continuum of Care: Housing Gap Analysis Chart, Rural Nevada, 2009 (HUD 1A)

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	47	0	235
	Transitional Housing	10	0	555
	Permanent Supportive Housing	41	6	106
	Total	98	6	896
Persons in Families with Children				
Beds	Emergency Shelter	179	0	10
	Transitional Housing	103	0	51
	Permanent Supportive Housing	27	0	174
	Total	309	0	235

Source: Rural Nevada Continuum of Care, 2009

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Homeless Needs by County that Applies for ESG Funds

The ESG program provides funding to nonprofit organizations and local governments for emergency homeless assistance. Eligible ESG funding activities include:

- Essential services to the homeless;
- Facility operations and maintenance costs; and
- Homeless prevention activities.

Below is a summary of the homeless needs provided by the jurisdictions that apply for ESG funding.

Mineral County

There are no permanent shelters available in Mineral County. The County offers motel vouchers to the Native American population in Schurz. The transient population in Hawthorne remains an ongoing problem, as the community is located on a major highway between Reno and Las Vegas. Utility assistance is provided to those clients with past due amounts owed. Rental or mortgage assistance is provided to those clients with eviction notices, and first month's rent or security deposits are provided to individuals moving into a home.

Churchill County

Churchill County Social Services provides emergency lodging, short-term transitional housing, long-term transitional housing, case management, wraparound services coordination, and housing counseling since 2003. ESG funding has been used to expand from one temporary shelter to a two-room shelter and be able to house twice as many families within a year.

Douglas County

Douglas County Social Services maintain a variety of federal, state, and local programs to allow residents to apply for Food Stamps, Temporary Assistance for Needy Families (TANF), Medicaid and Medical Assistance for the Aged, Blind and Disabled (MAABD), the Children's Cabinet for child care assistance, Nevada Rural Housing for the security deposit program and Section 8, and the utility assistance program through Sierra Pacific Power and Southwest Gas Company, as well as Douglas County General Assistance. The County also provides motel vouchers and case management services to all individuals and families to assist them with accessing mainstream resources.

Lyon County

The County would like to provide emergency shelter and transportation for its residents to access more stable services and long-term housing and employment. No resources are currently available to assist the county's homeless.

White Pine County

With the downturn in the economy and the anticipated loss of welfare set-aside funds, other funding sources such as ESG funds will be critical for rent payments to assist clients in avoiding homelessness. White Pine County does not have a homeless shelter. The County uses ESG funding for hotel/motel vouchers that provide emergency shelter for the homeless. Vouchers also provide shelter for those in a domestic violence situation until they can be placed into a domestic violence shelter or until permanent housing is available.

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Humboldt County

Humboldt County is in need of funding to assist individuals and families to obtain housing in local motels and hotels so they can find or continue in jobs. The County also is in need of funding to provide bus fares, utility assistance, and rental assistance.

Elko County

Elko County is in need of funding to provide subsidies for rent and security deposits as well as emergency hotels to transition the homeless or soon to be homeless into more secure housing environments throughout Elko County. Due to the subzero weather conditions in the winter, the County is in need of emergency funding to assist with heating costs for low-income county residents.

Based on the needs of Elko County communities, the identified priorities for ESG funding are as follows:

- Emergency meals
- Transportation vouchers such as for gasoline
- Emergency shelters
- Utility assistance
- Emergency lodging
- Short-term transitional housing
- Case management

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HOUSING MARKET PROFILE

Nevada's housing stock is relatively new as compared to the nation. Between 1970 and 2000, 82.5 percent of the state's housing units were constructed, as compared to 51.3 percent in the nation over the same time period. Though the state's housing stock is much newer than the nation's, the housing stock is also less occupied with an overall vacancy rate of 13.8 percent as compared to 12 percent across the United States. In Nevada, the majority of owner-occupied households live in single-family homes (86.6 percent) and the majority of renter-occupied households live in multi-family units (62.3 percent). According to the State's survey of rural area apartments throughout Nevada, 80 percent of the rural apartment housing stock is located in Carson City, Elko, Ely, Fallon, Fernley, Laughlin, and Mesquite.

Between 2004 and 2006, 28.4 percent of mortgages originated in the state were high cost loans. A high cost loan is a loan carrying a higher interest rate than the available market rate, also referred to as prime rate. High cost loans are important to analyze because they have higher probabilities of entering default. In fact, 8.6 percent of all mortgages in 2008 in the state were in foreclosure.

HOUSING GROWTH

Table 20 shows the growth in housing units for individual counties, the state, and the nation from 1990 to 2008. Housing unit growth in Nevada (59.5 percent) substantially outpaced housing unit growth in the U.S. (13.3 percent). Eureka (-13.8 percent) and Mineral (-4.3 percent) counties showed the only decline in number of housing units. Nye County (97.4 percent), Clark County (76.5 percent), and Lyon County (63.7 percent) experienced a greater increase in housing units than the state as a whole.

Table 20
Housing Unit Growth, 1990 to 2008

Jurisdiction	1990 Housing Units	2008 Housing Units	Change from 1990 to 2008
United States	102,263,678	127,762,925	24.9%
State of Nevada	518,858	1,098,307	111.7%
Churchill County	7,290	10,794	48.1%
Clark County	317,188	784,892	147.5%
Douglas County	14,121	23,105	63.6%
Elko County	13,461	19,397	44.1%
Esmeralda County*	966	833	-13.8%
Eureka County*	817	1,025	25.5%
Humboldt County*	5,044	6,954	37.9%
Lander County*	2,586	2,780	7.5%
Lincoln County*	1,800	2,178	21.0%
Lyon County	8,722	17,856	104.7%
Mineral County*	2,994	2,866	-4.3%
Nye County	8,073	16,592	105.5%
Pershing County*	1,908	2,389	25.2%
Storey County*	1,085	1,596	47.1%
Washoe County	112,193	177,044	57.8%
White Pine County*	3,982	4,439	11.5%
Carson City	16,628	22,860	37.5%

Source: 1990 and 2000 U.S. Census Data; 2006–2008 ACS 3-year Estimates

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

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HOUSING TYPE

Table 21 shows housing unit types for individual counties, the state, and the nation. The share of single-family homes in the nation (67.4 percent) is greater than the share of single-family homes in the state (63.4 percent). The share of multi-family homes in the nation (25.8 percent) is lower than the share in Nevada (29.8 percent). The share of mobile homes in the nation and state are roughly the same; however, several counties have much larger shares of mobile home units than the state as a whole. The counties of Clark, Douglas, and Washoe are the only counties with a smaller share of mobile home units than the state as a whole.

Table 21
Housing Unit Types, 2008

Jurisdiction	Total Housing Units	% Single-Family Detached	% Single-Family Attached	% Multi-Family	% Mobile Home	% Other
United States	127,762,925	61.7%	5.7%	25.8%	6.8%	0.1%
State of Nevada	1,098,307	58.6%	4.8%	29.8%	6.5%	0.2%
Churchill County	10,794	63.9%	2.6%	14.3%	19.1%	0.0%
Clark County	784,892	58.3%	5.3%	32.5%	3.7%	0.2%
Douglas County	23,105	78.1%	2.2%	13.2%	6.4%	0.1%
Elko County	19,397	58.8%	1.9%	17.4%	21.8%	0.1%
Esmeralda County*	833	31.9%	0.4%	14.5%	49.0%	4.2%
Eureka County*	1,025	32.6%	2.0%	3.6%	58.4%	3.4%
Humboldt County*	6,954	45.7%	0.8%	9.2%	42.3%	2.0%
Lander County*	2,780	34.1%	1.3%	3.8%	55.5%	5.3%
Lincoln County*	2,178	60.3%	2.3%	9.0%	26.7%	1.7%
Lyon County*	14,279	55.0%	1.4%	8.1%	34.2%	1.4%
Mineral County*	2,866	62.4%	0.5%	10.7%	25.2%	1.2%
Nye County	16,592	42.1%	2.1%	9.5%	45.4%	1.0%
Pershing County*	2,389	42.8%	1.8%	9.3%	43.7%	2.3%
Storey County*	1,596	63.5%	2.4%	8.3%	25.4%	0.4%
Washoe County	177,044	58.7%	5.1%	29.8%	6.3%	0.2%
White Pine County*	4,439	70.5%	2.0%	8.7%	18.2%	0.6%
Carson City	22,860	57.5%	4.3%	26.3%	11.7%	0.2%

Source: 2000 U.S. Census Data; 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

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HOUSING VACANCY AND HOUSING TENURE

According to the 2006–2008 American Community Survey (ACS), 13.8 percent of housing units in the state are vacant as compared to 12 percent in the nation. Rural counties such as Esmeralda (45.4 percent) and Eureka (35.0 percent) have high rates of vacancy as compared to the state. A large share of vacant units in these counties is migrant and seasonal worker housing units (see **Table 22**).

The State’s Housing Division reports that in 2009 11.9 percent of rural area apartments were vacant, which was an increase of 5.5 percent from 2008. The largest share of vacant apartments were those that were built prior to 1985, and 21.7 percent of single-room occupancy units were vacant.

Table 22
Vacancy Status, 2008

Jurisdiction	Total Housing Units	Total Vacant Units	Percentage Vacant	Vacant For Rent	Vacant For Sale	Seasonal Vacant	Other Vacant
United States	127,762,925	15,376,627	12.0%	24.7%	16.9%	28.8%	29.6%
State of Nevada	1,098,307	151,160	13.8%	33.2%	24.5%	22.9%	19.5%
Churchill County*	9,732	820	8.4%	35.7%	30.8%	14.4%	19.0%
Clark County	784,892	108,275	13.8%	35.1%	27.0%	20.6%	17.3%
Douglas County	23,105	4,267	18.5%	9.0%	3.2%	66.9%	21.0%
Elko County	19,397	2,169	11.2%	24.2%	14.2%	40.1%	21.5%
Esmeralda County*	833	378	45.4%	27.0%	3.7%	23.5%	45.8%
Eureka County*	1,025	359	35.0%	29.8%	7.8%	23.4%	39.0%
Humboldt County*	6,954	1,221	17.6%	31.2%	14.0%	22.7%	32.1%
Lander County*	2,780	687	24.7%	33.3%	9.9%	21.5%	35.2%
Lincoln County*	2,178	638	29.3%	6.1%	7.5%	46.4%	40.0%
Lyon County*	14,279	1,272	8.9%	39.8%	24.2%	17.8%	18.2%
Mineral County*	2,866	669	23.3%	35.0%	8.8%	24.1%	32.1%
Nye County	16,592	484	2.9%	15.1%	24.8%	32.8%	21.3%
Pershing County*	2,389	427	17.9%	48.5%	11.5%	4.4%	35.6%
Storey County*	1,596	134	8.4%	31.3%	21.6%	26.9%	20.1%
Washoe County	177,044	6,095	3.4%	34.7%	24.1%	26.1%	15.1%
White Pine County*	4,439	1,157	26.1%	20.7%	15.7%	20.1%	43.5%
Carson City*	21,283	1,112	5.2%	60.9%	14.6%	16.6%	7.8%

Source: 2000 U.S. Census Data; 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

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Table 23 shows the share of housing units by number of rooms for owners and renters. As shown, the majority of owner-occupied housing units in the state have five or more rooms. Renter-occupied housing units are smaller on average than owner-occupied housing units, with the majority of renter-occupied housing units having four or more rooms. According to the State’s survey of rental apartments in rural areas of the state, 85 percent of persons aged 55 and over reside in one-bedroom apartments.

Table 23
Housing Tenure by Number of rooms for Occupied Housing Units, 2008

Jurisdiction	Owner-Occupied					Renter-Occupied				
	1	2	3	4	5+	1	2	3	4	5+
United States	0.2%	0.5%	2.3%	9.3%	87.7%	3.1%	7.0%	20.9%	29.4%	39.7%
State of Nevada	0.2%	0.6%	2.5%	10.1%	86.5%	3.2%	5.6%	18.1%	29.6%	43.4%
Churchill County	1.3%	0.0%	1.2%	8.9%	88.6%	1.0%	2.7%	12.2%	29.8%	54.3%
Clark County	0.2%	0.5%	2.7%	10.4%	86.2%	3.2%	4.9%	18.7%	30.0%	43.2%
Douglas County	0.1%	0.6%	0.4%	9.1%	89.8%	2.1%	2.5%	7.4%	27.2%	60.7%
Elko County	0.2%	0.1%	1.6%	7.8%	90.3%	0.5%	6.8%	19.8%	31.8%	41.1%
Esmeralda County*	1.3%	6.0%	11.3%	37.4%	44.0%	7.8%	5.2%	5.9%	48.4%	32.7%
Eureka County*	1.6%	4.7%	6.1%	23.7%	63.9%	3.5%	8.7%	20.2%	21.4%	46.2%
Humboldt County*	0.3%	2.5%	7.5%	12.9%	76.8%	3.0%	11.2%	16.4%	23.2%	46.3%
Lander County*	0.4%	6.3%	9.5%	13.3%	70.4%	0.0%	8.1%	7.9%	39.9%	44.1%
Lincoln County*	1.0%	3.7%	3.1%	17.2%	74.9%	0.5%	3.1%	31.8%	27.2%	37.4%
Lyon County	0.8%	0.0%	1.0%	10.6%	87.6%	2.2%	3.5%	5.8%	23.0%	65.5%
Mineral County*	0.7%	1.3%	7.2%	17.0%	73.8%	6.2%	5.3%	14.0%	25.5%	49.0%
Nye County	0.2%	2.7%	1.8%	13.4%	81.8%	1.8%	4.5%	5.3%	37.0%	51.4%
Pershing County*	1.5%	5.2%	8.0%	17.1%	68.2%	2.7%	2.8%	19.5%	31.7%	43.3%
Storey County*	0.6%	0.2%	6.5%	9.5%	83.2%	6.1%	17.5%	19.9%	16.5%	40.1%
Washoe County	0.4%	0.8%	2.2%	8.7%	87.9%	3.8%	9.4%	18.2%	28.1%	40.4%
White Pine County*	0.0%	2.5%	4.8%	15.6%	77.1%	6.1%	17.5%	19.9%	16.5%	40.1%
Carson City	0.0%	0.4%	3.2%	11.8%	84.7%	6.2%	5.9%	17.9%	32.5%	37.6%

Source: 2000 U.S. Census Data; 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

The overall share of housing unit types for both owners and renters in Nevada is similar to the nation. The majority of owner-occupied housing in the state is single-family, while the majority of renter-occupied housing is multi-family (see **Table 24**). Rural counties in the state tend to have higher shares of mobile home units for both renters and owners than more urbanized counties. According to the State’s survey of the rural housing apartment supply, 80 percent of rural multi-family rental units are located in Carson City, Elko, Ely, Fallon, Fernley, Laughlin, and Mesquite.

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Table 24
Share of Housing Unit Types by Tenure, 2008

Jurisdiction	Owner-Occupied				Renter-Occupied			
	Single-Family	Multi-Family	Mobile Home	Other	Single-Family	Multi-Family	Mobile Home	Other
United States	87.4%	5.6%	6.9%	0.1%	31.7%	63.4%	4.8%	0.1%
State of Nevada	86.6%	5.0%	8.1%	0.3%	33.9%	62.3%	3.6%	0.1%
Churchill County*	69.4%	1.1%	29.3%	0.5%	51.8%	31.6%	16.2%	0.2%
Clark County	88.8%	6.1%	4.8%	0.3%	33.4%	64.6%	1.8%	0.2%
Douglas County	90.2%	2.9%	6.8%	0.1%	58.9%	37.9%	3.2%	0.0%
Elko County	78.1%	0.7%	21.1%	0.1%	27.5%	51.3%	21.2%	0.0%
Esmeralda County*	31.5%	1.0%	65.2%	2.3%	32.0%	19.0%	45.1%	3.9%
Eureka County*	35.1%	0.6%	62.3%	2.0%	37.0%	11.6%	51.4%	0.0%
Humboldt County*	53.5%	0.2%	44.8%	1.6%	35.8%	26.6%	37.1%	0.5%
Lander County*	37.2%	0.5%	60.1%	2.2%	37.8%	12.7%	49.5%	0.0%
Lincoln County*	71.9%	0.4%	26.3%	1.3%	41.0%	40.0%	19.0%	0.0%
Lyon County*	59.7%	0.3%	38.6%	1.4%	45.1%	30.0%	24.6%	0.3%
Mineral County*	76.9%	0.4%	21.9%	0.8%	53.0%	30.2%	16.8%	0.0%
Nye County*	45.8%	1.0%	50.1%	3.6%	27.2%	19.2%	52.3%	1.1%
Pershing County*	45.2%	0.6%	52.0%	2.2%	48.7%	24.7%	26.7%	0.0%
Storey County*	70.7%	2.1%	26.6%	0.6%	49.2%	31.0%	19.9%	0.0%
Washoe County	87.5%	3.7%	8.5%	0.3%	31.6%	64.9%	3.5%	0.0%
White Pine County*	80.8%	0.4%	18.7%	0.0%	52.8%	30.4%	16.2%	0.6%
Carson City	80.7%	1.7%	17.3%	0.3%	36.7%	59.3%	4.0%	0.0%

Source: 2000 U.S. Census Data; 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

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OVERCROWDING

Overcrowding occurs when the number of persons per household exceeds one person per room. As shown in **Table 25**, renter-occupied households in the state experience higher rates of overcrowding than owner-occupied households. In a large share of rural counties, overcrowding is more prevalent than in more urbanized counties. For example, 11.8 percent of renter-occupied households in Humboldt County have between 1.01 and 2.0 persons per room.

Table 25
Persons per Room by Tenure, 2008

Jurisdiction	Owner-Occupied			Renter-Occupied		
	0 to 1.0	1.01 to 2.0	2.01 and more	0 to 1.0	1.01 to 2.0	2.01 and more
United States	98.3%	1.6%	0.1%	94.2%	5.4%	0.4%
State of Nevada	98.0%	2.0%	0.1%	93.5%	6.1%	0.4%
Churchill County	95.6%	4.4%	0.0%	98.8%	1.2%	0.0%
Clark County	97.9%	2.0%	0.0%	93.3%	6.2%	0.5%
Douglas County	99.2%	0.8%	0.0%	97.5%	2.5%	0.0%
Elko County	97.3%	2.7%	0.0%	93.5%	6.5%	0.0%
Esmeralda County*	98.0%	2.0%	0.0%	98.7%	1.3%	0.0%
Eureka County*	94.7%	5.3%	0.0%	92.5%	7.5%	0.0%
Humboldt County*	91.6%	8.0%	0.4%	87.1%	11.8%	1.0%
Lander County*	92.3%	6.3%	1.4%	93.3%	5.6%	1.0%
Lincoln County*	96.8%	2.4%	0.8%	93.8%	6.2%	0.0%
Lyon County	98.1%	1.9%	0.0%	93.4%	6.6%	0.0%
Mineral County*	98.1%	1.9%	0.0%	92.5%	6.8%	0.7%
Nye County*	99.5%	0.5%	0.0%	91.2%	8.8%	0.0%
Pershing County*	91.4%	7.4%	1.2%	93.0%	6.5%	0.5%
Storey County*	98.6%	1.4%	0.0%	91.6%	8.4%	0.0%
Washoe County	98.1%	1.8%	0.2%	93.8%	5.8%	0.3%
White Pine County*	96.2%	3.2%	0.6%	93.9%	6.1%	0.0%
Carson City	98.2%	1.8%	0.0%	96.3%	3.7%	0.0%

Source: 2000 U.S. Census Data; 2006–2008 American Community Survey

* Data for 2008 was unavailable from ACS and therefore 2000 Census data was used.

AGE OF HOUSING STOCK

Table 26 shows the age of housing units for each county in the state. As shown in **Table 26**, the number of housing units constructed in the state prior to 1960–1969 was much lower than in the nation as a whole. However, after 1970 the share of housing units added to the housing stock in Nevada grew significantly as compared to the nation. The majority of the state’s housing stock (82.5 percent) was constructed between 1970 and 2000. Clark, Nye, and Lyon counties all experienced significant housing growth between 1990 and 2000.

COMMUNITY NEEDS

Table 26
Age of Housing Stock, 2000

Jurisdiction	1990–2000	1980–1989	1970–1979	1960–1969	1950–1959	1940–1949	1939 or earlier
United States	17.0%	15.8%	18.5%	13.7%	12.7%	7.3%	15.0%
State of Nevada	42.4%	20.8%	19.3%	9.5%	4.6%	1.8%	1.7%
Churchill County	33.1%	17.5%	21.1%	11.4%	6.2%	4.3%	6.5%
Clark County	48.3%	20.6%	17.2%	8.6%	3.7%	1.0%	0.5%
Douglas County	32.3%	23.9%	29.1%	8.7%	2.7%	0.9%	2.3%
Elko County	34.6%	27.1%	15.6%	7.1%	5.9%	3.5%	6.1%
Esmeralda County	13.7%	16.6%	31.0%	13.4%	7.6%	6.1%	11.6%
Eureka County	24.0%	22.3%	23.2%	11.0%	5.7%	4.2%	9.6%
Humboldt County	32.2%	22.1%	19.2%	7.9%	7.6%	5.0%	5.9%
Lander County	20.5%	29.2%	31.3%	10.0%	4.0%	1.5%	3.4%
Lincoln County	17.4%	20.5%	18.9%	9.1%	5.2%	6.8%	22.0%
Lyon County	40.3%	21.3%	19.2%	8.1%	5.7%	1.8%	3.6%
Mineral County	13.2%	15.2%	24.2%	14.2%	18.1%	9.7%	5.4%
Nye County	48.1%	23.7%	16.4%	5.5%	2.3%	1.6%	2.4%
Pershing County	32.0%	14.5%	16.3%	10.7%	9.8%	6.1%	10.6%
Storey County	31.6%	25.9%	15.6%	5.8%	1.6%	0.0%	19.5%
Washoe County	27.3%	20.6%	25.0%	13.0%	7.3%	3.5%	3.3%
White Pine County	15.1%	12.0%	15.1%	9.4%	11.9%	12.5%	23.9%
Carson City	26.3%	19.4%	31.7%	14.9%	4.1%	1.7%	1.9%

Source: 2000 U.S. Census Data

LEAD-BASED PAINT HAZARDS

The U.S. Department of Housing and Urban Development (HUD) provides a standard method to estimate the community-wide risk of lead poisoning resulting from lead-based paint. The method assumes that a certain percentage of homes built before the sale of lead-based paint was banned in 1979 constitute a lead poisoning hazard. The older the age of the home, the more likely it is to constitute a lead poisoning hazard. The method also assumes that low-income households are more likely to be at risk of lead poisoning. Applying the percentage of low-income households by tenure to the age of homes by tenure and multiplying by the presumed lead hazard percentage results in the estimated number of households at risk of lead poisoning.

As shown in **Table 27**, it is estimated that 52,238 (11.42 percent) of owner-occupied housing units and 36,936 (12.6 percent) of renter-occupied households in the state are at risk.

As a whole, the State does not track incidents of lead poisoning. The Southern Nevada Health District manages the Childhood Lead Poisoning Prevention Program (CLPPP) in Clark County. In northern Nevada, the Washoe County Health District and the Carson City Health and Human Services Department track lab test results that show elevated blood lead levels (BLL).

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According to the CLPPP 2008–2009 Annual Report, 10,595 children aged 0 to 72 months were screened between July 2008 and June 2009. Of those tested:

- 8, 281 had 0 BLL and 2,314 had detectable BLL;
- 2,107 had between $>0\mu\text{g}/\text{dL}$ and $<5\mu\text{g}/\text{dL}$;
- 192 had between $\geq 5\mu\text{g}/\text{dL}$ and $<10\mu\text{g}/\text{dL}$; and
- 15 had $\geq 10\mu\text{g}/\text{dL}$.

It is difficult to identify the source of lead in the blood of the children tested, though most sources include lead-based paint, candy, lead-painted tiles, and toys. However, CLPPP staff communicated that lead poisoning due to lead-based paint is less prevalent in southern Nevada because many homes do not contain lead-based paint.

In Washoe County, 737 children aged 1 to 10 were tested for elevated lead poisoning. Of those tested:

- 8.3 percent were found with elevated blood levels $<5\mu\text{g}/\text{dL}$; and
- 3.1 percent were found with elevated blood levels $\geq 10\mu\text{g}/\text{dL}$.

In Washoe County, like Clark County, the sources of elevated blood lead levels in children are difficult to determine. However, the County did find that the largest incidence of elevated blood lead levels occurred in the 89433 and 89502 zip codes.

The Carson City Health and Human Services Department reported four cases of elevated blood levels in children; however further details regarding the elevated blood lead level and sources are unavailable.

Table 27
Estimates of Units with Lead-Based Paint (LBP), State of Nevada

Year Built	Presumed % LBP	Total Structures	Presumed LBP Structures
Owner-occupied			
1980–2000	0%	303,282	0
1960–1979	62%	123,562	76,608
1940–1959	80%	24,363	19,490
1939 or earlier	90%	6,038	5,434
Total owner-occupied households LBP (a)			83,991
Present owner-occupied households at or below 80% AMI (b)			62.2%
Total at-risk owner-occupied households (a*b)			52,238
Renter-occupied			
1980–2000	0%	170,472	0
1960–1979	62%	94,006	58,284
1940–1959	80%	23,349	18,679
1939 or earlier	90%	6,093	5,484
Total renter-occupied households LBP (a)			82,447
Present renter-occupied households at or below 80% AMI (b)			44.8%
Total at-risk owner-occupied households (a*b)			36,936
Total at-risk households (owner + renter)			89,174

Source: 2000 U.S. Census Data; CHAS Housing Problems, 2000

COMMUNITY NEEDS

HOUSING COST AND AFFORDABILITY

Rental Housing

Table 28 displays a survey of single-family rental prices throughout the state, while **Table 29** displays multi-family rental prices throughout Nevada. As shown in both tables, rental rates in rural areas tend to be lower than in more urban areas of the state, especially for multi-family housing. In order to avoid overpayment (overpayment is a household paying more than 30 percent of their annual income on housing) for housing cost, households renting a three-bedroom single-family home in the rural portions of the state should earn \$2,400 per month and households in rural Nevada renting a two-bedroom apartment should earn \$1,988 per month.

Table 28
Median Single-Family Rental Rates

Area	2-bedroom	3-bedroom	4-bedroom	5-bedroom
Greater Las Vegas	\$899	\$1,050	\$1,350	\$2,250
Greater Reno	\$777	\$1,250	\$1,312	\$1,750
Rural Nevada	\$700	\$800	\$1,300	--

Source: Housing Rental Survey, March 2010

Table 29
Mean Apartment Rental Rates

Area	Studio	1-bedroom	2-bedroom	3-bedroom
Greater Las Vegas Valley	\$580	\$727	\$869	\$1,082
Greater Reno/Sparks Area	\$548	\$678	\$816	\$1,075
Rural Nevada	\$462	\$586	\$663	\$793

Source: NHD Apartment Facts, State of Nevada Housing Division, Second Quarter 2009

Table 30 displays HUD's 2010 Fair Market Rents (FMR) for counties in the state. FMRs are rental rates established by HUD and used to determine subsidy allocations for public housing programs, including Housing Choice Vouchers. The FMRs are the rate that households should expect to pay for housing per month. As shown in the table, the FMRs for rural counties tend to be similar to the actual market rates for apartments in rural areas as displayed in **Table 30**.

COMMUNITY NEEDS

Table 30
HUD 2010 Fair Market Rents

Jurisdiction	0-bedroom	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Churchill County	\$677	\$679	\$853	\$1,079	\$1,268
Clark County	\$767	\$904	\$1,063	\$1,478	\$1,778
Douglas County	\$709	\$872	\$1,060	\$1,476	\$1,636
Elko County	\$610	\$664	\$861	\$1,073	\$1,381
Esmeralda County	\$531	\$613	\$782	\$1,038	\$1,149
Eureka County	\$531	\$613	\$782	\$1,038	\$1,149
Humboldt County	\$536	\$628	\$824	\$986	\$1,015
Lander County	\$531	\$613	\$782	\$1,038	\$1,149
Lincoln County	\$531	\$613	\$782	\$1,038	\$1,149
Lyon County	\$561	\$631	\$830	\$1,209	\$1,246
Mineral County	\$531	\$613	\$782	\$1,038	\$1,149
Nye County	\$475	\$660	\$733	\$1,068	\$1,100
Pershing County	\$531	\$613	\$782	\$1,038	\$1,149
Storey County	\$577	\$690	\$853	\$1,239	\$1,498
Washoe County	\$577	\$690	\$853	\$1,239	\$1,498
White Pine County	\$531	\$613	\$782	\$1,038	\$1,149
Carson City	\$628	\$756	\$911	\$1,327	\$1,601

Source: HUD Data Sets, 2010 Fair Market Rents

For-Sale Housing

Table 31 shows overall statewide housing sales prices by home size. As shown in the table, three-bedroom homes are the most popular housing unit size purchased in the state, followed by two-bedroom units. The price per square foot of homes in Nevada ranges from \$185 to \$201. Assuming that a household makes a 20 percent down payment on a three-bedroom home and secures a 6.5 percent interest rate for 30 years, the monthly mortgage payment would be roughly \$1,555, meaning that a household would need to earn \$5,183 per month or \$62,196 per year to afford the home.

Table 31
Home Sales Activity, 2006, State of Nevada

Area	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Average Sales Price	\$142,180	\$229,661	\$307,462	\$406,914
Average Price per Square Foot	\$201	\$196	\$193	\$185
Homes Sold	238	1,236	2,378	1,155

Source: Trulia Housing Sales Trends

Note: All sales data based on assessor title and deed records.

COMMUNITY NEEDS

High Cost Mortgages

High cost mortgages are mortgages originated with rates exceeding Treasury security rates by more than 3 percent. HUD considers Treasury security rates as the prime rate, meaning that all loans originated above the prime rate are subprime and more expensive for borrowers than prime rate loans. There are a number of factors driving lenders to originate subprime loans, but typically lenders originate subprime loans for borrowers that present higher risk to lenders and therefore lenders originate loans with higher interest rates to account for the risk. High cost loans are important to analyze because there is an increased chance that borrowers with high cost loans will be unable to afford higher mortgage payments, which increases the likelihood for default and eventually foreclosure.

Table 32 displays data tabulated by HUD for local jurisdictions to use in Neighborhood Stabilization Program (NSP) foreclosure strategies. The data in **Table 32** shows the share of owner-occupied mortgages originated in each county between 2004 and 2006 as well as the share of originated mortgages considered high cost. Between 2004 and 2006, 28.4 percent of originated loans in the state were high cost. Douglas County (12.9 percent) and Carson City (18.4 percent) have the lowest share of high cost mortgages, while Eureka County (50.3 percent) and Lincoln County (32.5 percent) have the highest share of high cost mortgages.

Table 32
High Cost Loans by Jurisdiction, 2004–2006

Jurisdiction	Originated Mortgages	High Cost Mortgages	Estimated High Cost Loan Rate
Churchill County	2,302	580	25.2%
Clark County	404,841	122,987	30.4%
Douglas County	8,043	1,036	12.9%
Elko County	3,263	892	27.3%
Esmeralda County	10	4	40.0%
Eureka County	15	8	53.3%
Humboldt County	872	208	23.9%
Lander County	132	40	30.3%
Lincoln County	175	57	32.6%
Lyon County	8,796	2,420	27.5%
Mineral County	142	29	20.4%
Nye County	3,924	1,261	32.1%
Pershing County	118	36	30.5%
Storey County	669	159	23.8%
Washoe County	68,163	13,404	19.7%
White Pine County	551	177	32.1%
Carson City	6,746	1,241	18.4%
State Total	508,762	144,539	28.4%

Source: HUD Local level Foreclosure data http://www.huduser.org/datasets/insp_foreclosure_data.html

COMMUNITY NEEDS

Residential Foreclosures

As part of the NSP program, HUD provides local jurisdictions with estimated foreclosure rates by county. HUD estimates 18-month foreclosure starts through June 2008 by using a regression model that significantly predicts foreclosure rates. HUD's model includes variables that have high correlation with foreclosure starts, like USPS 90-day vacancy stats, high cost loan origination rates, unemployment rates, and housing price declines.

Table 33 displays the results of HUD's study for all counties in the state. As shown in the table, 8.6 percent of mortgages in the state entered foreclosure between January 2007 and June 2008. Douglas County (3.6 percent) and Humboldt County (4.7 percent) have the lowest rates of foreclosure starts. Eureka County (11.1 percent) and Clark County (9.2 percent) have the highest rates of foreclosure starts.

Table 33
Foreclosure Rate by Jurisdiction, January 2007 through June 2008

Jurisdiction	Estimated Number of Mortgages	Estimated Number of Foreclosure Starts	Estimated Rate of Foreclosure Starts
Churchill County	2,807	150	5.3%
Clark County	493,581	45,244	9.2%
Douglas County	9,806	351	3.6%
Elko County	3,978	197	5.0%
Esmeralda County	12	1	8.3%
Eureka County	18	2	11.1%
Humboldt County	1,063	50	4.7%
Lander County	161	9	5.6%
Lincoln County	213	15	7.0%
Lyon County	10,724	769	7.2%
Mineral County	173	9	5.2%
Nye County	4,784	393	8.2%
Pershing County	144	10	6.9%
Storey County	816	59	7.2%
Washoe County	83,104	5,640	6.8%
White Pine County	672	41	6.1%
Carson City	8,225	498	6.1%
State Total	620,281	53,438	8.6%

Source: HUD Local level Foreclosure data http://www.huduser.org/datasets/nsp_foreclosure_data.html

COMMUNITY NEEDS

Housing Cost Burden

According to HUD, a household which pays more than 30 percent of its gross household income on housing is defined as having a housing cost burden (overpayment). Households spending more than 50 percent of their gross income on housing are considered to have a severe cost burden. Overpayment is a concern for low-income households since they may be forced to live in overcrowded situations or have to cut other necessary expenditures, such as health care, in order to afford housing. The HUD definition of housing cost includes not only monthly rent and mortgage payments but an estimate of utility costs.

Of the owner occupied households in the State of Nevada, 53.5 percent of low-income, 61.8 percent of very low-income, nearly 70 percent of extremely-low income owner households and 15 percent of moderate and above moderate-income households experienced a cost burden. Only 1.8 percent of moderate and above-moderate income owner households experienced a cost burden of greater than 50 percent, while 56.2 percent of extremely-low income households experienced the same level of cost burden (see **Appendix F** for additional information).

Of the renter occupied households in the State of Nevada, 44.4 percent of low-income, 78.8 percent of very low-income, 73.1 percent of extremely-low income owner households and 6.0 percent of moderate and above moderate-income households experienced a cost burden. Only 0.4 percent of moderate and above-moderate income owner households experienced a cost burden of greater than 50 percent, while 62.5 percent of extremely-low income households experienced the same level of cost burden (see **Appendix F** for additional information).

In summary, trends for both renter and owner occupied housing identify a growing need for programs, funding, and other supportive services to help low-income households address affordability and other housing problems.

AFFORDABLE HOUSING – STATEMENT OF NEED

The need for affordable housing was a predominant theme throughout the demographic analysis, public meetings, online survey, and consultations with local governments and service providers. Almost every type of affordable housing was mentioned, from rental subsidies to new construction to down payment assistance.

The housing market profile indicated a high need for rental housing, especially for extremely low- and very low-income households. Renter households in these income ranges face extraordinary challenges paying for housing and securing decent, safe, and sanitary housing. According to the 2000 CHAS data, overall, approximately 37.2 percent of renter households in Nevada have a high cost burden and 16.4 percent have a severe cost burden.

Owners face somewhat fewer challenges than renters, but over one-quarter (26.8 percent) of owner households in Nevada have a high cost burden and 9.6 percent have a severe cost burden, and the percentages increase for very low- and extremely low-income households. Recent changes in the housing market have had the effect of making ownership opportunities available to many low-income households without subsidy. Significant difficulties still exist for very low- and extremely low-income households, although some areas of the state may have median housing prices that are within the range of affordability for low-income households

Housing rehabilitation, both for owner and renter units, was also identified as a priority need. Of the state's housing stock, 36.9 percent is more than 30 years old, the age at which housing is assumed to need replacement. Throughout the state, it was estimated that over 89,000 households faced a lead hazard risk.

COMMUNITY NEEDS

PUBLIC AND ASSISTED HOUSING

NEVADA RURAL HOUSING AUTHORITY

The primary objective of the Nevada Rural Housing Authority is to provide 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 2 counties). The Housing Authority provides Housing Choice Vouchers to 1,543 families living in housing that is privately owned. Of those 1,543 families, approximately 800 households are disabled and/or elderly, with families primarily constituting the remainder. Through other funding, the Housing Authority administers an average of 70 vouchers through Veterans Affairs Supportive Housing funds. Overall, the Housing Authority currently provides assistance to more than 4,500 persons living in units located throughout rural Nevada.

Working with a consortium of public and private partners, including state and federal housing agencies and local community service groups, the Nevada Rural Housing Authority administers a variety of programs ensuring that a wide range of housing choices are available to citizens in rural Nevada.

Waiting List for Rental Assistance

An important indicator of unmet affordable housing needs in the rural counties of Nevada is the number of households eligible for rent assistance but unable to receive assistance due to lack of funds. The Nevada Rural Housing Authority currently maintains a waiting list of approximately 3,552 applicants for rental assistance.

Table 34 provides a summary of the needs of households on the waiting list.

Table 34
Need of Families on the Public Housing Authority Waiting List

	Families	Percentage of Total
By Family Income		
Extremely low income	2,680	75.5%
Very low income	670	18.9%
Low income	252	7.2%
By Family Type		
Families with children	2,301	64.8%
Elderly	465	13.9%
Families with disabilities	954	26.9%
Total	3,552	100.0%

Source: Nevada Rural Housing Authority 5-Year Plan for Fiscal Years 2010–2015

COMMUNITY NEEDS

Housing Authority Programs

Rental Assistance

- **Housing Choice Voucher Program.** The Nevada Rural Housing Authority (NRHA) is the primary provider of rental assistance in Nevada's rural counties. The Housing Choice Voucher Program provides rental assistance to low-income families, the elderly, and the disabled while allowing participants to choose their place of residence. This program was implemented in the early 1970s to replace the old subsidized housing concept of building public housing projects.
- **Housing Assistance Program.** NRHA administers project-based rental assistance for 78 rental units through the U.S. Department of Housing and Urban Development and Housing Assistance Payment contracts.
- **Security Deposit Program.** Many households are unable to secure rental housing because they are unable to save enough for the security deposit. In response to this need, NRHA has developed a program to provide security deposit funds for qualified households through an NRHA revolving loan fund.
- **Rural Development Rental Assistance.** NRHA administers project-based rural development rental assistance for 112 units in five rural apartment complexes.
- **Tenant-Based Rental Assistance.** To enhance the ability to serve those who need rental assistance, NRHA secured funding through the HOME and Low Income Housing Trust Fund programs to create Tenant-Based Rental Assistance. As of 2010, this program allows NRHA to serve over 500 senior and disabled households in rural communities.
 - Served 1,604 households each month including 438 elderly and 814 disabled households
 - Successfully utilized 99.99 percent of available vouchers
 - Received \$345,000 in grants to expedite lease of elderly and disabled tenants
 - Entered into contract with FEMA to provide housing for hurricane disaster victims
 - Surveyed utility costs throughout rural Nevada, and created a new utility allowance schedule that includes energy-efficient units

Homeownership

- **Home at Last.** Since early 2006, NRHA has implemented three tax-exempt single-family bond programs through their Home At Last branded home buying program. This program paired low-interest mortgage money with down payment assistance in the form of a grant. Through Home At Last, families select a 30-year fixed-rate mortgage that can be FHA-insured, VA-guaranteed, Freddie Mac or Fannie Mae eligible, conventional or Rural Housing Service 30-year fixed-rate mortgages.
- **Transfer/Matching Funds Program.** Through this program, Nevada's counties and incorporated cities pool their private activity bonds and tax-exempt bonds issued to provide low-cost financing for private projects that serve a public purpose. All eligible cities and counties have participated in the program, with over \$100 million in transfers received. This program's success exemplifies NRHA's ability to create and execute innovative partnerships.
- **Housing Choice Voucher Homeownership.** Families receiving a Housing Choice Voucher can participate in the Housing Choice Voucher Homeownership program that helps them utilize their rental subsidy for their first home purchase. NRHA plans to develop a program coordinating existing community services that support homeownership and economic self-sufficiency. The program will include child care, worker education and training, volunteer opportunities, and financial counseling.

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- **USDA–Rural Development Self-Help Housing.** In 2008, NRHA administered the Self-Help Housing program known as the RD 523 Program. With the guidance and support of NRHA, nine families built and moved into their own homes in Dayton, Nevada. In addition to gaining a home of their own, families learned lifelong construction skills, teamwork, and how to manage a construction budget.

RURAL NEVADA DEVELOPMENT CORPORATION

Rural Nevada Development Corporation (RNDC) is a nonprofit development corporation that serves the 15 rural counties, rural Clark and Washoe counties. RNDC has been responsive to the needs of rural homeowner rehabilitation and small business alternative lending practices and has received certification from the Department of Treasury as a Community Development Financial Institution (CDFI).

Rural Nevada Development Corporation Housing Programs

Housing programs offered through RNDC include homeowner rehabilitation and weatherization, down payment assistance, and multi-family apartment rentals. There are currently 1,427 people benefiting from rental-assisted housing owned or developed by RNDC. (See program breakdown below.)

- **The Homeowner Rehabilitation Program** assists low-income homeowners with repairs to their homes. These improvements can address any health, safety, energy conservation, or handicap accessibility needs. As a part of this program, 22 projects have been completed assisting 34 people, including 19 elderly and 7 disabled persons.
- **The Weatherization Assistance Program** utilizes Department of Energy, state, and utility funds to install energy conservation measures in low-income households. As a part of this program, 139 projects have been completed assisting 275 people, including 46 elderly and 69 disabled persons.
- **The Down Payment Assistance (DPA) deferred loan program** assists low-income, first-time homebuyers with down payment and eligible closing costs to purchase single-family residential properties meeting HUD Housing Quality Standards (HQS). As a part of this program, six projects have been completed assisting 12 people, including 3 elderly and 2 disabled persons.
- Through partnerships with housing developers, RNDC has constructed multi-family housing projects in rural Nevada. These units are developed to provide affordable rental housing in areas where needed for low-income families.

STATE OF NEVADA HOUSING DIVISION HOUSING PROGRAMS

- **The Nevada Housing Division First-Time Homebuyer Program** offers to low- and moderate-income first-time homebuyers fixed interest rate 30-year loans with additional assistance available for down payment and closing costs.
- **The Multi-Family Bond Financing Program.** The Housing Division is the designated issuer of tax-exempt housing revenue bonds in Nevada. Bond financing for affordable housing projects is a method of financing in which tax-exempt and taxable mortgage revenue bonds are utilized to fund permanent mortgages for affordable housing projects. Application for Multi-Family Housing Bond financing requires regulatory approvals as well as outside credit enhancement. The benefit of bond financing, for an affordable housing project, is the lower cost of capital versus conventional financing methods. The bond financing program for multi-family projects was created under Nevada Revised Statutes 319. Historically, the program saw its heaviest use in the early 1980s and again after 1994. The program is designed to provide a method for financing medium to large-scale affordable housing projects.

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- **The Low-Income Housing Tax Credit Program** creates economic incentives to for-profit or nonprofit developers to produce low-income housing. Approximately \$3.0 million in tax credit is available annually in Nevada. Tax credits can be used to cover the cost of construction or rehabilitation of rental units. Projects in these categories may be eligible for up to 9 percent in tax credit.
- **HOME Investment Partnerships Program (HOME)** is a federally funded, large-scale program for affordable housing. Funds are allocated by formula to participating jurisdictions (state and local governments who receive funds to operate HOME). HOME is designed as a partnership among the federal government, state and local governments, and those in the private sector (for-profit and not-for-profit) who build, own, manage, finance, and support low-income housing initiatives.
- **The Account for Low-Income Housing (Trust Fund)** is a state-funded program for affordable housing. Funds are allocated by formula to participating jurisdictions (state and local governments) to expand and improve the supply of rental housing through new construction and rehabilitation of multi-family projects. Trust funds may also be used to provide financing for down payment assistance and homeowner rehabilitation of single-family residences and to provide emergency assistance to families who are in danger of becoming homeless. Funding is supported with a real property transfer tax of ten cents for each \$500 of value or fraction thereof. All funds allocated must be used to benefit individuals and families whose incomes do not exceed 60 percent of the area median income, as defined by the U.S. Department of Housing and Urban Development.
- **The Emergency Shelter Grant (ESG) Program** was established in 1989 to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet the costs of operating emergency shelters, and to provide certain essential social services to homeless individuals so that these persons have access not only to safe and sanitary shelter, but also to the supportive services and other kinds of assistance they need to improve their situations. The program was also intended to restrict the increase of homelessness through the funding of preventive programs and activities.
- **The Low-Income Weatherization Assistance Program** was established in 1977 to assist low-income persons reduce their utility bills by providing for various energy conservation measures. Assistance is provided free of charge and no liens or financial obligations are placed on individuals receiving assistance.
 - The Weatherization Assistance Program is funded primarily from the Fund for Energy Assistance in Nevada, which was established through the passage of AB 661 during the 2001 legislative session. Other funding is available through the U.S. Department of Energy and the Housing Division's Low-Income Housing Trust Fund. Funds for weatherization assistance are available to all areas of Nevada.
 - Approximately 69 percent of the program's eligible households reside in Clark County, which is served by two service providers. HELP of Southern Nevada serves all of Clark County except the City of Henderson, which is served by Neighborhood Services. The remaining 31 percent of the state is served by Nevada Rural Housing Authority and Rural Nevada Development Corporation.
- **Homelessness Prevention and Rapid Re-Housing Program (HPRP)** was created by the American Recovery and Reinvestment Act of 2009 to provide financial assistance and services to either prevent individuals and families from becoming homeless or to help those who are experiencing homelessness to be quickly re-housed and stabilized. HPRP is focused on housing for homeless and at-risk households. It will provide temporary financial assistance and housing relocation and stabilization services to individuals and families who are homeless or would be homeless but for this assistance. 60 percent of the total allocation must be expended within two years and 100 percent of the allocation within three. In 2009 the State of Nevada received over \$2 million

COMMUNITY NEEDS

to help reduce the number of new homeless households that may have otherwise ended up on the streets or in their cars through this program.

- **Neighborhood Stabilization Program (NSP)** was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. The Nevada Housing Division is anticipating applying for the third round of the Neighborhood Stabilization grant.
- **The Tax Credit Assistance Program (TCAP)** program is part of the American Recovery and Reinvestment Act which was signed by President Obama on February 17, 2009. The program is designed to assist troubled LIHTC deals struggling to find a tax credit investor. As a result of the faltering economy and financial markets, the value of Low Income Housing Tax Credits plummeted in 2008 and continued to decline during 2009. Most LIHTC deals struggle to find investors. The TCAP program provides supplemental grant funds to make the project feasible. The State of Nevada received \$15,184,795 in 2009 through this program.

INVENTORY OF ASSISTED HOUSING UNITS

There are no public housing units in the state's consolidated plan area, but USDA Rural Housing and the Nevada Rural Development Corporation provide assisted units throughout the State of Nevada, subsidizing a total of 1,710 units . For a detailed listing of all assisted units, see **Appendix G** – Inventory of Assisted Units.

COMMUNITY NEEDS

COMMUNITY DEVELOPMENT NEEDS

Prioritizing community development activities at the state level presents a challenge because specific needs vary from community to community within the state's non-entitlement jurisdictions. Below is a summary of the public facility, public infrastructure, public service, and economic development needs for the state as a whole, followed by a summary of the major needs identified through community needs assessments submitted to the state by individual jurisdictions.

PUBLIC FACILITIES NEEDS

Public facility needs represent both physical improvements and structures that meet the needs of the identified populations. Public facilities can be owned and operated by a public entity or a private nonprofit entity that primarily serves the residents. There is a lack of adequate infrastructure in the rural communities that impacts both the ability of communities to attract and retain business and employment, as well as, in some cases, the ability to support new affordable housing development.

The American Society of Civil Engineers (ASCE) prepared a 2008 Report Card for Nevada's Infrastructure assigning a cumulative grade of C for the state's infrastructure. The condition of roads, bridges, drinking water and wastewater systems, and other public works are critical to the quality of life and economic future. The State of Nevada is one of the largest and most diverse in the nation. It is very difficult to apply a single grade to a type of infrastructure that will prove to be accurate for small systems in small rural communities and still be accurate for the more developed areas of the state. Facts and figures from the largest and smallest communities were collected; interviews with state and local government employees were conducted to present a fair view of the state of the state. Below is a listing of the major findings.

- 16 percent of Nevada's bridges are structurally deficient or functionally obsolete.
- There are 165 high hazard dams in Nevada. A high hazard dam is defined as a dam whose failure would cause a loss of life and significant property damage.
- 27 of Nevada's 744 dams are in need of rehabilitation to meet applicable state dam safety standards.
- 35 percent of high hazard dams in Nevada have no emergency action plan (EAP). An EAP is a predetermined plan of action to be taken including roles, responsibilities, and procedures for surveillance, notification, and evacuation to reduce the potential for loss of life and property damage in an area affected by a failure or mis-operation of a dam.
- Nevada's drinking water infrastructure needs an investment of \$912 million over the next 20 years.
- Nevada ranked 42nd in the quantity of hazardous waste produced and 39th in the total number of hazardous waste producers.
- Nevada reported an unmet need of \$8 million for its state public outdoor recreation facilities and parkland acquisition.
- 13 percent of Nevada's roads are in poor or mediocre condition.
- 59 percent of Nevada's major urban highways are congested.
- Vehicle travel on Nevada's highways increased 117 percent from 1990 to 2007.
- Nevada's transportation department has identified 10 megaprojects costing an estimated \$4.8 billion that need to be completed by 2015 to avoid gridlock in urban areas.
- Nevada has \$246 million in wastewater infrastructure needs.

COMMUNITY NEEDS

Based on community needs reports completed by rural Nevada cities, counties, and unincorporated areas, the following is a list of the major public facilities most needed throughout rural Nevada:

- Recreation facilities
- Senior centers
- Civic centers
- Health clinics
- Fire stations
- Public libraries
- Water and wastewater improvements
- Street, curb, gutter, and sidewalk improvements
- Drainage improvements
- Preservation of historic buildings

PUBLIC SERVICE NEEDS

Public services are identified as health care, mental health care, transportation, crisis intervention, violence prevention, child care, recreation/social programs, and fair housing, substance abuse treatment, employment, case management, and emergency shelter (non-homeless).

The populations identified to benefit from these services are youths, seniors, children, emancipated youth, victims of domestic violence, the lesbian/gay/bisexual/transgender (LGBT) community, and persons recently released from jail or on parole.

The coordination of existing services is important to overall efficacy. Services should be equally available and accessible to residents throughout rural Nevada. Services should also be made available in languages other than English as appropriate to the population being served.

Based on Community Needs Reports (see below) completed by rural Nevada cities, counties, and unincorporated areas, the following is a list of the major public service needs:

- Domestic violence services
- Housing counseling
- Mental and clinical health services
- Senior services
- Youth services
- Community centers

COMMUNITY NEEDS

COMMUNITY DEVELOPMENT – STATEMENT OF NEED

Needs by Community

Each region of the state, as well as each local jurisdiction, has specific needs for facilities and infrastructure. These needs are best defined in needs assessments completed by the cities, counties, and unincorporated areas of the state. However, some common themes emerged.

Public facility needs that were frequently mentioned were crisis facilities, youth centers, senior centers, and parks. Necessary infrastructure improvements noted as high priorities included sustainability upgrades, water/sewer lines and facilities, and solid waste disposal services. Sidewalk and street improvements and accessibility improvement programs were medium priorities. Investment in infrastructure improvements is likely to result in the creation of short-term jobs and long-term benefit and the basis for expanded economic opportunities in Nevada's rural communities. Below is a summary of each community's needs, which also includes economic development needs.

Caliente

The community of Caliente strives to preserve its rural character while seeking improvements for sustainable economic growth through tourism and light industry business. The majority of housing stock is older and in need of repairs, and newer quality homes are needed to provide adequate housing for professionals coming to the area. There is also a need for subsidized housing for senior and non-senior residents within the community. Currently all the city offices are located in the Caliente Union Pacific Depot, a historical landmark that is not large enough and is in need of repair, resulting in the need for a new city office structure. Caliente is also in need of a French drain on the north side of town to prevent further damage to the public swimming pool, park, and residences.

City of Carlin

Commercial and industrial development of Carlin is crucial to the city's ability to remain a vital community. The current and future population is in need of additional retail businesses and services. There is a significant need for medical care and facilities, the Carlin Health Clinic is old and outdated, and planning and development of a new clinic is under way. The city is in need of a pharmacy.

As future residential and industrial development occurs, an additional 500,000 gallons of water storage will be necessary to meet usage needs and required firefighting water services. Streets are also rapidly deteriorating and the need to repair or resurface them is urgent. Carlin's utility infrastructure is more than 50 years old, and the aging water and sewer lines need to be replaced.

Churchill County

The County completed a Multi-Facility Feasibility Study in 2009 to determine the needs and priorities of the community. The survey results concluded that there is a need for a multiuse/generational center within Churchill County. The center could include sports, educational resources with a computer lab, teen center, conference centers, exercise facilities, community resources, and a referral center.

Churchill County is also in need of basic water and sewer services for an industrial park along Trento Lane to provide for more job creation and economic development. Mobile home parks located along the Highway 50 corridor have been identified in need of community wastewater systems. Expanded ADA access is needed for County recreation facilities. The County is committed to the development of affordable housing and encourages fair housing activities.

COMMUNITY NEEDS

Douglas County

Douglas County completed a 10-year update to the Master Plan in January 2007. The Master Plan included a review of land use and the housing/jobs ratio and incorporated a Capital Improvements Program. The Housing and Community Development needs identified were:

- Flood control improvements;
- Stormwater Master Plan;
- Street improvements and construction;
- Expand affordable housing opportunities;
- Expand commercial uses with less dependency on gaming uses;
- Development of airport industrial park; and
- Expand senior and handicap housing opportunities.

City of Elko

The City of Elko is the largest city in northeastern Nevada and is the region's economic base, consisting of gold mining, mining support industries, transportation, small manufacturing, cattle ranching, gaming, tourism, outdoor recreation, federal, state, county, and city governments, and a large retail and service industry.

The City is undertaking a number of projects to increase their infrastructure and availability of services including replacement of Fire Station Number 2, evaluation and site selection of a new police station, addition of Fire Station Number 3, sewer plant improvements, and street improvements.

Elko is in need of more housing stock that will help the current county residents as well as for recruiting labor from other parts of the country.

City of Ely

Neighborhoods in the City of Ely include Murray Spring, Elysium Terrace, East Ely, and Central Ely. These communities are developed with medium-density residential areas and include a few public uses including parks. The city is in need of creating a historic tourist-oriented destination and providing employment opportunities. Ely also needs street maintenance and improvements.

Elko County

Mining is the region's major industry. Currently there are more than 9,000 mining-related jobs in Elko's primary trade area, with employees earning average annual incomes of \$68,000. An estimated 900 additional mining jobs are expected to be created in 2008–2010. Municipal water supply in the bulk of Elko County is derived from groundwater resources.

Esmeralda County

Goldfield

Goldfield is in need of jobs to employ low- and moderate-income households. The existing housing in Goldfield is in need of repair. The community lacks affordable housing for purchase and rental.

COMMUNITY NEEDS

Fish Lake Valley

There is a lack of affordable housing for the anticipated population increase expected to occur from the mining and power production facilities. The community is focused on several projects to upgrade some of their facilities including upgrades to the Fish Lake Valley Community Park and upgrades to the community center, including landscaping and replacement of the well.

Silver Peak

Currently the community of Silver Peak provides jobs to people who commute from surrounding communities because there is not sufficient housing in those communities. The existing housing stock in Silver Peak is in need of repair and there is in need for more rental housing options.

The community is undertaking projects that include replacement or rehabilitation of the Silver Peak Water Well #2 to meet current water quality standards, upgrade of the emergency services building, and improvements to the Silver Lake Recreation Area.

Eureka County

The county's greatest needs are new jobs and housing. Several projects have the capability to improve employment opportunities, including the reopening of Barrick's Ruby Hill Mine and the General Moly Mt. Hope Project. Both of these projects can benefit low- and moderate-income residents with job opportunities and can also benefit local businesses. The five-year community development needs include Eureka town water system replacement, Eureka sewer line replacement, Eureka Town, Water Spring and Mine Line housing rehabilitation, arsenic compliance for Crescent Valley Water System, arsenic compliance for Devil's Gate Water System, wastewater treatment facility expansion, storm drain improvements, and flood abatement projects.

City of Fallon

The City is seeking community development projects that will employ low- and moderate-income residents. The City's infrastructure is in need of expansion and upgrading. Some of the major projects that have been identified as priorities are:

- Additional water storage tanks;
- Water distribution and wastewater collection system improvements and extension,
- Street repairs, reconstruction, and drainage improvements,
- Electrical systems improvements and expansion,
- Airport runway, taxiway, and building structural improvements, and
- New recreational facilities and improvements to existing facilities.

City of Fernley

The City of Fernley adopted a new strategic plan in early 2009 to address growing resource constraints, changing public demands, and increasing government complexity. Some of the goals that were derived from the needs in the city were to complete the City's Water Treatment Plant project, provide adequate sewer collection system, treatment and disposal services, and establish economic development and redevelopment.

COMMUNITY NEEDS

Humboldt County

The Humboldt County Regional Master Plan identifies needs for supporting land use infrastructure, transportation, and capital facilities. The County's master plan finds that in unincorporated areas there is not adequate infrastructure to support the growth and expansion of commercial and industrial uses. Additionally, the master plan finds that there is not adequate parking in the downtown area and that pedestrian and bike paths need to be improved to better serve the area. The supply of capital facilities in the County is adequate to meet future growth projections, however more rural parks are needed to support growth in the unincorporated areas of the County.

Lander County

The Lander County economy is primarily based on mining. According to the County's 2008 Housing Gap Analysis, the mining industry largely determines the overall economic activity and housing demand in the County. The analysis notes that in order to further economic development, the County must have adequate and affordable housing for new workers. In addition, the County is in need of replacing deteriorating public infrastructure, including wastewater infrastructure improvements, flood control mitigation improvements, and surface roadway improvements.

The community of Battle Mountain is in need of airport improvements, a court facility, industrial park improvements, and water system improvements. The community of Austin will benefit most from expanding ambulance services locally.

Lincoln County

Lincoln County is in need of new services, new housing, and new infrastructure improvements.

Water

The outlying areas of Lincoln County are having nitrate problems with their water and it could be more efficient to create new sewer systems that would protect their groundwater (Ursine, Rose Valley, Dry Valley, Rachel, and Mt. Wilson).

All the towns in Lincoln County have aging tank systems and need new water sources, new delivery systems, and new tanks. With future growth, new water lines and storage will be necessary.

Due to new federal standards, each town may have to seek alternative water sources or better filtration systems. The Environmental Protection Agency's new rules on arsenic will eventually affect all the water systems in the county.

Power System Improvements

The Lincoln County Power District may need to increase capacity to meet the demands of new development.

Street Improvements and Construction

Most of the communities in Lincoln County are in need of major street and sidewalk improvements as well as curb and gutter improvements. There is a need for better drainage plans for each community.

Flood Control Construction

There is a need for flood mitigation planning in each of the newer and faster-growing developments because they are in unmapped areas of the county.

COMMUNITY NEEDS

Recreation Facilities Improvements

The County has identified the lack of an activity park for youth in each community for skateboarding, riding bikes, and playing basketball or other team sports.

Fire District Improvements

Lincoln County is in need of establishing a plan to maintain fire equipment in each of the communities and a plan to acquire more equipment as time goes by.

Economic Development

A group of business owners and individuals have banded together to form the Lincoln Community Action Team (LCAT) to improve and increase tourism-related business in the county.

City of Lovelock

The City of Lovelock is dedicated to improving the quality and availability of affordable housing in the community. Some of the housing stock is more than 40 years old and is occupied by low- and moderate-income households who could benefit from a housing rehabilitation program.

Lyon County

Since Lyon County encompasses a large area and the population centers are spread out, the needs are broken out by individual community.

Silver City

The city's main needs include historic preservation of commercial buildings, upgrades to the water system, and repairs to the city's surface drainage system.

Mound House

The city's community development needs include continued road maintenance and the construction of a large community center and municipal park.

Dayton/Mark Twain

Water and wastewater are major concerns for Dayton, as is historic preservation. Roads and road maintenance continue to be a concern for the residents of Mark Twain.

Stagecoach

Increased road maintenance and water system upgrades of the wells are the major community development needs in Stagecoach.

Silver Springs

Silver Springs is in need of major employers and lake-oriented commerce as well as roads and road maintenance. Residents of this community would also like to see County services including satellite offices.

Mason Valley

Residential growth has come to a standstill due to the loss of several local industries. Roads and road maintenance are also issues and water and water rights are highly important issues because of the large agricultural economy.

COMMUNITY NEEDS

Smith Valley

The community is in need of a recreation and senior center as well as diversification in the economy to increase employment opportunities

Mineral County

Mineral County's greatest need is the diversification of future employment. The County's median household income is far below the overall state median income. The County's high priority public improvements include water and sewer projects, youth and recreation facilities, street improvements, and park improvements in the communities of Mina, Luning, and Walker Lake. Also, housing standards in the County are less than standard, with 55 percent of the housing stock in need of repair, 20 percent sub-standard, and 10 percent not suitable for living.

Nye County

Housing Needs

The county's major housing needs include housing for Pahrump's chronically mentally ill, housing that assists with independent living for the elderly in Amargosa Valley, and housing affordable to low-income households in Amargosa Valley and Beatty.

Domestic Violence Services Needs

Nye County is consistently first or second in the number of domestic violence reports of all the rural counties in Nevada. Because of this, there is a need for a new facility in Pahrump or an increase in capacity in the existing facility to keep up with the needs. Amargosa Valley is in need of domestic violence services.

Public Services

Additional support services that provide home care to the elderly are needed countywide.

Water and Wastewater Needs

The Town of Gabbs is in need of upgrades to their sewer collection system and wastewater treatment facility. Beatty is in need of construction and repair to the water system to allow for future infrastructure.

Economic Development

There is a continued need for economic development in Beatty and Pahrump to help increase the employment opportunities in each of these communities.

Pershing County

The county is in need of improvements to the streets, curbs, and gutters in the outlying areas of Grass Valley and Imlay. Improved water and sewer facilities are needed in the outlying areas as well. The county is also in need of improved solid waste management and improved access to broadband Internet services. The hospital in Lovelock is in need of upgrades.

Storey County

The county's community development needs include improvements to a sewer plant, replacement of water tanks, and County building upgrades. All of these improvements would increase the need for new jobs, which would increase the workforce and would generate new revenues.

COMMUNITY NEEDS

Washoe County

Future development in Washoe County is projected to take place in the urban areas of the county. Minority and senior age groups are experiencing the fastest growth, which indicates a need for more affordable housing options. The Washoe County Continuum of Care Plan indicated a need for more homeless facilities due to the downturn in the economy.

City of Wells

The City of Wells' major infrastructure needs are streets, curbs and gutters improvements, especially in the business areas. There is a lack of public transportation and the need for a new City Hall and Public Works facility. The City's wastewater treatment facility is in need of upgrades. Sidewalk improvements and flood drain improvements are high priority infrastructure improvements that are needed.

City of West Wendover

The City of West Wendover's community development needs are focused on opening up land for development and providing the necessary infrastructure to accommodate the ensuing growth. These projects will help to diversify the local economy. Economic diversification is the number one priority for the community because it will allow for new employment for residents.

White Pine County

White Pine County completed a Housing and Community Development Needs Statement in 2009. The County identified a priority list of themes common through the formation of the Needs Statement. The priorities are divided into three primary categories: Planning and Development, Economic Development, and Community Development.

The Planning and Community Development priorities include a lack of affordable single-family homes and the need for housing stock of all types and for assisted living alternatives.

Economic Development priorities are divided into industrial development, business and commercial development, and tourism. Workforce needs include training and recruitment.

Community Development priorities are to maintain adequate infrastructure to support increased housing stock throughout the county and the need to provide safe working and living environments.

City of Winnemucca

The City of Winnemucca's 2008 Housing Needs Assessment finds there is a need to diversify the City's housing stock with increased multifamily development and the infrastructure to support multifamily development. The Assessment also recommends that the City revitalize the existing single family housing supply through home rehabilitation. To promote homeownership across all income levels, the Assessment finds that there is a need for the City to explore down payment assistance and below-market rate financing.

City of Yerington

The community has been actively working on community development projects that promote economic growth.

COMMUNITY NEEDS

ECONOMIC DEVELOPMENT NEEDS

Economic development can be defined as activities that improve the economic well-being and quality of life of a community by creating or retaining jobs and supporting or growing personal and corporate wealth and broadening the tax base. The Nevada Commission on Economic Development has provided Nevada's communities with many benefits over the years.

In January 2009, the State of Nevada prepared a Strategy for Economic Diversification to promote a robust, diversified, and prosperous economy, enriching the quality of life for Nevada citizens by stimulating business expansion and retention, encouraging entrepreneurial enterprise, attracting new businesses, and facilitating community development to enable economic growth and prosperity. As a part of this plan, the State identified the following needs.

INSUFFICIENT EMPLOYMENT OPPORTUNITIES FOR PERSONS LIVING IN NEVADA

Within the State of Nevada as of October 2008, 7.4 percent of the population was unemployed, of which three counties were approaching 10 percent unemployment. This could partly be due to the fact that 50 percent of the state's contracts were awarded to out-of-state companies. This leaves Nevadans to search for job opportunities outside of the State of Nevada.

INADEQUATE INFRASTRUCTURE IN RURAL NEVADA

Within rural Nevada, there are communities that lack sufficient water and wastewater facilities. Many of the facilities are in need of repair, expansion, or replacement. The lack of adequate infrastructure leaves these rural communities unable to retain and expand businesses. In Nevada, 86 percent of the land is owned and managed by the federal government, making it impossible for communities to develop the surrounding land. Allowing the land to be sold to private landowners would help the individuals as well as the state as a whole.

INADEQUATE CAPABLE WORKFORCE

In Nevada, the percentage of young people is declining at the same rate as the overall population. Over the next few years, as the baby boomer population starts to retire, it will be the younger age group (25–44) that will need to maintain the workforce. As of 2010, the amount of resources for training in rural Nevada is very limited. If the younger age group is unable to find the training and fill the vacant jobs, many companies will be forced to relocate out of state.

STRATEGIC PLAN

The Strategic Plan outlines how Nevada will address the state's housing and community development needs over the 2010–2014 Consolidated Plan period. The goals for Nevada are built upon the priority needs identified in the rural communities and stakeholders from the community workshop, the online survey, and interviews with community leaders and service providers.

AVAILABILITY OF RESOURCES

The Strategic Plan focuses on those affordable housing and community development activities that can be funded by the federal and state sources available over the 2010–2014 Consolidated Plan period. Those programs (and their anticipated five-year allocations) are likely to include:

- CDBG (around \$15 million)
- HOME (about \$15 million)
- ESG (about \$1.4 million)
- HOPWA (approximately \$1.2 million)

Overall, Nevada expects to receive almost \$32.6 million in HUD housing and community development funding over the next five years. Nevada also has a number of other funding federal and state funding sources that will be available.

PRIORITY NEEDS DETERMINATION

Key factors affecting the determination of the five-year priorities included (1) the types of target-income households with greatest need for assistance; (2) those activities that will best address their needs; and (3) the limited amount of funding available to meet those needs.

The priority ranking system for housing and community development needs is as follows:

- **High Priority:** Activities assigned high priority are expected to be funded during the five-year period.
- **Medium Priority:** As funds are available, activities that are designated medium priority are expected to be funded.
- **Low Priority:** Activities assigned a low priority are not expected to be funded during the five-year period.

The discussion of priority needs is grouped into four major categories throughout rural Nevada:

- Housing
- Homelessness
- Special needs
- Community development

STRATEGIC PLAN

PRIORITIES, PROGRAMS, AND GOALS

The discussion of each basic need is further divided into a statement of need, one or more priorities, programs to address the needs, and five-year goals. Achievement of five-year goals is dependent on the availability of federal, state, and private resources. Additional information on priority needs and goals can be found in **Appendix H** – HUD Required Tables.

AFFORDABLE HOUSING

Statement of Need

The need for affordable housing was a predominant theme throughout the demographic analysis, public meetings, online survey, and consultations with local governments and service providers. Almost every type of affordable housing was mentioned, from rental subsidies to new construction to down payment assistance.

The housing market profile indicated a high need for rental housing, especially for extremely low- and very low-income households. Renter households in these income ranges face extraordinary challenges paying for housing and securing decent, safe, and sanitary housing. The elderly, disabled, and large families were special needs groups inadequately served by existing affordable housing resources.

Owners faced somewhat fewer challenges than renters, but most low-income households faced a cost burden or other housing problem, and the percentages only increased for very low- and extremely low-income households. While recent changes in the housing market have had the effect of making ownership opportunities available to many low-income households without subsidy, significant difficulties still exist for very low- and extremely low-income households. Housing rehabilitation, both for owner and renter units, was also identified as a high need.

Housing Priorities

Priority 1: Increase the availability of rental housing for very low- and low-income elderly households.

Priority 2: Preserve and improve the long-term life of existing affordable rental and owner-occupied housing stock.

Priority 3: Expand homeownership opportunities for low-income homebuyers in areas of the state where median home prices are beyond the reach of low-income households.

Priority 4: Ensure that all households in the state have adequate access to fair housing resources.

Priority 5: Apply for additional Housing Choice Vouchers (Section 8) should they become available.

Housing Programs and Goals

The following housing programs will address the priority needs of low-income households. The Housing Division may carry out programs directly or grant funds to local or regional governments to carry out programs.

STRATEGIC PLAN

Affordable Housing Development (Priority 1)

Through this program, 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. 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.

Funding: State Housing Trust Fund, HOME, leveraged funds

Five-Year Goal: 50 new affordable rental units

Responsibility: Housing Division staff, nonprofit and for-profit developers

Housing Rehabilitation and Weatherization Program (Priority 2)

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.

Funding: CDBG, HOME

Five-Year Goal: 30 owner-occupied units rehabilitated

Responsibility: Local governments

Down Payment Assistance Program (Priority 3)

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.

Funding: HOME, State Low Income Housing Trust Fund, other funding sources as available

Five-Year Goal: 50 down payment assistance loans made

Responsibility: Housing Division staff

Fair Housing Services (Priority 4)

The Housing Division will work to ensure equal access and opportunity to housing resources throughout the state and partner with fair housing service providers in order to offer casework, discrimination complaint investigation, education, and outreach.

Funding: CDBG and HOME

Five-Year Goal: 1,000 persons assisted

Responsibility: NCED and Housing Division

STRATEGIC PLAN

Emergency Assistance (Priority 5)

Offer housing assistance to low-income households who are in imminent danger of becoming homeless.

Funding:	State Housing Trust Fund
Five-Year Goal:	5,000 persons assisted
Responsibility:	Housing Division, local jurisdictions

HOMELESSNESS

Statement of Need

The needs of homeless or near-homeless persons were a concern of many Nevada residents. The needs of homeless persons were generally related to housing or social services.

Nevada lacks adequate housing resources for its homeless population. The unmet need for housing is greater than the amount of housing currently available. Housing resources needed include emergency shelter, transitional housing, and permanent supportive housing. The greatest need for individuals is permanent supportive housing, while the greatest need for families is emergency shelter.

According to Rural Nevada Continuum of Care (RNCoC), in 2009 there were 34 homeless families (34 sheltered and none were unsheltered) with children in the rural areas of Nevada. Of the 440 homeless persons identified, roughly 306 persons were single individuals without children and 134 persons were in families with children. The point in time homeless count data for 2010 will be available by the end of May 2010.

Social services, including case management and mental health/substance abuse treatment, are also high needs for homeless persons.

Homelessness prevention appears to be a growing concern. High foreclosure rates coupled with high unemployment mean that both owners and renters of foreclosed units may become homeless. Some funds, such as through the Homeless Prevention and Rapid Rehousing Program, have recently begun to address homelessness prevention.

Priority 6: Continue to support agencies operating emergency shelters and providing assistance to the homeless.

Priority 7: Support efforts to create additional transitional and permanent supportive housing.

Priority 8: Continue to provide financial support to assist those in imminent danger of becoming homeless.

Homelessness Programs and Goals

The following programs will address the priority needs of homeless persons and families. The Housing Division administers the state's ESG funds and may carry out programs directly or grant funds to nonprofit agencies to carry out programs.

STRATEGIC PLAN

Affordable Housing Development

For a full description of this program, please see the above Housing Programs section. The State Housing Trust Fund will be available to fund a variety of affordable rental housing, including new transitional or permanent supportive housing units. Funds may be available for land acquisition and construction. The fund also addresses the need to provide permanent affordable housing for low-income formerly homeless households.

Homeless Services (Priority 6 and 8)

Under the broad category of homeless services, the Housing Division will work with nonprofit partner 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.

Funding: ESG
Five-Year Goal: 7,000 persons assisted
Responsibility: Housing Division

Transitional and Permanent Support Housing (Priority 7)

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. Over the next five-year period, one additional project with 10 or fewer units could be funded in the non-entitled areas.

Funding: ESG
Five-Year Goal: 100 persons assisted
Responsibility: Housing Division

SPECIAL NEEDS HOUSING

Statement of Need

Special needs groups include the elderly, the disabled, large families, persons with alcohol/drug problems, persons with HIV/AIDS, and victims of domestic violence. All of these populations were noted to have distinct challenges in obtaining housing and social services. The difficulties in securing housing are predominant throughout the state, but the need for services tends to be more prevalent in rural areas, where travel is more complicated.

The elderly were the most frequently mentioned special needs group throughout the community needs assessments and the online survey. Housing programs were needed for elderly homeowners and renters, including new rental housing construction, assisted living facilities, and assistance to make units accessible. A high priority service for the elderly was transportation, and this was a major concern in rural areas.

Disabled persons' needs were similar to those of the elderly. There was a focus on construction of accessible rental units and on housing rehabilitation programs that would make accessibility improvements for existing homes. Infrastructure improvements to make public spaces more accessible, local health care resources, and transportation options are also considered a high priority for disabled persons.

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While there is generally enough housing available for large families, very low- and extremely low-income households have difficulty affording many of these units, since larger units are generally more expensive.

Rural residents have more difficulty accessing programs for persons with alcohol/drug problems, persons with HIV/AIDS, and victims of domestic violence services. Additional coordination is needed to allow rural residents access to the full range of options that exist in urban areas.

Special Needs Priorities

Priority 9: Increase and preserve the supply of affordable housing available to the elderly, disabled, and large families.

Priority 10: Improve housing accessibility and safety (existing and new).

Priority 11: Improve access special needs populations have to services.

Special Needs Programs and Goals

The following programs will address the priority needs of special needs populations. Housing Division will provide grant funds to nonprofit agencies to carry out programs.

Affordable Housing Development (Priority 9)

For a full description of this program, please see the above Housing Programs section. 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.

Housing Rehabilitation and Weatherization Program (Priority 10)

For a full description of this program, please see the above Housing Programs section. This program will fund a range of rehabilitation activities that benefit special needs groups, such as accessibility accommodations for the disabled or room additions to alleviate overcrowding in large family households.

Social Service Program Support (Priority 11)

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 Mental Health Division will also work with local and state partners to coordinate effective housing and support services.

Funding: ESG, HOPWA, CDBG

Five-Year Goal: 500 persons assisted

Responsibility: Housing Division and Mental Health Division, local governments

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NON-HOUSING COMMUNITY DEVELOPMENT

Statement of Need

The need for public facilities and infrastructure improvements was primarily identified through the community needs assessments, during public meetings, and on the online survey. Each region of the state, as well as each local jurisdiction, has specific needs for facilities and infrastructure. Some of the common themes are identified below.

Public facility needs that were frequently mentioned were crisis facilities, youth centers, senior centers, and parks. Necessary infrastructure improvements, including sustainability upgrades, water/sewer lines and facilities, and solid waste disposal services, were noted as high priorities. Investment in infrastructure improvements is likely to result in the creation of short-term jobs and long-term benefit and is the basis for expanded economic opportunities in Nevada's rural communities.

Community Development Priorities

In addition to HUD priorities listed below, the State has established a priority to funding well thought out projects, well planned projects and projects that improve public health and safety in rural Nevada. The State is committed to assisting communities with strategic planning; this is reflected in through priority funding for community assessments listed below.

Priority 12: Develop and enhance administrative, technical, and managerial capacity among eligible entities of general local government.

Priority 13: Assist rural communities in creating an environment where people can choose to lead healthy, prosperous lives.

Priority 14: Provide access to improved community facilities by assisting with water, wastewater, drainage and road improvement upgrades and development projects.

Priority 15: Enhance the quality of life through assisting with recreational spaces to serve low- and moderate-income people.

Priority 16: Provide access to quality facilities to serve the elderly population throughout the rural service area.

Priority 17: Provide access to adequate emergency services to benefit low- and moderate-income people throughout the rural service area.

Economic Development Priorities

Priority 18: Provide a business assistance network to foster entrepreneurial development and provide business assistance to low- and moderate-income business owners and persons developing businesses.

Priority 19: Provide employment opportunities for lower-income people.

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Community Development Programs

High and medium priority community development and revitalization will be assisted with CDBG funding.

Training Opportunities through CDBG Resources (Priority 12)

The Nevada Commission on Economic Development provides formal training opportunities including application training, advisory community training workshops, and grant monitoring training. Staff also attends a number of training workshops in order to better serve the rural community.

Funding: CDBG
Five-Year Goal: 25 training workshops
Responsibility: Nevada Commission on Economic Development staff, local governments

Community Assessments (Priority 13)

The Nevada Commission on Economic Development will conduct community assessments that include “visioning” workshops throughout rural Nevada to assist community with strategic planning.

Funding: CDBG
Five-Year Goal: 20 community assessments
Responsibility: Nevada Commission on Economic Development staff, local governments

Public Facilities Programs

Water and Wastewater Treatment Updates (Priority 14)

The Nevada Commission on Economic Development will participate in funding sewer improvements and water projects throughout the rural service area.

Funding: CDBG
Five-Year Goal: 15 projects
Responsibility: Nevada Commission on Economic Development staff, local governments

Drainage Improvements (Priority 14)

The Nevada Commission on Economic Development will participate in funding drainage projects to assist with flooding issues throughout the rural service area.

Funding: CDBG
Five-Year Goal: 3 projects
Responsibility: Nevada Commission on Economic Development staff, local governments

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Roads, Streets, Curb and Gutter Improvements (Priority 14)

The Nevada Commission on Economic Development will participate in funding road, street, curb and gutter projects throughout the rural service area.

Funding: CDBG

Five-Year Goal: 5 projects

Responsibility: Nevada Commission on Economic Development staff, local governments

Recreational Facilities and Upgrades (Priority 15)

The Nevada Commission on Economic Development will participate in funding recreational facilities includes public parks and the construction and expansion of recreational facilities throughout the rural service area.

Funding: CDBG

Five-Year Goal: 7 projects

Responsibility: Nevada Commission on Economic Development staff, local governments

Senior Centers (Priority 16)

The Nevada Commission on Economic Development will participate in funding the construction of new senior centers as well as upgrades and renovations and ADA accessibility repairs to existing centers throughout the rural service area.

Funding: CDBG

Five-Year Goal: 3 projects

Responsibility: Nevada Commission on Economic Development staff, local governments

Fire, Emergency Management and Health Services (Priority 17)

The Nevada Commission on Economic Development will participate in funding the construction of new fire and emergency management services as well as new health centers; upgrades to existing facilities and/or equipment for existing facilities include updated technology to assist low-income residents throughout the rural service area.

Funding: CDBG

Five-Year Goal: 8 projects

Responsibility: Nevada Commission on Economic Development staff, local governments

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Economic Development Programs

Business Assistance and Microenterprise Business Development System (Priority 18)

The Nevada Commission on Economic Development will participate in funding for a business assistance network and microenterprise business development system. The program will include:

1. Providing credit (establishing revolving loan funds, and facilitating peer lending programs) for the establishment, stabilization, and expansion of microenterprises;
2. Providing technical assistance, advice, and business support services (including assistance in developing business plans, securing funding, conducting marketing, etc.) to owners of microenterprises; and
3. Providing general support) to owners of microenterprises and persons developing microenterprises.

Funding: CDBG

Five-Year Goal: 10 projects

Responsibility: Nevada Commission on Economic Development staff, local governments

Job Creation (Priority 19)

Participate in providing infrastructure or facilities to provide for business expansion or development to offer employment opportunities throughout the rural service area.

Funding: CDBG

Five-Year Goal: 3 projects

Responsibility: Nevada Commission on Economic Development staff, local governments

METHODS OF DISTRIBUTION (MOD)

How the State will allocate CDBG, HOME, ESG, and HOPWA funds is located in **Appendix I – Methods of Distribution**

CONSOLIDATED PLAN IMPLEMENTATION

Agencies responsible for the aforementioned programs are:

- Nevada Commission on Economic Development – CDBG (lead agency)
- Nevada Housing Division – HOME and ESG; and
- Nevada Health Division – HOPWA

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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 will 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.

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OBSTACLES TO MEETING UNDERSERVED 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.

GAPS IN THE DELIVERY SYSTEM

The effectiveness of implementing activities by contracting with outside agencies is dependent upon the capacity of the agencies conducting the activities and the expertise of staff in administering the contracts. Effective and professional administration of contracts is a strength in the delivery system. Each contract is assigned a program specialist to oversee the progress and distribute funding. The program specialist is the one point of contact for the implementing agency. Gaps in the delivery exist in implementation. Many small city and county governments in the most rural parts of the state do not have sufficient staff and/or expertise to undertake the activities prescribed in this Consolidated Plan. In many rural parts of the state, there is also a lack of nonprofit and for-profit entities with the type of development and service delivery experience to undertake the activities prescribed in the Plan.

PUBLIC HOUSING STRATEGY-

Nevada Rural Housing Authority

Meeting Needs by Income

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

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counties in the state (all but two counties). The Housing Authority provides Housing Choice Vouchers to 1,543 households living in housing that is privately owned. Of those 1,543 households, approximately 800 households are disabled and/or elderly, with families primarily constituting the remainder. Through other funding, the Housing Authority administers an average of 70 vouchers through Veterans Affairs Supportive Housing funds. Overall, the Housing Authority currently provides assistance to more than 4,500 persons living in units located throughout rural Nevada.

The Housing Authority currently has 3,552 applicants on the waiting list. The waiting list consists of applicants with extremely low incomes (75.5 percent), very low incomes (18.9 percent), and low incomes (7.2 percent), families with children (64.8 percent), elderly families (13.9 percent), and families with disabilities (26.9 percent).

Needs of Public Housing

The Rural Nevada Housing Authority does not own or operate any public housing.

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.

LEAD-BASED PAINT HAZARD REDUCTION STRATEGY

The State of Nevada is dedicated to providing lead-safe housing to all qualifying low-income homeowners and to educating all residents to the danger of lead-based paint hazards. The Nevada Housing Division will provide for lead-based paint hazard reduction through its housing rehabilitation programs. The grant is to be used to reduce the hazards of lead-based paint in residential property constructed prior to 1978.

Housing Program staff will educate applicants ensuring their awareness of the dangers of lead-based paint and the need to monitor lead hazard reduction work while they continue to occupy their residence. Staff will inform an applicant of maintenance needs in their home so that they can prevent lead-based paint from becoming a lead hazard in the future.

If lead-based paint is evident, hazard reduction may be required. Costs directly associated with lead-based paint hazard reductions will be made available as a grant.

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Nevada has adopted long-term goals to promote affordable housing and community development. These goals, as applied to lead-based paint hazards, became Nevada's lead-based paint strategy. Nevada's strategy objectives are:

- Collaborate with local cities and counties to reduce housing-related lead-based paint hazards, especially for low-income families and children.
- Review jurisdictions' residential rehabilitation guidelines to ensure they include a risk assessment for lead-based paint as part of every home inspection.
- Refer families with children to the Nevada Health Division for blood testing if lead-based paint is found in units proposed for rehabilitation.
- Collaborate with the Nevada Environmental Protection Agency, which maintains the lead exposure registry for Nevada. The program develops lead poisoning prevention programs, investigates cases with elevated blood lead levels, and conducts educational outreach activities.

INSTITUTIONAL COORDINATION

Nevada is committed to continuing its participation and coordination with federal, state, county, and local agencies, as well as with the private and nonprofit sectors, to serve the needs of low-income individuals and families in the community.

In particular, the State will continue to work in close coordination with the local communities and counties regarding infrastructure improvements and the provision of services and will also work with local governments, nonprofits, and the private sector to address housing needs.

NONPROFIT AGENCIES

The CDBG, HOME, ESG, and HOPWA programs provide funding to nonprofit agencies located throughout Nevada that serve low-income households. These nonprofits provide assistance for affordable low-income housing and special needs and homeless populations.

PRIVATE SECTOR

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system.

Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small-business assistance, home loan programs, and assisted housing, among others.

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AFFIRMATIVELY FURTHERING FAIR HOUSING

Fair housing is crucial to ensuring that persons of like income levels have equal access to housing. HUD requires that jurisdictions receiving federal funds commit to affirmatively further fair housing. A key part of achieving this goal is the preparation of an Analysis of Impediments to Fair Housing Choice (AI).

The Nevada Housing Division takes an active role in the education and training of housing providers to ensure awareness of fair housing laws and sponsors training sessions on fair housing in two different locations in the non-entitled areas of the state. One training session focuses on providing fair housing training to local property managers. There are several ongoing fair housing activities in the non-entitled areas. USDA Rural Development regularly monitors fair housing complaints and perform audits on its financed properties throughout the non-entitled areas.

Pursuant to HUD direction, those communities that are members of the Western Nevada HOME Consortium will develop their own policies as a Consortium. Similarly, rural Washoe County, while CDBG eligible under the State program, is a participant in the Washoe County HOME Consortium and falls under their program. Carson City is a CDBG-entitled jurisdiction and has its own fair housing analysis and action programs.

MONITORING PLAN

The CDBG, HOME, ESG, and HOPWA programs have developed individual monitoring systems to ensure that the activities carried out in furtherance of the Consolidated Plan are done in a timely manner in accordance with the federal monitoring requirements and all other applicable laws, regulations, policies, and sound management and accounting practices. The state views monitoring as an opportunity to provide ongoing technical assistance and support to help its local government and nonprofit partners reach project goals, reach Consolidated Plan goals, and improve service.

CDBG Monitoring

In the CDBG program, all subrecipient grants are monitored on an ongoing basis prior to and after issuance of the Notice to Proceed. The Notice to Proceed is only given after the environmental review has been properly completed. The preparation and publication of Requests for Qualifications (RFQs) and bid documents are carefully monitored as are all the labor issues in project implementation. Progress and compliance are checked each time a Draw Request is made. Draw Request procedures have been developed which include various areas of compliance required by HUD. A new Monthly Financial Report was developed and implemented last year to remind grantees of proving out prior obligations. Supporting documentation is reviewed prior to the actual request of funds from HUD. Quarterly progress reports are also used to monitor ongoing projects, and desk audits are conducted prior to field visits and inspections. Each grant is monitored on-site at least once during the life cycle of the grant. Where administrative difficulties do arise or where issues of noncompliance are observed, technical assistance is provided by telephone, e-mail, or on-site as needed.

During grant administration workshops, reference manuals and guidebooks are distributed to all attendees. These guidebooks include reporting forms. In addition to labor compliance, financial management, and procurement, instruction is given on record keeping and filing, reporting, and monitoring.

CDBG staff conducts desk and on-site subrecipient monitoring. This procedure includes reviews of the single audits to determine compliance with applicable laws and CDBG regulations. Secondly, the site monitoring letters that have been issued in the last year have been sent to subrecipients on an average of 22 calendar days

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from the date of the site visit. At the time monitoring letters are prepared, the findings are listed in Outlook, as a Task. The Task is categorized by grantee with a reminder for follow-up information (if needed subsequent to the monitoring visit). This enables CDBG staff to pull outstanding information by grantee. As follow-up documentation is received from the grantee, the Task becomes “completed.” After reviewing a grant file for closeout, the State maintains a record of CDBG property acquired by its recipients. Maintenance of a property record helps ensure that there is no unauthorized change in the use or disposition of real or personal property acquired or improved with CDBG funds. As a reminder, the closeout letter to grantees references the five-year retention period required by HUD for all real and personal property acquired or improved with CDBG funding.

HOME Monitoring

The Nevada Housing Division is required to monitor recipients for compliance with applicable HOME regulations and will conduct reviews based on the following processes:

Application Process: Some documents and budget issues necessary for compliance are required at the time of application for funding and will be reviewed for compliance standards.

Contractual Agreement: The Division will incorporate into its award letter many of the policy issues that are areas of concern to HUD and the Division. These agreements signed by authorized agency personnel represent their willingness to comply with these issues.

Draw Process: Draw processes for reimbursement of funds have been created to include various areas of compliance required by HUD. Supporting documentation will be reviewed prior to the actual request of funds from HUD. Agencies that choose to summarize their expenses and not submit actual copies of supporting documentation will be earmarked for a more detailed review during the on-site visit.

On-Site Review: On-site visits for certain aspects of compliance—such as facility verifications, equipment inventory, review of client files and accounting records—that can not be monitored by other components of the grant process will be conducted as scheduling allows.

Financial Monitoring: Monitoring visits to each recipient will be made to review the financial records of the agency. Recipients will be asked to make available all accounting records applicable to the project (grant) being reviewed. Verification of documented program matching funds and/or other resources (i.e., bank statement, canceled checks, and volunteer hours) as well as evidence of any subcontracts awarded and paid by the recipient are among the types of documentation to be made accessible for review. A review of the agency’s most recent Single Audit or Audited Financial Statements will also be conducted during the financial monitoring process. Additionally, recipients that fail to request reimbursements in a timely manner will be counseled on the need for a more expedited process to ensure that funds are drawn in a timely manner.

Programmatic Monitoring: The Division will conduct a programmatic review of recipients in order to evaluate program management in compliance with the application submitted to the Division, assess the accomplishments of the program, and offer technical assistance where required. Items reviewed during the scheduled programmatic site visit include the financial management system and record keeping system (including all financial, contractual, environmental, progress reports, and client complaint data), as well as the current budget and amendments.

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ESG Monitoring

The Nevada Housing Division, as administrator of the HPRP, ESG, and WSAP programs, is required to monitor recipients for compliance with program regulations. Using techniques and recommended guidelines reflected in 24 CFR Part 576 - HUD's Monitoring Guidance for the Emergency Shelter Grant Program, ESG Program Regulations, the Account for Low-Income Housing Trust Fund Administrative Guidelines, and the HPRP Policies and Procedures Manual and HPRP Program Regulations, the Division has developed a process, including the following components, to determine the type of monitoring to be conducted each year.

Application Process: Some documents and budget issues necessary for compliance are required at the time of application for funding and will be reviewed for compliance standards.

Contractual Agreement: The Division incorporates into Grant Award Letters many of the policy issues that are areas of concern to HUD, the State of Nevada, and the Division. These agreements, signed by authorized subrecipient personnel, represent their willingness to comply with these issues. As such, a review of each program Award Letter by subrecipient staff responsible for managing programs funded by the Division is recommended.

Award Amount: Subrecipients receiving an annual allocation of up and including \$20,000.00 in ESG or WSAP funds will receive a Desk Audit review. Subrecipients receiving an award of \$20,001.00 and above in ESG or WSAP funds will receive an on-site compliance review every 2½ to 3 years unless a Risk Assessment of the subrecipient determines a more frequent need is required. (Note: All subrecipients receiving HPRP funds will receive annual on-site compliance reviews, as was submitted and approved by HUD as part of the Division's HPRP Management Plan of the HPRP Program.)

Draw Process: Draw processes for reimbursement of funds have been created to include various areas of compliance required by HUD. Draw reports will be reviewed for eligible costs prior to the actual request of funds from HUD.

Desk Audit: A desk audit is the first step of monitoring recipients each year. Compliance issues considered in this assessment will be combined with any noncompliance or outstanding problems noted during the year and will be used to determine whether an on-site visit will be necessary. Subrecipients receiving up to and including \$20,000.00 in ESG or WSAP funds will receive only a Desk Audit, which includes a review of reimbursement requests, financial statement review by the Division's Financial Auditor, and the subrecipient's Risk Assessment Form, which will determine if a subrecipient is a low, medium, or high risk agency and is warranted an on-site compliance review. Subrecipients receiving over \$20,000 in ESG or WSAP funds will receive, at a minimum, a Desk Audit and a Risk Assessment Review, as well as an on-site compliance review every 2½ to 3 years.

Risk Assessment: Division staff will conduct a risk assessment of subrecipients receiving HPRP, ESG, or WSAP funds at the beginning of each grant year to determine the need and frequency of site visits during the upcoming year. Included in the assessment will be a determination of risk (low, medium, or high) using factors such as financial and program issues, allocation amount, and other discretionary criteria. The Division's Risk Assessment Form will be completed and placed in a compliance file for each subrecipient receiving grant funds. At a minimum, subrecipients considered high risk will receive an on-site review at least annually. A Desk Audit is the first step of monitoring recipients each year. Compliance issues considered on this assessment will be combined with any noncompliance or outstanding problems noted during the year and will be used to determine whether an on-site visit will be necessary.

On-Site Review: On-site visits for certain aspects of compliance—such as facility verifications, equipment inventory, review of client files and accounting records—that cannot be monitored by other components of

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the grant process will be conducted as scheduling allows. At a minimum, subrecipients receiving \$20,001.00 or more in ESG or WSAP funds will receive an on-site visit from Division staff (or other representative as approved by the Division) at least every 2½ to 3 years unless a Risk Assessment flags a subrecipient for a more frequent visit.

Note: Dissemination of program requirements is an important monitoring technique. Project sponsors who read and follow instructions that come through various components listed above during the grant period are unlikely to develop areas of noncompliance in their program implementation. Since forms and instructions provided by the Division incorporate vital components of successful program compliance, recipients should use them advantageously.

Sanctions for noncompliance may include, but are not limited to:

- A warning letter regarding further sanctions for continued noncompliance
- Conditioning a future grant award
- Directives to stop incurring certain costs
- Retraction of remaining grant funds
- Requirement to repay certain grant amounts spent ineligibly
- Reducing the level of funds a grantee may otherwise be entitled to
- Electing not to provide future funds until appropriate actions are taken to ensure compliance

HUD has available CPD Grantee Monitoring Handbooks that detail their policies for auditing federal program recipients. It is strongly recommended that program staff review these guidelines (available at <http://www.hud.gov/offices/cpd/library/monitoring/handbook.cfm>). In addition, HUD may request to visit a subrecipient to review client files during their audit of the Division. It is very important that recipients obtain and retain the required documentation so that it is available for review by the Division and/or HUD.

Financial Monitoring: The Division is required to review the performance of all subrecipients that receive HPRP, ESG, and WSAP funds from the Division. Financial monitoring will be conducted by the Division's Financial Auditor to (1) review the financial records of the subrecipient, and (2) offer technical assistance. Financial monitoring may be conducted at the same time or separately from the applicable programmatic site review. Subrecipients should make available all accounting records applicable to the project (grant) being reviewed. Verification of documented program matching funds (if applicable) and/or other resources (i.e., bank statement, canceled checks, and volunteer hours) as well as evidence of any subcontracts awarded and paid by the subrecipient are among the types of documentation to be made accessible for review.

Programmatic Monitoring: Subrecipients should expect to be monitored by a representative(s) of the Division for the purpose of reviewing the programmatic accomplishments of projects funded under the HPRP, ESG, and WSAP programs, compliance with applicable program regulations, and accuracy of program data reported throughout the grant cycle. The Division representative reviewing the accomplishments of the project will assess actual progress measured against the approved objectives, budget, and timetable proposed by the subrecipient as part of the review. On-site programmatic monitoring reviews will be scheduled in advance of the visit.

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The purpose of the programmatic review will be to:

- Evaluate program management in compliance with the application submitted to the Division;
- Assess the accomplishments of the program;
- Offer technical assistance where required; and
- Review regulatory compliance of the program

Items reviewed during the scheduled programmatic site visit will include, but is not limited to:

- Record keeping system (including all financial, contractual, environmental, progress reports, and client complaint data);
- Client eligibility documentation;
- Program compliance documentation;
- Current budgets and any amendments; and
- Applicable Homeless Management Information System (HMIS) data, including evidence of data quality, supporting client data that has been reported in the system, etc.

HOPWA Monitoring

Northern Nevada HOPES coordinates with several other agencies to ensure minority services are met. All individuals on HOPWA initially sign contracts and assurances for their housing. Six-month checks are performed to ensure clients have made all Section 8 housing responsibilities and appointments. Individuals on TBRA are required to notify their case managers upon any income change; if individuals do not report an increase in income and it is found at the six-month check, clients are back-charged for overpayments.

HOPWA is monitored by the State of Nevada and the Director of Social Services for Northern Nevada.

GLOSSARY

GLOSSARY OF TERMS

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Annual Action Plan: This document allocates one year's funding (entitlement and program income) to specific projects and activities for the CDBG program. It is submitted to HUD 45 days prior to the start of the County's fiscal year or no later than May 15 and is developed in accordance with federal regulations (24 CFR Part 91).

Assisted Household or Person: For the purpose of identification of goals, an assisted household or person is one which, during the period covered by the annual plan, will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109). See also instructions for completing Table 3B of the CHAS and Table 1 of the Annual Performance Report.

Citizen Participation Plan: This plan is prepared to facilitate and encourage public participation and involvement in the Consolidated Plan process and the County's CDBG program, especially by low- and moderate-income persons. The plan identifies the public participation requirements as identified by federal regulations (24 CFR Part 91).

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Community Development Block Grant (CDBG) Program: This is a federal grants program administered by the U.S. Department of Housing and Urban Development (HUD). The program allocates money to eligible cities and counties throughout the nation to assist low- and moderate-income households and neighborhoods. The grant program may be used for such activities as housing rehabilitation, affordable housing assistance, community services, and community development activities such as the construction or rehabilitation of community facilities and economic development.

Consistent with the CHAS: A determination made by the State that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the State planned to apply for the program or was willing to support an application by another entity for the program; the location of activities

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is consistent with the geographic areas as specified in the plan; and the activities benefit a category of residents for which the State's five-year strategy shows a priority.

Consolidated Annual Performance Evaluation Report (CAPER): This document reports on the progress in carrying out the Consolidated Plan and Annual Action Plan. The report is prepared annually by the State in accordance with federal regulations (24 CFR Part 91).

Consolidated Plan Documents: These include the Consolidated Plan, the Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER).

Consolidated Plan: This document serves as the State's application for CDBG funds and sets forth the priorities and strategies to address the needs of primarily low- and moderate-income persons and areas in the county. It typically covers a five- or three-year time period.

Cost Burden >30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden >50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) will substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill. of Rights Act (41 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally developed programs or conduct a variety of special projects designed to promote economic independence and self- sufficiency.

Elderly Household: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person: A person who is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Family Self-Sufficiency (FSS) Program: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

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Family: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the CHAS rule differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the CHAS instructions, such as for Table 2, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated. (See also "Homeless Family.")

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) 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.

FmHA: The Farmers Home Administration, or programs it administers changed the name to USDA Rural Development.

For Rent: Year-round housing units that are vacant and offered/available for rent. (U.S. Census definition).

For Sale: Year-round housing units that are vacant and offered/available for sale only (U.S. Census definition).

Frail Elderly: An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105).

Group Quarters: Facilities providing living quarters that are not classified as housing units (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

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 Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered".

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.

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Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems: Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30%. Table 1C requests non-duplicative counts of households that meet one or more of these criteria.

Housing Unit: An occupied or vacant house, apartment, or single room (SRO housing) that is intended as separate living quarters (U.S. Census definition).

Institution/Institutional: Group quarters for persons under care or custody (U.S. Census definition).

Large Related: A household of 5 or more persons that includes at least one person related to the householder by blood, marriage or adoption.

Lead-Based Paint Hazard: 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, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition.)

LIHTC: (Federal) Low Income Housing Tax Credit.

Low- and Moderate-Income Neighborhood: In general, this is defined a census tract(s) or block group(s) where a minimum of 51 percent of the residents have low or moderate incomes (i.e., not exceeding 80 percent of the area median family income).

Low-Income: Households whose incomes do 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. NOTE: HUD income limits are updated annually and are available from local HUD offices (This term corresponds to low- and moderate- income households in the CDBG Program.)

Moderate Income: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or 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. (This definition is different from that for the CDBG Program.)

Non-Elderly Household: A household that does not meet the definition of "Elderly Household," as defined above.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Non-Institution: Group quarters for persons not under care or custody (U.S. Census definition used).

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

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Other Household: A household of one or more persons that does not meet the definition of a Small Related Household, Large Related household or Elderly Household.

Other Income: Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

Other Low-Income: Households whose incomes are between 51 percent and 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. (This term corresponds to moderate-income in the CDBG Program.)

Other Vacant: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

Overcrowded: A housing unit containing more than one person per room (U.S. Census definition). Owner: A household that owns the housing unit it occupies (U.S. Census definition).

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition). States may expand upon the Census definition.

Primary Housing Activity: A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity".)

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP: Public Housing Comprehensive Improvement Assistance Program. Public Housing MROP: Public Housing Major Reconstruction of Obsolete Projects.

RD: Rural Development, formerly FmHA.

Rent Burden >50% (Severe Cost burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent (U.S. Census definition).

Rural Homelessness Grant Program: Rural Homeless Housing Assistance Program, which is authorized by Subtitle G, Title IV of the Stewart B. McKinney Homeless Assistance Act.

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Secondary Housing Activity: A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also, "Primary Housing Activity".)

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Service Needs: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost Burden >50%.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related: A household of 2 to 4 persons that includes at least one person related to the householder by birth, marriage, or adoption.

Substandard Condition and not Suitable for Rehab: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Substandard Condition but Suitable for Rehab: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems or maintenance work.

Substantial Amendment: A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including Housing Units and Group Quarters that have a supportive environment and includes a planned service component.

Supportive Service Need in FSS Plan: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling, training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

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Supportive Services: 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.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year-round housing units (U.S. Census definition).

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term corresponds to low-income households in the CDBG Program.) (For the purpose of further distinguishing needs within this category, two subgroups (0 to 30% and 31 to 50% of MFI) have been established in the CHAS tables and narratives.)

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year-Round Housing Units: Occupied and vacant housing units intended for year-round use (U.S. Census definition). Housing units for seasonal or migratory use are excluded.

NOTE: Terms not defined above may be defined in the specific instructions for each table. If a term is not defined, the State is to provide its own definition.