



**COMMUNITY SERVICES DEPARTMENT
PLANNING AND BUILDING DIVISION**

Master Plan Housing Element

**WASHOE COUNTY
NEVADA**

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This document is one of a series that, as adopted, constitutes a part of the Master Plan for Washoe County, Nevada. This document is available for \$10.00 from the Washoe County Department of Community Development. If you have a copy of the Washoe County Comprehensive Plan notebook, please place this behind the Housing Element tab. The Washoe County Comprehensive Plan can also be found on our department's website.

In accordance with Article 820 of the Washoe County Development Code, the Housing Element was adopted by Resolution No. 08-8 of the Washoe County Planning Commission on April 15, 2008, by the Washoe County Commission on July 22, 2008, and found in conformance with the Truckee Meadows Regional Plan by the Regional Planning Commission on September 24, 2008. Copies of the adopting resolutions are kept in the Washoe County Planning Commission and Washoe County Commission archival files. Amended by the Washoe County Commission, Resolution Number R20-052 on September 22, 2020 and found in conformance with the Truckee Meadows Regional Plan on November 12, 2020.

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Introduction

The Housing Plan is Washoe County's comprehensive statement of its present and future housing needs, as well as its proposed actions to facilitate the provision of housing for all residents. The purpose of the Housing Plan is to identify housing needs and establish goals, policies, and programs that will address the County's housing needs. These goals, policies, and programs are developed by analyzing current and projected affordable housing needs for the entire County and all economic segments of the community. Figure 1 provides the Washoe County boundaries within the region.

The Housing Plan consists of policies that outline goals, policies, and programs that provide guidance to the County in addressing its housing needs with particular attention to affordable housing needs. Following the policies is an implementation table that assigns a responsible party and potential funding sources for each program. The public participation efforts are also described in the Housing Plan. PMC and Washoe County staff conducted public outreach sessions that included workshops and public hearings. PMC also attended Regional Housing Task Force meetings to monitoring progress and gather input from the region's housing stakeholders.

The County's housing needs are analyzed in Appendix A of the Housing Plan. Appendix A is the Housing Needs Assessment and its contents discuss a wide range of demographics, housing, and economic data. The Housing Needs Assessment data was collected from the U.S. Census Bureau, state economic and employment forecasts, the Nevada Small Business Development Center, and other local sources. Appendix B includes maps of opportunity areas that show vacant parcels of two acres or more that are currently zoned appropriately for the development of higher-density housing. A Glossary of Terms (Appendix C) has been provided to clarify terminology that is used in the Housing Plan.

Map/Figure 1: Washoe County Regional Location

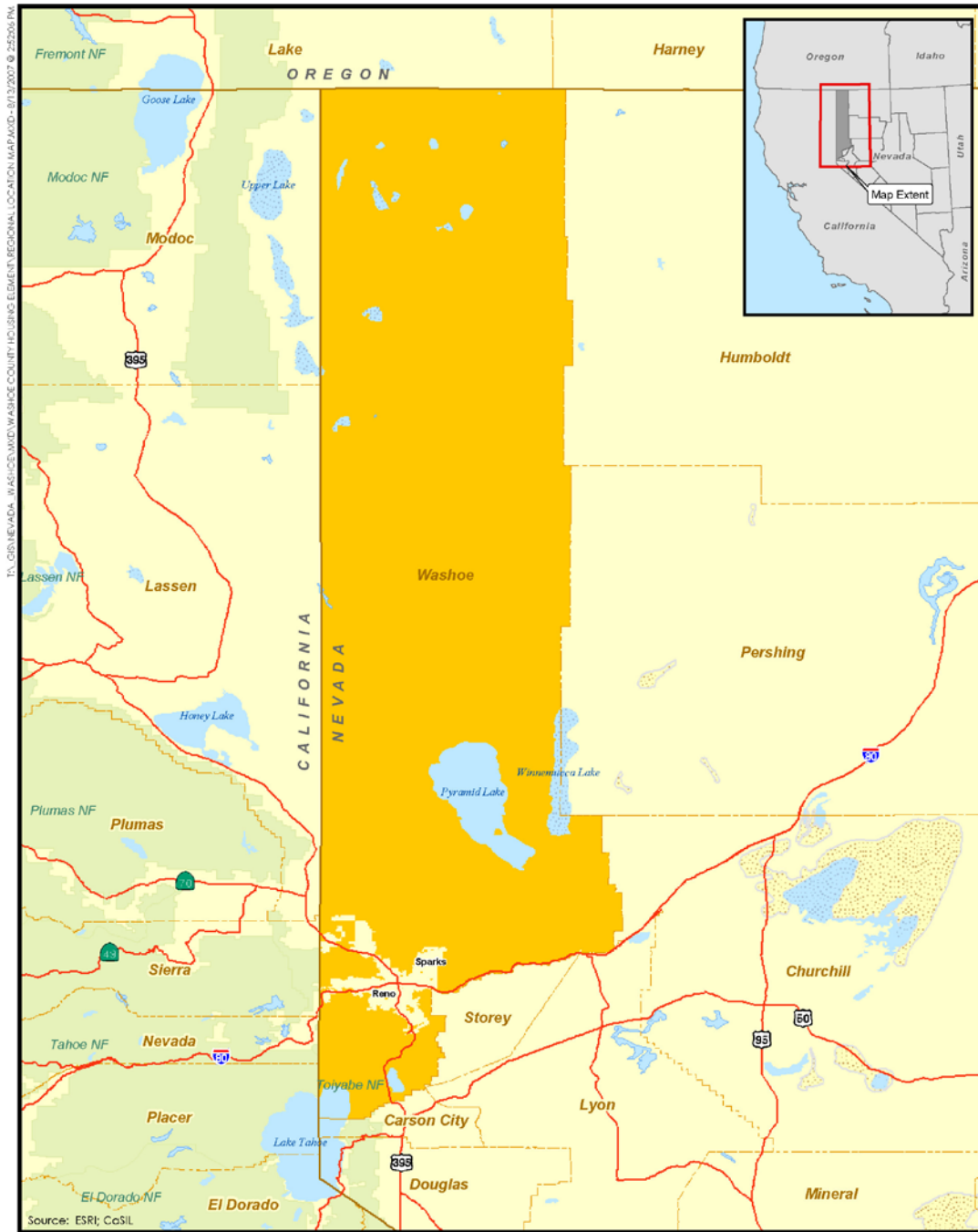


Figure 1
Washoe County Regional Location



Housing Plan Requirements

State law Chapter 278 has set forth specified criteria for Housing Plans. There are eight housing plan components that guide the data collection for the Housing Needs Assessment. There is an additional component described below that was included at the request of County staff. The chapter also calls for goals, policies and programs to address those needs. These eight requirements are described below. Recent legislation added another layer of requirements more relevant to the development of policies in the Housing Plan. NRS 278.235 mandates jurisdictions with Housing Plans to incorporate six out of twelve potential program measures. These are also described in further detail below. In addition to the requirements set forth in NRS, the Truckee Meadows Regional Plan also requires the Washoe County Housing Element utilize the roadmap established in the Regional Strategy for Housing Affordability in the implementation of its housing plans and programs.

First, Chapter 278 of the Nevada Revised Statutes requires jurisdictions in counties with populations between 100,000 and 400,000 that adopt Master Plans to include a housing plan. The law requires housing plans to “include a plan for maintaining and developing affordable housing to meet the housing needs of the community” (NRS 278.150, 278.160). The housing plan must include the following eight components:

- 1) An inventory of housing conditions, needs, plans and procedures for improving housing standards and for providing adequate housing to individuals and families in the community, regardless of income level.;
- 2) An inventory of existing affordable housing in the community including, without limitation, housing that is available to rent or own, housing that is subsidized either directly or indirectly by this State, an agency or political subdivision of this State, or the Federal Government or an agency of the Federal Government, and housing that is accessible to persons with disabilities;
- 3) An analysis of projected growth and the demographic characteristics of the community;
- 4) A determination of the present and prospective need for affordable housing in the community;
- 5) An analysis of any impediments to the development of affordable housing and the development of policies to mitigate those impediments;
- 6) An analysis of the characteristics of the land that is suitable for residential development. The analysis must include, without limitation: a) a determination of whether the existing infrastructure is sufficient to sustain the current needs and projected growth of the community; and b) an inventory of available parcels that are suitable for residential development and any zoning, environmental and other land-use planning restrictions that affect such parcels;
- 7) An analysis of the needs and appropriate methods for the construction of affordable housing or the conversion or rehabilitation of existing housing to affordable housing;
- 8) A plan for maintaining and developing affordable housing to meet the housing needs of the community for a period of at least 5 years.

In additional to these eight components, NRS 278.235 sets forth more specific requirements for the housing plan. Housing plans in Nevada must also contain policies and programs directing jurisdictions to “adopt at least 6 of 12 specified measures relating to the maintenance and development of affordable housing in the jurisdiction.” The twelve measures outlined in NRS 278.235 are as follows:

- a) At the expense of the county, as applicable, subsidizing in whole or in part impact fees and fees for the issuance of building permits collected;

- b) Selling land owned by the county, as applicable, to developers exclusively for the development of affordable housing at not more than 10 percent of the appraised value of the land, and requiring that any such savings, subsidy or reduction in price be passed on to the purchaser of housing in such a development. Nothing in this paragraph authorizes a city or county to obtain land pursuant to the power of eminent domain for the purposes set forth in this paragraph;
- c) Donating land owned by the city or county to a non-profit organization to be used for affordable housing;
- d) Leasing land by the city or county to be used for affordable housing;
- e) Requesting to purchase land owned by the Federal Government at the discounted price for the creation of affordable housing pursuant to the provision of section 7 (b) of the Southern Nevada Public Land Management Act of 1998 (SNPLMA);
- f) Establishing a trust fund for affordable housing that must be used for the acquisition, construction or rehabilitation of affordable housing;
- g) Establishing a process that expedites the approval of plans and specifications relating to maintaining and developing affordable housing;
- h) Providing money, support or density bonuses for affordable housing developments that are financed, wholly or in part, with low-income housing tax credits, private activity bonds or money from a governmental entity for affordable housing;
- i) Providing financial incentives or density bonuses to promote appropriate transit-oriented housing developments that would include an affordable housing component;
- j) Offering density bonuses or other incentives to encourage the development of affordable housing;
- k) Providing direct financial assistance to qualified applicants for the purchase or rental of affordable housing; and
- l) Providing money for supportive services necessary to enable persons with supportive housing needs to reside in affordable housing in accordance with a need for supportive housing identified in the 5-year consolidated plan adopted by the U.S. Department of Housing and Urban Development for the city or county. The following descriptions indicate how and where each NRS requirement is fulfilled in the Housing Plan.

Addressing Eight NRS Requirements

1) An inventory of housing conditions, needs, plans and procedures for improving housing standards and for providing adequate housing to individuals and families in the community, regardless of income levels.

Housing conditions in unincorporated Washoe County are explored and defined in the “Housing Characteristics” section of Appendix A - Housing Needs Assessment. Housing characteristics include housing unit type, tenure, size, age and overcrowding of existing housing. Housing needs demonstrated in this section are paired with policy solutions in the goals, policies and programs section. Most of the homes in unincorporated Washoe County were built in the 1970s and 1980s and the majority of residents own their homes. The homes in unincorporated areas of the County are mostly three bedroom single-family detached homes that are, on average, larger than homes in urban areas. Accordingly, overcrowding is not a problem in the County. The County does, however, have a larger proportion of mobile homes comprising its housing stock. Mobile homes represent the majority of the affordable housing available in unincorporated Washoe County, as there are few areas zoned for higher density development.

2) An inventory of existing affordable housing in the community including, without limitation, housing that is available to rent or own, housing that is subsidized either directly or indirectly by this State, an agency or political subdivision of this State, or the Federal Government or an agency of the Federal Government, and housing that is accessible to persons with disabilities.

The "Housing Programs" section of the Housing Needs Assessment contains a list of subsidized housing projects in Washoe County. Subsidized housing programs are available to residents of unincorporated Washoe County through the Reno Housing Authority (RHA). In addition to housing authority units, the Housing Needs Assessment also provides information about programs that assist Washoe County residents to obtain affordable housing. The Washoe County HOME Consortium is responsible for the allocation of federal HOME Investment Partnership funds to proposed projects throughout Washoe County, including the Cities of Reno and Sparks. Each jurisdiction determines priorities that dictate the type of projects funded in a given year. The current priority for HOME funding in unincorporated Washoe County is infill housing. Ideally, funding priorities match the housing needs demonstrated in the Consolidated Plan and focus affordable housing funding in a more efficient and effective manner.

One source of affordable housing for very low- and low-income people is the Reno Housing Authority (RHA), which serves all of Washoe County. Rents for RHA units are determined by income but there was a waiting list for those units that included more than 800 families as of February 2007. The Housing Choice Vouchers (Section 8) program is also administered by RHA. More than 2,300 families currently receive a voucher and over 1,600 families are on that waiting list. Other subsidized housing includes projects built with a variety of subsidies including HOME, CDBG, tax credits, bonds and other forms of capital. These projects also have waiting lists.

3) An analysis of projected growth and the demographic characteristics of the community.

The demographic profile of Washoe County is explored throughout the Housing Needs Assessment. Population growth, population projections, household incomes and poverty rates are among the demographic information collected and analyzed. Populations of special needs groups such as the elderly, disabled, large families, the homeless and female-headed households are also examined. In addition, the Housing Needs Assessment provides population projections, income information, poverty rates, employment and economic trends. Population projections predict a Washoe County population of nearly 500,000 people by 2025. Future growth is to be directed toward the urban areas of the county, which precludes most of unincorporated Washoe County. Despite this goal, the population growth rates in the unincorporated county are higher than those of the county as a whole. Minority populations also grew, especially Asian and Hispanic groups. Younger age groups experienced the most growth followed by middle-aged adults (45-59 years). These two facts indicate a need for affordable housing for families and seniors.

The population of senior and disabled persons has grown and is expected to continue to grow. Currently, one-quarter of the population of unincorporated Washoe County has a disability. Seniors and disabled persons tend to have fixed incomes and special housing needs. In addition, female-headed households and large families have special housing needs. Most female-headed households have incomes below the poverty line and large families comprise 15 percent of all families in the unincorporated county. Large families require larger homes, which are in short supply among the affordable housing stock. The homeless population also requires special attention for housing needs. Recent reports estimate that nearly 7,000 people are at-risk of homelessness each year. Many of those at-risk are families with children that live in residential motels (weekly rent) that do not offer kitchen facilities and are often dilapidated. Shelter facilities are available in the county but are located in urban areas and are in short supply. The 2004 Continuum of Care Gap Analysis revealed a need for 1,000 more shelter beds to serve the area's homeless population.

While median income increased in recent years, home prices increased further, thus making homeownership less attainable. Additionally, unemployment rates declined recently but the area's

growing occupations typically pay wages that put people into the lower-income categories. Forty-eight percent of households in the unincorporated county fall under the low-income category and about twenty one percent fall into the workforce category. The poverty rate in the unincorporated County was six percent.

4) A determination of the present and prospective need for affordable housing in the community.

The aim of the Housing Needs Assessment is to illustrate the current and future need for affordable housing. The Housing Needs Assessment provides an inventory of subsidized housing and the demand for those units. The assessment also analyzes income information and the gap between current prices of market rate homes and how much people are able to spend on housing. Single-family housing prices increased in recent years. The average sales price in 2006 was \$384,160, which requires an annual income of approximately \$128,000. This is almost \$40,000 over the high end of moderate income (\$92,476). The supply of smaller rental units is lacking in most parts of the unincorporated county. Most homes have three or four bedrooms and are in low density areas. Most of the more dense development occurs in Incline Village, where housing costs are high. Mobile home parks represent the majority of affordable housing options in unincorporated Washoe County. However, mobile homes are not always affordable depending on age, size, location and the amenities of the unit. The cost of rent for lots or the cost to purchase lots for sale can put mobile home living out of reach for some families.

5) An analysis of any impediments to the development of affordable housing and the development of policies to mitigate those impediments.

The Housing Needs Assessment identifies governmental and non-governmental impediments to the development of affordable housing. Zoning requirements and other land use controls that determine the size and intensity of development can potentially impede affordable housing development. Other barriers include the high land costs, high material costs and the ability to get financing for an affordable housing project. Policies to mitigate impediments are outlined in the Goals, Policies and Programs section. Most housing types other than single-family detached homes require a special use permit. No multi-family building permits were issued in 2006. The County has review timelines for development reviews that should prevent permit processing times from becoming impediments. Other barriers are non-governmental in nature. The cost of land is often a significant barrier to making a unit affordable. Labor and materials also contribute to overall costs.

6) An analysis of the characteristics of the land that is suitable for residential development. The analysis must include, without limitation: I) A determination of whether the existing infrastructure is sufficient to sustain the current needs and projected growth of the community; and II) An inventory of available parcels that are suitable for residential development and any zoning, environmental and other land-use planning restrictions that affect such parcels.

The Housing Needs Assessment analyzes the permitted uses of land currently zoned in a way that would allow for affordable housing development, then identifies parcels where affordable housing development is most appropriate. This includes land that is zoned for multi-family, mobile homes and mixed-use development. This information can be found in the Provision of Variety of Housing section of the Housing Needs Assessment.

The vacant land inventory also indicates the availability of land for affordable housing development, although there is very little land currently zoned for higher density uses that typically allow affordable housing types. Most of the available land is zoned low density rural, low density suburban or medium density suburban. There are currently no high density urban sites available.

Most unincorporated County residents get their water from a publicly owned water management source, which is expected to serve the area through 2025 and the landfill capacity should meet the solid waste disposal needs of the County through 2060.

7) An analysis of the needs and appropriate methods for the construction of affordable housing or the conversion or rehabilitation of existing housing to affordable housing.

Since public subsidies cannot singularly fund affordable housing development, providing incentives to developers is a good way to encourage affordable housing development. The Constraints to Availability and Affordability section of the Housing Needs Assessment lists regulatory changes that can positively affect affordable housing development in unincorporated Washoe County such as adjusting setback, density and parking requirements to encourage redevelopment and/or infill development. Additionally, incentives help foster the construction of affordable units and may include priority processing, and fee waivers or deferrals. Current zoning in unincorporated Washoe County allows for a variety of housing types. There are rural, suburban and even urban-like communities in the County. Very little vacant land, however, is zoned for higher density uses. Therefore current zoning constricts the possibility for more affordable housing development in the unincorporated County. Allowing reduced parking standards can often alleviate some costs for a developer, but this is most salient in urban settings where public transportation is available. Lot sizes can also encourage dense development—the smaller the minimum lot size, the more units that can be located in a development. The County has very little land available with low minimum lot sizes, and therefore, little available land for multi-family or attached single-family homes.

8) A plan for maintaining and developing affordable housing to meet the housing needs of the community.

The goals, policies and programs development as part of the Housing Plan process is the County's plan for ensuring the availability affordable housing.

9) Establish goals that relate to land use, transportation, economic development, parks & recreation, conservation and other Master Plan goals.

The County's Housing Plan was developed with a regional perspective as well as consistency with goals in other Master Plan elements including land use, transportation, economic development, parks and recreation, and conservation.

Addressing NRS 278.235

The following lists the measures from NRS 278.235 that are included in the Housing Element policies:

- Policy 1.3 satisfies measure “g” which calls for expedited plan approval for affordable projects.
- Policy 3.4 satisfies measure “i” that calls for density bonuses and other incentives to encourage mixed-use housing development near secondary TODs, which are smaller, less intense TODs appropriate for a more rural setting.
- Policies 3.3 and 3.6 satisfies measure “j” which calls for density bonuses and other incentives to encourage mixed-use housing development near secondary TODs, which are smaller, less intense TODs appropriate for a more rural setting.
- Policy 3.9 satisfies measures “b” and “e” which require jurisdiction to allow for the sale of publicly owned land to developers of affordable housing at a below-market rate and allow the purchase of federally owned land by the County for affordable housing purposes per SNPLMA legislation, respectively.

- Policy 4.2 fulfills the requirement of measure “a” that calls for the County to subsidize impact fees.
- Policy 4.3 satisfies measure “f” by calling for the establishment of a regional trust fund for affordable housing.
- Policy 5.5 and 5.6 satisfies measure “l” by stating that the County will include funding for supportive housing among its priorities.

Addressing the Regional Strategy for Housing Affordability

The Regional Strategy for Housing Affordability was developed by a consortium of regional stakeholders led by Truckee Meadows Healthy Communities (TMHC), Truckee Meadows Regional Planning Agency (TMRPA) and Enterprise Community Partners, Inc.

The strategy, completed in 2019, presents a 10-year roadmap to increase housing affordability across the region. The Strategy is attached as Appendix D-1.

Goals, Policies, and Programs

Overview

The policy section of the Housing Plan is composed of eight overarching goals. Each goal is tied to supporting policies and specific programs. Washoe County’s housing goals include removing regulatory barriers, preserving and rehabilitating dilapidated housing, offering developer incentives, acquiring funding for affordable housing, developing affordable housing programs for special needs residents, and coordinating with other jurisdictions in the region. Policies amplify the goal statement and programs provide a more specific description of a proposed action and identify which County department will carry primary responsibility in implementing the program.

The following definitions describe the nature of the statement of goals, policies, and programs as they are used in the Housing Plan document:

- Goal:** Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.
- Policy:** Specific statement guiding action and implying clear commitment.
- Program:** An action, procedure, program, or technique that implements the policy. Programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are guidelines and may be adjusted based on the County’s staffing and budgetary constraints.

The unincorporated Washoe County acknowledges that some of these goals and policies will be realized in the long-term because the housing needs of the County may exceed the staffing or financial resources currently available.

Goal One: Remove Regulatory Barriers to increase the availability of affordable and workforce housing for all.

Policy 1.1: Allow for more flexibility in the zoning, building, and land use regulations to enable affordable housing units to be built throughout the community.

Program 1.1: Review the zoning code and consider the following revisions:

- Evaluate current maximum densities and consider removing special use permit requirements and expand the types of housing allowed by-right in all zones where appropriate. Develop a mixed-use overlay district that will encourage walkability and residential development near commercial uses and transportation nodes.
- The County will evaluate the status of cluster developments and will encourage higher density development where appropriate. In conformance with the Land Use and Transportation Element the County will encourage “village development” and support projects that employ Smart Growth approaches to development – as described further in the Land Use and Transportation Element of Washoe County’s Comprehensive Plan.

Policy 1.2: Evaluate the role of manufactured and mobile homes as an affordable housing option in the unincorporated County.

Policy 1.3: Streamline and expedite processing for residential developments.

Program 1.3: Evaluate the impact of the County’s current “one-stop shop” development review process and determine if it should have an affordable housing component.

Satisfies measure “g” which calls for expedited plan approval for affordable projects.

Policy 1.4: Annually monitor and reevaluate the fees associated with housing development.

Program 1.4: Evaluate the imposition of standards and/or techniques that increase the cost of housing. Consider a fee structure that takes the size and location of units into account. The County will conduct a review of all ordinances that may impede affordable housing development and will consider incorporating mixed-use and village developments to allow for the development of affordable housing.

Policy 1.5: Encourage development at higher densities where appropriate.

Program 1.5: The County will utilize its higher density zoning designations to allow for the most efficient use of land that has infrastructure in place or where the installation of infrastructure is planned. The County will consider installing minimum density requirements in mixed-use and/or high density areas.

Goal Two: Preserve and rehabilitate existing affordable and workforce housing.

Policy 2.1: Encourage neighborhood revitalization in existing areas through housing rehabilitation for both renter- and owner-occupied units with special attention on the Sun Valley region.

Program 2.1: Develop a housing rehabilitation program that will be part of the overall revitalization of the Sun Valley community. The housing rehabilitation program could include:

- Development in partnership with public and private organizations and local community groups.
- Incentives, such as waiver of annual fees or reduction in permit fees necessary for rehabilitation, to encourage upkeep and rehabilitation of housing by property owners and encourage upgrades to meet minimum energy efficiency standards.

- Policy 2.2: The County will develop a policy to counteract the negative effects of non-owner occupied and owner unoccupied housing that is either vacant or ill-maintained by absentee owners.
- Program 2.2: The County will draft an ordinance that will require all owners of residential property in the unincorporated County that reside outside of the County to designate a local property manager that will represent the owner and receive code violations. The ordinance will also set a graduated fee schedule for continued non-compliance.
- Policy 2.3: The County will continue to support existing local and regional home rehabilitation and home ownership programs.
- Program 2.3: The County will continue to set HOME funding priorities that leverage the rehabilitation programs administered by the Cities of Reno and Sparks. The County will also continue to support the Nevada Rural Housing Authority home buyer program.
- Policy 2.4: Preserve the existing affordable housing stock and ensure long-term affordability for new units built with financial assistance.
- Program 2.4: The County will work in cooperation with other local jurisdictions to create a single point of contact that will monitor the inventory of affordable housing in the region and assist local property managers to identify funding sources that will allow them to maintain affordability of a housing project. The jurisdictions will also impose resale controls or rental restrictions for affordable units built with locally-generated housing funds.
- Policy 2.5: Implement a “no net loss” policy that will provide a framework for the County to ensure a continuing availability of affordable housing.
- Program 2.5: The no net loss policy may include a variety of options to preserve affordable housing. Some may include:
- Supporting the development of a community land trust model to preserve mobile home parks where appropriate by the following actions:
 1. Meet with park owners to discuss the long-term goals for their properties. The County will initiate rezoning to residential use for these properties zoned for non-residential use and in which property owners desire to maintain their mobile home parks.
 2. Provide financial assistance for infrastructure and other park improvements through local, state, and federal funds to property owners who wish to improve and maintain their parks
 3. Facilitate a sale to park residents of those mobile home parks the County has designated for preservation and whose owners do not desire to maintain the present use. If necessary to facilitate a sale, the County will seek state and federal funding to assist residents in purchasing, improving, and managing their parks and/or seek the expertise of a nonprofit organization with experience in mobile home park sales and conversion to resident ownership and management.
 - The County will consider establishing an affordable housing demolition surcharge on all permits for the demolition of affordable housing units. The fee would be paid for each unit of affordable housing that is demolished with the purpose of replacing that unit with a new market rate unit, or a

nonresidential building. The funds generated will be used to promote the development of affordable housing, including but not limited to a regional affordable housing trust fund.

- The context of “no net loss” will be on a unit by unit basis rather than a benchmark that represents a specific number of units at a given moment in time.

Goal Three: Provide Developer Incentives.

Policy 3.1: In accordance with Policy LUT.19.1 in the adopted Land Use and Transportation Element, the County will encourage density incentives when certain public and/or environmental improvements are provided.

Program 3.1: The County will grant developers of real property permission to build at a greater density than would otherwise be allowed under the master plan, in exchange for an agreement by the developer to perform certain functions that the governing body determines to be socially desirable, including, without limitation, developing an area to include a certain proportion of affordable housing.

Policy 3.2: The County will utilize visual simulation technologies to depict a variety of residential development tools available through the County including increased densities, opportunities for mixed-use developments and cluster developments.

Program 3.2: These educational tools will portray density bonus scenarios offered through the County’s density incentives/bonuses program as well as development standards for mixed use and cluster development projects. These videos will be available to the development community to view on the County’s web site and at the County’s Planning Department.

Policy 3.3: Develop programs that allow for flexible land use regulation standards and that offer regulatory and/or financial incentives to encourage developers to provide affordable housing units.

Program 3.3: Projects that include affordable housing (units for households earning up to 120 percent of the median household income) will be eligible for developer incentives. The County will specify regulatory and/or financial incentives to be considered and negotiated on a project-by-project basis in exchange for providing the affordable housing units. The thresholds required to be met in order to qualify for these incentives will be defined in the Development Code. Financial incentives may include, but are not limited to, one or more of the following:

1. Defer or amortize development fees for projects that include affordable and/or workforce units, with affordable projects eligible for a longer deferral or amortization period;
2. Reduce specific standards such as setbacks and parking requirements;
3. Offer a density incentives/bonus;
4. Assign priority processing status to developments that include units that will be affordable to households earning less than 120 percent of the area median household income; and
5. Provide technical assistance in project development and/or accessing funding for the affordable housing units.

Fulfills measure “j” that says the County can offer density bonuses or other incentives.

Policy 3.4: Promote affordable and workforce housing in secondary transit-oriented development (TOD) corridors.

Program 3.4: Identify density incentives/bonuses and other incentives for developers to build affordable and workforce housing developments.

1. The County will develop a mixed-income policy for residential development that will create affordable and workforce units. This program would strongly incentivize a percentage of all new units to be affordable to households earning up to 80 percent of the area median income (AMI), and provide some incentive for housing available to households earning between 80 and 120 percent of AMI.
2. The County will offer incentives such as parking requirement waivers, property tax abatements or density bonuses.
3. The County will identify funding sources to help create affordable housing in TODs by using funds from the Region's Housing Trust Fund, transportation enhancement grants, tax increment financing, and public-private financing partnerships.

Fulfills measure "i", which calls for incentives for TODs with affordable housing components.

Policy 3.5: Promote development of affordable housing near services, transportation routes, schools, jobs, and child care by establishing mixed-use districts and higher density areas.

Program 3.5: The County will promote residential development in areas where services and infrastructure already exist or are planned. The County will foster the development of vacant and underutilized parcels by giving priority to applicants who are developing housing affordable to low- and moderate-income households.

1. The County will also work with regional transit, schools and other agencies to accommodate the development of affordable housing in close proximity to transportation and services.

Policy 3.6: Promote mixed-use development that includes housing units affordable to lower income households.

Program 3.6: The County will promote mixed-use residential/commercial development in medium and high density areas especially in the Sun Valley region and where secondary TODs are located through a combination of the following:

1. Provide incentives (listed in Program 3.3) for projects that include a specific number of housing units affordable to low- and moderate- income households.
2. Assist developers in identifying lending institutions to determine their lending requirements for mixed-use projects and to encourage their participation in mixed use project financing.

Fulfills measure "j" that says the City can offer density bonuses or other incentives.

Policy 3.7: Review the County development code and determine how accessory dwelling units can play a more significant role in the provision of affordable housing in the County by providing the following benefits to the community.

- Less infrastructure cost than new development;
- Provide additional housing choices;

- Supports the concept of life-cycle housing; and
- An affordable housing option for the elderly and student populations in the area.

Program 3.7: If the County determines that accessory dwelling units should be a significant part of the housing stock in the County, it will consider lifting the special use permit requirement for these types of units.

Program 3.7: If the County determines that accessory dwelling units should be a significant part of the housing stock in the County, it will consider lifting the special use permit requirement for these types of units.

- Accessory dwelling units provide the following benefits to the community:

Policy 3.8: Allow for the construction of supportive housing for seniors, disabled persons and others that need special housing accommodations.

Program 3.8: The County will review its Development Code to adjust development standards to allow for the development of supportive housing. The County will also issue supportive housing as a HOME funding priority and/or consider providing some of its state volume cap funds for supportive housing construction.

Policy 3.9: Assist developers with identifying sites for the development of affordable housing:

Program 3.9: The County will undertake the following activities:

- Maintain a vacant land inventory. The inventory will be used, in part, to establish a land-banking program that will make government-owned land available at a low cost or no cost to developers who are building affordable housing developments.
- Work with the BLM to ensure their programs for the provision of land for affordable housing are free of regulatory encumbrances that prevent the use of the programs.
- Develop and/or support a community land trust for the development of publicly held property for the purpose of providing affordable or workforce housing. Annually monitor the program to identify needed adjustments to the program in areas such as financial assistance and management.

This program fulfills measure “b”, which says the County can sell land it owns to developers for affordable housing at no more than 10 percent of the appraised value. This program also fulfills measure “e”, which says the County can purchase federally-owned lands for affordable housing under the provisions of SNPLMA.

Goal 4: Identify Funding sources for affordable housing.

Policy 4.1: The County will identify mechanisms that will reduce developer costs of affordable housing development. This will include utilizing all accessible state and federal funds including HOME funds.

Program 4.1: Coordinate with state and federal resources to seek any available sources of funding for the development of affordable housing units. The following goals will be pursued:

- Develop regional criteria for funding projects with HOME funds. Currently each jurisdiction establishes its own priority list.

- Set priorities to support area housing rehabilitation programs.
- Continue to cooperate with the Reno Housing Authority in its administration of the Housing Choice Voucher Program by notifying rental property owners who have been assisted with public funds that they cannot refuse to accept Housing Choice Vouchers for rental-assisted units.
- Continue to support the administration of area affordable housing programs, especially homeownership programs by using the County's state pass-through funds (state volume cap).

Policy 4.2: Consider providing a County review fee offset for the development of affordable housing.

Program 4.2: All projects with affordable housing units shall be eligible for an off-set of agency review fees as permitted by law. The County will establish a methodology for determining the amount of the offset based on the projects overall contribution to the development of an identified housing need. This offset will not include impact fees, connection fees, or similar fees.

This program fulfills measure "a" that calls for the County to subsidize impact fees.

Policy 4.3: Partner with local employers to determine employee housing needs and explore programs to address these needs.

Program 4.3: The County will work with the Economic Development Authority of Western Nevada (EDAWN) and local employers to establish an ongoing dialogue focused on the housing needs of the local workforce. If needed, the County will work with EDAWN and local employers to develop an employee housing program. Some components to consider are on-site employee housing provided by the employer; the County can assist employers with establishing a down payment assistance program for their employees looking to relocate to the area; and/or employers can pay into a regional affordable housing trust fund to help produce affordable housing. Employees of employers that contribute to the affordable housing trust fund will be given priority in the affordable housing developments funded by trust fund monies.

Goal Five: Promote Housing for Special Needs.

Policy 5.1: The County will support the provision of housing units accessible to persons with disabilities.

Program 5.1: The County shall continue to cooperate with developers in the production of dwelling units accessible to persons with disabilities. The County shall encourage developers to consider incorporating minimal changes in a percentage of new units, which would make them more usable for persons with disabilities while not otherwise affecting their marketability.

Policy 5.2: The County will support continued work with advocacy groups that assist people with special housing needs such as the Northern Nevada Center for Independent Living.

Program 5.2: Work with local housing groups to assist disabled persons with accessibility modifications to their homes. Consider contributing some of the County's state volume cap funds to the Minor Housing Rehabilitation administered by the Northern Nevada Center for Independent Living.

Policy 5.3: Encourage housing development for all senior citizens with an emphasis on low-income senior households.

- Program 5.3: To encourage affordable senior projects, the County will consider offering density bonuses, helping interested developers apply for government financing and/or other government subsidies, assist interested developers in acquiring surplus government land suitable for higher density development, expediting permit processing, reducing parking standards and lot sizes and waiving fees where possible for senior housing projects and supportive housing for senior citizens. More incentives will be given for senior projects with units set aside for lower income households. The County will monitor the progress of adding more senior housing through its Consolidated Plan process.
- Policy 5.4: Utilize proven prevention methods to assist individuals and families at-risk of becoming homeless so that they are able to maintain their current housing and avoid entry into the homeless services system.
- Program 5.4: Participate in regional programs that are aimed at ending homelessness.
- The County will continue working with other area jurisdictions to identify programs that are currently available and customize and deliver consumer-driven programs that increase life skills education, financial literacy and other necessary skills.
 - The County will participate in eviction prevention programs and processes, which may include surveying eviction Court clients to determine programmatic needs and establishing crisis intervention services to resolve tenant-landlord issues.
 - The County will support efforts to rapidly re-house households with urgent housing needs.
 - The County will support efforts to enhance access and referrals to housing services by supporting the utilization of the statewide 2-1-1 and HMIS services, increased cross-system collaboration among service providers in the community and by promoting interoperability among data collection and tracking systems.
- Policy 5.5: The County will participate in efforts to improve the continuum of available housing throughout the County so that homeless individuals and families have access to appropriate housing resources, ultimately establishing a “housing first” model.
- Program 5.5: The County will participate in the following activities:
- The creation of emergency and transitional shelters for persons with mental illness or substance-abuse disorders and for homeless families.
 - Participate in efforts to increase the supply of permanent-supportive and affordable housing. These programs may include the creation of new supportive units, the creation of a program for hard-to-house clients, increasing financial assistance available for permanent affordable housing and participation in a program that educates landlords to improve rental opportunities for individuals and families that were homeless or hard-to-house.
 - Participate in efforts to increase short-term and long-term resources available to assist in the prevention and recovery from homelessness, which may include increasing the availability of rent or mortgage payment assistance, and deposit and utility assistance.

- Advocate for state and federal policies that would increase the availability of permanent-supportive housing opportunities.

This program fulfills measure “I” regarding the County targeting supportive housing.

Policy 5.6: The County will help broaden the supportive service system to meet participants’ needs for services, providing on-the-street, in-home, and in-office services based on individual need.

Program 5.6: Participate in the regional goal to expand supportive services and outreach efforts.

- Participate in efforts to expand the supportive services available in the County including consumer surveys to address unmet need, develop services for unmet need, and increasing access to resources necessary secure employment.
- Participate in efforts to access mainstream resources such as trainings for local jurists on the resource needs of homeless clients and how to assist clients to access these resources and provide financial and other assistance to secure documents required for obtaining state identification and employment.
- Continue to evaluate and update policies to impact service provision, available housing, and funding and client choices.
- Participate in efforts to promote and encourage capacity building by reaching out to businesses and philanthropic communities for resources.

This program fulfills measure “I” regarding the County targeting supportive housing.

Goal Six: Promote Energy and Resource Efficiency.

Policy 6.1: The County will encourage developers to commit to green development practices, and in return will offer a variety of meaningful incentives.

Program 6.1: Developers will be encouraged to do the following:

- Pursue Green Building certification programs such as the U.S. Green Building Council’s Leadership in Energy and Environmental Design (LEED), or other similar programs.
- Water conservation including landscape techniques, materials, or equipment certified by the Department of Water Resources.
- Low impact grading: Utilization of grading techniques that minimize the amount of cut and fill, uses alternatives to large block retaining walls, and generally result in an appearance that mimics the natural slope.
- Common open space development.
- Mixed-use developments: Developments that incorporate employment and commercial service opportunities, utilizing integrated designs that stimulate pedestrian and bicycle use for access to internal and external services and amenities.
- Utilize Low Impact Development (LID) techniques as described in the LID Handbook above and beyond requirements of the LID ordinance.

Policy 6.2: Promote sustainable development and energy efficiency for new residential development by requiring developers to do a “green building” evaluation for all residential projects.

Program 6.2: Developers of residential projects will be required to complete a “green building” evaluation form provided by the County. The developer will be required to submit this evaluation form to the County to receive a building permit. The purpose of the evaluation is to identify any additional benefits of using green materials as a way to decrease costs for development.

Goal Seven: Promote Homeownership opportunities.

Policy 7.4: Promote home ownership as a community asset.

Program 7.4: The County will partner with local non-profit organization to educate the community on the values of home ownership to the individual, family and community at-large.

Policy 7.5: Support regional programs that help County residents obtain home ownership.

Program 7.5: The County will financially support the Nevada Rural Housing Authority’s (NRHA) first-time homebuyer and down payment assistance programs by continuing to provide a portion of its state volume cap funds to the NRHA.

Goal Eight: Coordinate Regional Housing Initiatives.

Policy 8.1: Whenever possible, the three jurisdictions will work cooperatively to pursue regional efficiencies in all matters related to affordable housing.

Policy 8.2: Pursue local, state, federal, and other funding regionally.

Program 8.2: The County in cooperation with the Cities of Reno and Sparks will continue to work with local financial institutions to obtain funding to:

- Develop a regional housing trust fund.
- Develop a clearing house/data bank for regional housing data and education.
- Develop education and outreach programs.

This program fulfills measure “f” which says the County can establish a trust fund for acquisition, construction, or rehabilitation of affordable housing.

Policy 8.3: The County in cooperation with the cities of Reno and Sparks will publicize and market affordable housing opportunities including rehabilitation and funding.

Program 8.3: The jurisdictions will work to educate the public about funding and rehabilitation opportunities by holding workshops with housing advocacy groups and neighborhood organization to keep the public and developers informed on regulations affecting affordable housing developments.

Policy 8.4: The County in cooperation with the Cities of Sparks and Reno will work to preserve the existing viable affordable housing stock and ensure long-term affordability for new units built with financial assistance.

Program 8.4: The jurisdictions will develop a clearing house that will monitor the status of existing affordable housing in the region.

- Policy 8.5: The County in cooperation with the Cities of Sparks and Reno will consider establishing an Affordable Housing Trust Fund.
- Policy 8.5: The County in cooperation with the Cities of Sparks and Reno will continue to support efforts to end homelessness throughout the region.
- Program 8.5: Washoe County will continue to support and implement the regional plan to end homelessness entitled "Housing for All: A Plan to End Homelessness."
- Policy 8.6: Washoe County will implement the Regional Strategy for Housing Affordability and utilize the roadmap it identifies in the development of housing plans and programs.
- Program 8.6: Washoe County will update this element as necessary to ensure the concepts identified in the roadmap for regional housing affordability are implemented.
- Program 8.6.1: Washoe County will track its efforts in regard to any of the steps in the roadmap and include any relevant data or other information in its annual report to the Truckee Meadows Regional Planning Agency.

Public Participation Process

Meaningful community involvement and public education are critical to the ultimate success of the Housing Element. The public participation efforts sought to address community concerns about the need for affordable housing in the unincorporated county and offered opportunities to dispel potential misconceptions about housing design, density, property values and other contested issues.

Planning Commission Meetings

PMC attended a public hearing before the Washoe County Planning Commission on April 3, 2007. The purpose of this hearing was primarily to inform the Commissioners of the Housing Element process as well as giving the public an opportunity to provide input about any affordable housing concerns. The presentation included a review of Housing Plan requirements for the State of Nevada, definitions of affordable housing and income limits, housing prices and median incomes, and the scope of work for the Housing Plan project for the County, as well as the City of Sparks and City of Reno Housing Plans.

Subsequent to the development of the Housing Element, staff brought the plan to the Planning Commission on April 15, 2008 for a Public Hearing. The Planning Commission reviewed the staff report and took public testimony.

Board of Commissioners Meetings

The Washoe County Board of County Commissioners heard the Housing Element September 24, 2008, as a Public Hearing item. The Board voted unanimously to adopt the Housing Element as presented at that hearing.

Affordable Housing Task Force

The Regional Housing Task Force is comprised of representatives of Reno, Sparks, and Washoe County. Among the members are city and county staff, affordable housing developers, for-profit developers, housing advocates, elected officials, and others. The General Assembly meets once a month to discuss affordable housing and makes recommendations on how to address affordable housing challenges in Washoe County. The Legislative Committee, Financial Barriers Committee, and Regulations and Development Barriers Subcommittee meet separately and bring recommendations to the General Assembly.

PMC staff began attending Task Force meetings in December 2006 and continued to attend throughout spring 2007. Interacting with the various members of the Task Force allowed PMC to determine appropriate goals, policies, and programs for unincorporated Washoe County and fostered a regional approach to the development of policies for the Housing Plans of all three jurisdictions. The recommendations of the Task Force were submitted to PMC and incorporated into the Housing Plan.

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TECHNICAL APPENDIX A – HOUSING NEEDS ASSESSMENT

INTRODUCTION

This chapter analyzes population, housing and employment characteristics in Washoe County. Population growth, employment growth, housing conditions, special needs housing and available housing programs are evaluated to support the goals, policies and action plans in the Housing Element. The chapter is divided into the following sections:

Population Trends – provides information on population growth by age and race as well as population forecasts.

Income Characteristics – provides a variety of income related information including the income distribution of the city and the County. The income distribution is divided into the locally defined income categories of “affordable” and “workforce.” In addition, the income limits established by HUD are given here and the federal poverty thresholds are stated and the local poverty rates are shown.

Employment Trends – provides general employment trends for Washoe County. This includes top employers, occupations employment data and unemployment rates.

Special Needs Groups – the availability of housing for special needs groups including senior housing and care services, disabled housing and care services, large families, single-parent and female-headed households and the homeless.

Housing Characteristics – an analysis of housing conditions in the County. Among the information included in this section is occupancy and tenure, age of stock and overcrowding issues.

Housing Costs – provides a variety of information about the costs of rental and for-sale homes in the County. Included are current sales prices for resale and new homes, rental rates, mobile home costs and availability.

Households Overpaying for Housing – shows the number and percentage of households paying more than 30 percent (cost burdened) and 35 percent (severely cost burdened) of their monthly income on housing costs by tenure and income level.

Future Development Potential – analyzes the availability of infrastructure for new development. This section also looks at vacant land inventory and zoning code flexibility to determine the potential for future development.

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Constraints on Development – analyzes governmental and non-governmental mechanisms that serve as barriers to affordable housing development. Barriers included are building permit and plan check fees, processing times, funding challenges and other regulatory constraints.

Housing Programs – provides descriptions of currently operating housing programs as well as available assisted housing units.

NRS REQUIREMENTS

The data used to compile the housing needs assessment was gathered from many sources including: the 1990 and 2000 U.S Decennial Census and other Census Bureau sources, the Washoe County Population Plan (2003), the Nevada Small Business Development Center's 2005 Reno-Sparks Business Activity Report, the U.S. Department of Housing and Urban Development (HUD), the Nevada Department of Employment, Training and Rehabilitation, Reno Gazette-Journal, Sparks Tribune, Craigslist, apartments.com, the Washoe County Assessor and other Washoe County documents, and other various websites.

The Nevada Revised Statutes (NRS) provide eight criteria to be met in the Housing Element. The criteria include: 1) an inventory of housing conditions, needs, plans and procedures for improving housing standards and for providing adequate housing; 2) an inventory of affordable housing in the community; 3) an analysis of the demographic characteristics of the community; 4) a determination of the present and prospective need for affordable housing in the community; 5) an analysis of any impediments to the development of affordable housing and the development of policies to mitigate those impediments; 6) an analysis of the characteristics of the land that is most appropriate for the construction of affordable housing; 7) an analysis of the needs and appropriate methods for the construction of affordable housing or the conversion or rehabilitation of existing housing to affordable housing; 8) a plan for maintaining and developing affordable housing to meet the housing needs of the community. Information that fulfills these requirements is located through the Housing Needs Assessment as well as in the Housing Element Goals, Policy, and Programs section.

The Housing Needs Assessment is comprised of three sections. The first provides demographic information such as population projections, race, age, income and low-income categories, federal poverty thresholds, poverty rates, employment trends, special needs, housing composition, type of occupancy and tenure, housing costs, and future development potential in Washoe County. This section outlines the characteristics of the community, and identifies those characteristics that may have significant impacts on housing needs. As the main body of the Housing Needs Assessment, section one fulfills requirements one, three and four with current housing conditions, demographic data, and the present and prospective need for affordable housing is explored throughout the Housing Needs Assessment. Number four is addressed in many places including the sections describing the special needs populations, housing programs, mobile home cost and availability and owner and rental housing

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costs. Each of these sections analyzes current information and the prospective need for housing in the future. Number six requires an analysis of the character of developable land, which is done here with the vacant land inventory. Finally, number seven is addressed in the Assessment with Redevelopment Plan information.

The second section provides detailed information concerning the Constraints to Housing Availability and Affordability. This section describes governmental and non-governmental constraints. The city zoning code and building standards have a major influence over the availability of affordable housing. Non-governmental factors that affect housing availability and affordability include availability of financing, land and building materials costs, labor costs, and natural conditions that affect the cost of preparing and developing land for housing. This section provides information to satisfy requirements five and seven by highlighting the different types of constraints put upon development by governmental and non-governmental factors. Number seven is also addressed here with information concerning building activity.

The third section of the assessment describes the existing housing programs available to Washoe County residents. It describes the allocation and use of federal grant money, the availability of subsidized units for low-income families, senior citizens and disabled persons, the Public Housing program, homeownership assistance for rural residents, a sound insulation program for residents with homes in the airport flight path and a mobile home cooperative in a nearby County. This section addresses requirement two by providing a list of subsidized housing developments and describes the affordable housing programs available to the residents of the County.

Appendix B shows closer depictions of the opportunity areas featured in Figure A-1. Appendix C provides a detailed glossary of census and Housing Element related terms.

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POPULATION CHARACTERISTICS

SUMMARY OF FINDINGS

Washoe County population continues to grow steadily. County population projections predict a population of 497,610 in 2025. While unincorporated County growth rates surpassed that of the County as a whole, the regional plan calls for future growth to occur in the urban areas. Additionally, the population of minority groups appears to be growing. This is evidenced by the slight decline in the white population and the increase in both Asian and Hispanic populations between 2000 and 2005. The age groups that have experienced the most growth are children adults ages 25 to 44 and adults between the ages of 45 and 59 indicating a current and future need for family and senior housing.

Population Trends

All jurisdictions in Washoe County continue to grow at a steady pace. Since regional planning has been required by the Nevada Revised Statutes (NRS), growth management techniques have been favored to keep growth directed toward the urban area of the County. Current regional policies call for growth in the County to occur in the cities rather than in the unincorporated parts of the County. Nonetheless, the population of the unincorporated County continues to grow as well. The Washoe County Consensus Forecast 2003 – 2025, uses an average of four reputable forecasting sources to arrive at the projected 2025 population of 497,610 for the entire County, which equals an average annual growth rate of 1.43 percent. Based on the vital statistics available when the report was published, about 0.72 percent per year comes from natural growth (births minus deaths) and 0.71 percent would be due to net immigration.

Census data reveals that Washoe County grew from approximately 254,667 people in 1990 to 339,486 people in 2000. This represents a growth rate of 33 percent for that period. The Nevada Small Business Development Center at the University of Nevada published a demographic update as of October 2005 in June 2006. According to this report, the County would have had a population of 398,404 in 2005, which represents a growth rate of 17 percent. During this time period, the unincorporated part of the County grew almost as fast as the County as a whole and it actually grew at a faster rate (37 percent) than the whole County between 1990 and 2000. **Table A-1** illustrates the County's population trends.

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TABLE A-1
POPULATION GROWTH*

	1990	2000	2005	% Change 1990-2000	% Change 2000-2005
Washoe County	254,667	339,486	398,404	33%	17%
Unincorporated	67,450	92,296	106,227	37%	15%
Nevada	1,201,833	1,998,257	2,414,807	66%	21%

Sources: 2000 Census Summary File 3, Nevada State Library & Archives, & Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006

*percentages may not add up to 100% due to rounding

Population by Race

Washoe County has experienced some shifts in its racial and ethnic populations. Between 2000 and 2005, the city's white population declined although the trend was slightly more pronounced in the urban areas than in the unincorporated part of the County. The percentage of white residents fell from approximately 88 percent to 79 percent. The Asian, Hawaiian and Pacific Islanders and Hispanic populations increased.

Table A-2 shows the change in racial and ethnic populations in Washoe County between 2000 and 2005. The large Hispanic population includes people from Central and Southern American countries as well as people from other racial categories that claim Hispanic ethnicity. The African American population represents a slightly lower percentage of people in the urban areas than in the unincorporated County but the Native American population represents a higher percentage of the unincorporated population.

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TABLE A-2
POPULATION BY RACE*

	Washoe County				Unincorporated County			
	2000		2005		2000		2005	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
White	72,622	80%	266,821	67%	81,174	88%	84,232	79%
Black/ African American	6,581	2%	8,041	2%	717	1%	944	1%
Amer. Indian/Alaska Native	6,212	2%	5,406	1%	2,876	3%	2,840	3%
Asian, Hawaiian/Pac. Island	15,829	5%	21,621	5%	1,756	2%	2,687	3%
Hispanic ¹	25,415	8%	96,514	24%	192	.2%	15,524	15%
Two or More ²	12,827	4%	n/a	n/a	3,121	3%	n/a	n/a
Total	339,486	100%	398,404	100.0%	92,296	100%	106,227	100%

Sources: Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006; U.S. Census 2000, summary file 3

¹ The 2000 Census category is called "Some other race alone," which includes people who claim Hispanic, Latino, Mexican, Cuban, Puerto Rican and other Central and Southern American heritages. The category is called Hispanic here due to the local 2005 demographic data source organization. ² Due to the local data source organization, there is not a comparable category to the 2000 Census' "Two or More" category. It is assumed that the people in the "Two or More" category in 2000 are put into single race categories in the 2005 estimate data.

* Percentages may not add up to 100% due to rounding

Population by Age

The age distribution in Washoe County is shown in **Table A-3**. The largest segment of the population in 2000 was between the ages of 25 and 44 years old and this proportion is expected to stay the same. The age groups that grew the most between 2000 and 2005 were adults ages 25 to 44 (30 percent) followed by adults ages 45 to 59 (24 percent). The group with the highest growth rate is of child-bearing age and the next largest group may still have children in the home and will soon be moving into retirement age. This signifies a need for a variety of housing that is affordable to families of different sizes and age groups. The steady growth of people 60 years and older indicates a need for housing suited to the special needs and fixed incomes of the elderly population.

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TABLE A-3 POPULATION BY AGE*

	Washoe County				Unincorporated County			
	2000		2005		2000		2005	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Under 5 years	23,084	7%	28,004	7%	6,216	7%	7,042	7%
5-9 years	24,399	7%	28,709	7%	7,177	8%	8,229	8%
10-14 years	23,983	7%	27,581	7%	4,865	5%	8,640	8%
15-24 years	46,183	14%	52,964	13%	9,662	11%	11,158	11%
25-44 years	105,770	31%	123,509	31%	27,670	30%	31,780	30%
45-59 years	67,446	20%	79,819	20%	21,690	24%	25,302	24%
60-74 years	33,297	10%	39,076	10%	9,753	11%	10,830	10%
75 and over	15,324	5%	17,740	5%	2,834	3%	3,245	3%
Total Population	339,486	100%	398,404	100%	92,296	100%	106,227	100%
Median Age	35.6		36.1		38.3		38.3	

Source: U.S. Census 2000 summary file 3; Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006

* percentages may not add up to 100% due to rounding

APPENDIX A—HOUSING NEEDS ASSESSMENT

INCOME CHARACTERISTICS

SUMMARY OF FINDINGS

Median incomes increased by 32 percent for the County as a whole. Income levels are set to determine eligibility for housing assistance programs. The U.S. Department of Housing and Urban Development publishes income levels that are used to determine eligibility for housing programs. HUD defines low-income as 80 percent of median household income and below and moderate-income as 80 percent to 120 percent of median household income. The Regional Housing Task Force focuses on an “affordable” group, which was recommended to be households earning less than 60 percent of median income and a “workforce” group representing households in the 61 to 120 percent range of income. However, as of April 2007, no official change has been made at the state level. The programs in the near future will most likely be administered using the HUD guidelines. Approximately 48 percent of all households fall into the less than 80 percent category and about 21 percent fall into the 80 percent to 120 percent category. Another 30 percent of all households are in the above moderate category (more than 120 percent of median household income). The poverty rate for the total population of the unincorporated County was 6 percent.

Household Income

Median income is the mid-point of all incomes for a given area. It provides a benchmark to measure the incomes of the population as a whole and to establish housing affordability. Median household incomes were expected to increase by 32 percent in Washoe County from \$45,815 to \$60,489. A median income figure could not be extrapolated from the 2000 census data for the unincorporated part of the County. However, according the Nevada Small Business Development Center, the projected unincorporated area median household income in 2005 would have been \$77,064. **Table A-4** illustrates the expected income growth by 2005.

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TABLE A-4
CITY-COUNTY HOUSEHOLD INCOME *

	Washoe County				Unincorporated County			
	2000		2005		2000		2005	
	Number	% of all households	Number	% of all households	Number	% of all households	Number	% of all households
Less than \$14,999	15,871	12%	13,801	9%	2,339	7%	1,933	5%
\$15,000 - \$24,999	16,045	12%	14,552	9%	2,699	8%	2,379	6%
\$25,000 - \$34,999	16,663	13%	15,755	10%	3,316	10%	2,680	7%
\$35,000 - \$49,999	23,264	18%	23,365	15%	5,265	16%	4,747	12%
\$50,000 - \$74,999	28,445	22%	37,335	24%	8,003	24%	9,574	24%
\$75,000 - \$99,999	14,870	11%	28,183	18%	5,026	15%	8,696	22%
\$100,000 - \$149,999	10,732	8%	15,662	10%	4,040	12%	5,625	14%
\$150,000 or more	6,302	5%	7,916	5%	2,947	9%	3,540	9%
Total Households	132,192	100.0%	156,540	100.0%	33,635	100%	39,173	100%
Median Household Income	\$45,815		\$60,489		n/a		\$77,064	
Median Family Income	\$54,283		\$70,554		n/a		\$84,008	

Source: Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006, U.S. Census Bureau summary file 3

* percentages may not add up to 100% due to rounding

Income categories are set as a guide for administering funding for affordable housing assistance. The U.S. Department of Housing and Urban Development sets its own income categories that are used across the country to administer federally funded housing programs. The U.S. Department of Housing and Urban Development housing assistance programs are geared toward extremely low- (less than 30% of median income) and very low-income (30%-50% of median income) households. A local jurisdiction can set separate income categories to administer state or local housing assistance funds that account for local housing and income characteristics. In Washoe County, housing for lower-income households is a

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continued concern as is housing for moderate-income household or the “workforce” segment of the population. The Regional Housing Task Force has recommended income levels to guide housing discussions in Washoe County. There are two categories: “affordable” – households earning below 60 percent of the area median income; and “workforce” – households earning between 60 percent and 120 percent of the area median income. For now, the HUD limits are used to determine housing affordability. The 2005 projected median income in unincorporated Washoe County was \$77,064, 80 percent of that is \$61,651 and 120 percent of that is \$92,476. **Table A-5** shows these income levels.

TABLE A-5
PERCENTAGE OF UNINCORPORATED WASHOE COUNTY
RESIDENTS IN LOW-INCOME CATEGORIES^{1*}

Income Category	% of total households
Affordable (>80%)	42%
Workforce (80% - 120%)	33%
Above Moderate (>120%)	25%

Source: Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006

¹The percentages of households in each income category are approximations based on the number of households in each income level as they best fit into the income categories.

** percentages may not add up to 100% due to rounding*

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Table A-6 displays the 2007 HUD Income Limits for Washoe County. These limits are used to determine eligibility for HUD funded housing programs. Since many federal programs are geared toward families, HUD considers the median family income. HUD’s estimate of median family income is \$62,800 for the area. The table illustrates the break-down of income levels by household size. The HUD limits would be used by any federally funded program such as Public Housing, Housing Choice Vouchers (Section 8), and Community Development Block Grant (CDBG) funds. The Regional Housing Task Force limits are used to analyze local trends and to develop new housing programs.

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TABLE A-6
HUD 2007 INCOME LIMITS FOR WASHOE COUNTY

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
30% of Median	\$13,450	\$15,350	\$17,300	\$19,200	\$20,750	\$22,250	\$23,800	\$25,350
Very Low Income (30%-50%)	\$22,400	\$25,600	\$28,800	\$32,000	\$34,550	\$37,150	\$39,700	\$42,250
Low-Income (50%-80%)	\$35,850	\$40,950	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600
Median Family Income (2007)	\$64,000							

Source: HUD datasets: <http://www.huduser.org/datasets/il/il2007/st.odt>

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Poverty

Poverty is a federally defined level of income needed for minimum subsistence. The U.S. Census definition considers gross income but excludes non-cash benefits in its poverty figures. Poverty thresholds are used by the Census Bureau to determine poverty status. The thresholds are dollar amounts adjusted annually for inflation and by household size. A person or family is considered in poverty if their income is below the threshold amount. The U.S. Department of Health and Human Services also publishes poverty guidelines but those are used for administrative purposes such as determining eligibility for certain programs.

Table A-7 provides the most recently published poverty thresholds established by the Housing and Household Statistics Division of the U.S. Census Bureau. These thresholds are used by census takers to determine poverty information for census documents. These thresholds are not used to determine HUD funded program eligibility.

**TABLE A-7
FEDERAL POVERTY THRESHOLDS (2006)**

Size of Family Unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)									
Under 65 years	10,488								
65 years and over	9,669								
Two persons.									
Householder under 65 years	13,500	13,896							
Householder 65 years and over...	12,186	13,843							
Three persons	15,769	16,227	16,242						
Four persons	20,794	21,134	20,444	20,516					
Five persons	25,076	25,441	24,662	24,059	23,691				
Six persons	28,842	28,957	28,360	27,788	26,938	26,434			
Seven persons	33,187	33,394	32,680	32,182	31,254	30,172	28,985		
Eight persons	37,117	37,444	36,770	36,180	35,342	34,278	33,171	32,890	
Nine persons or more	44,649	44,865	44,269	43,768	42,945	41,813	40,790	40,536	38,975

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division

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Poverty rates are not particularly high in the unincorporated County. Poverty rates represent the proportion of the entire population that is below the poverty level. **Table A-8** shows the most recent poverty figures for unincorporated Washoe County and the County as a whole. The overall poverty rate in the unincorporated County is 6 percent, which is four points less than the rate in the entire County.

**TABLE A-8
LOCAL POVERTY RATES***

	Washoe County			Unincorporated County			Nevada		
	Above Poverty Level	Below Poverty Level	Poverty Rate	Above Poverty Level	Below Poverty Level	Poverty Rate	Above Poverty Level	Below Poverty Level	Poverty Rate
Children (under 18 years)	71,931	10,686	3%	22,393	1,865	2%	429,491	69,777	4%
Adults (18-64)	196,568	20,482	6%	55,634	3,549	4%	1,128,991	120,624	6%
Elderly (65+)	32,595	2,150	1%	7,923	381	.4%	198,781	15,284	1%
Male Only Householder	19,383	3,333	1%	4,553	685	1%	114,670	23,154	1%
Female Only Householder	31,486	8,592	3%	7,269	1,260	1%	198,440	58,817	3%
Total Population	301,094	33,318	10%	85,950	5,796	6%	1,757,263	205,685	11%

Source: 2000 Census Summary File 3

*percentages may not add up to 100% due to rounding

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EMPLOYMENT TRENDS

SUMMARY OF FINDINGS

While unemployment rates in the Washoe County area have improved over the past five years, many of the area's growing occupations offer wages that fall into the affordable and workforce categories making it hard for families to afford housing. Based upon the wages of many of the available jobs in the region, the County will consider programs to help low- and moderate-income members of the workforce to enter into homeownership.

Area Employment Trends

Analyzing job growth trends is helpful when planning for housing needs as well. The Washoe County Consensus Forecast 2003 – 2025 predicts an average annual employment growth rate of 1.67 percent. The fastest growing industries over the next 15 to 20 years will be in the retail and service trades. According to the Nevada Department of Employment, Training and Rehabilitation, the median wage for all occupation industries in Washoe County is \$13.90. **Table A-9** exhibits growing occupations in Washoe County. The table shows the growth rate and the average hourly wage for each occupation. The table is divided by the income categories being used by the Regional Housing Task Force to discuss affordable and workforce housing.

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TABLE A-9
WASHOE COUNTY GROWING OCCUPATIONS BY INCOME
GROUP*

Occupation	Total % Change 2004-2014	Average Annual Growth Rate	Average Hourly Wage	Average Yearly Wage
Affordable/Low Income (< 80% AMI or < \$61,651)				
Combined Food Preparation and Serving Workers, Including Fast Food**	34%	4%	\$8.17	\$16,993.60
Child Care Workers**	24%	4%	\$8.22	\$17,097.60
Retail Salespersons	32%	3%	\$8.94	\$18,595.20
Preschool Teachers, Except Special Education	54%	4%	\$9.98	\$20,758.40
Counter and Rental Clerks	49%	4%	\$10.05	\$20,904.00
Pharmacy Aides	47%	3%	\$10.22	\$21,257.60
Demonstrators and Product Promoters	58%	4%	\$10.72	\$22,297.60
Landscaping and Groundskeeping Workers	51%	4%	\$10.79	\$22,443.20
Helpers--Painters, Paperhangers, Plasterers, and Stucco Masons	50%	6%	\$10.82	\$22,505.60
Home Health Aides	65%	5%	\$10.87	\$22,609.60
Office Clerks, General	30%	2%	\$11.41	\$23,732.80
Social and Human Service Assistants	61%	5%	\$11.62	\$24,169.60
Helpers--Brickmasons, Blockmasons, Stonemasons, and Tile and Marble Setters	49%	4%	\$11.99	\$24,939.20
Customer Service Representatives	54%	4%	\$12.37	\$25,729.60
Rolling Machine Setters, Operators, and Tenders, Metal and Plastic	53%	3%	\$13.22	\$27,497.60
Cabinetmakers and Bench Carpenters	78%	6%	\$13.31	\$27,684.80
Self-Enrichment Education Teachers	48%	6%	\$13.56	\$28,204.80
Pharmacy Technicians	55%	4%	\$13.87	\$28,849.60
Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	54%	2%	\$14.58	\$30,326.40
Medical Assistants	64%	5%	\$14.87	\$30,929.60
Pest Control Workers	55%	2%	\$14.97	\$31,137.60
Medical Records and Health Information Technicians	51%	7%	\$15.20	\$31,616.00

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Occupation	Total % Change 2004-2014	Average Annual Growth Rate	Average Hourly Wage	Average Yearly Wage
Bill and Account Collectors	56%	4%	\$15.54	\$32,323.20
Dental Assistants	47%	4%	\$16.55	\$34,424.00
Social and Community Service Managers	49%	4%	\$19.95	\$41,496.00
Physician Assistants	67%	3%	\$20.48	\$42,598.40
Police, Fire, and Ambulance Dispatchers	39%	34%	\$20.57	\$42,785.60
Physical Therapist Assistants	47%	5%	\$20.69	\$43,035.20
Workforce (80% - 120% AMI or \$61,651 - \$92,476)				
Loan Officers	48.8%	4.9%	\$29.88	\$62,150.40
Registered Nurses	51%	4%	\$30.07	\$62,545.60
Environmental Engineers	60%	5%	\$30.11	\$62,628.80
Occupational Therapists	48%	5%	\$31.52	\$65,561.60
Management Analysts	39.3%	3.9%	\$31.63	\$65,790.40
Computer Systems Analysts	43.0%	4.3%	\$32.65	\$67,912.00
Computer Software Engineers, Applications	62%	4%	\$33.76	\$70,220.80
Managers, All Other	26.5%	2.7%	\$35.78	\$74,422.40
Financial Managers	35.4%	3.5%	\$37.24	\$77,459.20
Sales Managers	44.8%	4.5%	\$37.37	\$77,729.60

Source: Nevada Department of Employment, Training and Rehabilitation

** percentages may not add up to 100% due to rounding*

***Not a top growing occupation, but there is a consistent need for this service*

Table A-10 shows labor force trends for unincorporated Washoe County, all of Washoe County and Nevada. Each jurisdiction has experienced a decline in unemployment rates in the past five years. Beginning in 2005, the annual rates across the state have held steady. In the Washoe County area, the annual unemployment rate has remained at 4 percent. These rates are less than the national average, which was 4.6 in 2006, according to the Bureau of Labor Statistics.

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TABLE A-10
FIVE YEAR LABOR FORCE STATISTICS

Year	Labor Force	Unemployed	Unemployment Rate
Unincorporated County			
2006	2,207	97	4.0%
2005	2,124	94	4.0%
2004	2,082	72	4.2%
2003	1,982	70	4.6%
2002	1,958	78	5.0%
Washoe County			
2006	216,078	8,568	4.0%
2005	207,825	8,247	4.0%
2004	206,308	8,723	4.2%
2003	203,213	9,415	4.6%
2002	201,752	10,009	5.0%
Nevada			
2006	1,272,175	51,841	4.1%
2005	1,215,957	49,333	4.1%
2004	1,178,889	53,735	4.6%
2003	1,144,529	60,203	5.3%
2002	1,121,862	63,813	5.7%

Source: Nevada Department of Employment, Training and Rehabilitation

Table A-11 shows the ten largest employers in Washoe County according to the State Department of Employment, Training and Rehabilitation. Many of the jobs available from these employers would pay wages that would fall within the “affordable” or “workforce” income categories defined by the Regional Housing Task Force. Many of the jobs that would be available through these employers are also essential to the vibrancy of the community. This is more reason to focus upon ensuring the availability of affordable and workforce housing in Washoe County.

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TABLE A-11
TEN LARGEST EMPLOYERS

Employer	Number of Employees
Washoe County School District	8000-8499
University of Nevada-Reno	3500-3999
Washoe County	3000-3499
International Game Technology	2500-2999
Washoe Medical Center, Inc.	2000-2499
Circus El Dorado Joint Venture	2000-2499
City of Reno	2000-2499
Peppermill Casinos	2000-2499
Golden Road Motor Inn, Inc	1500-1999
Caesars World Business Service	1500-1999

Source: Nevada Department of Employment, Training and Rehabilitation

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SPECIAL NEEDS GROUPS

SUMMARY OF FINDINGS

The senior segment of the population has grown in past years and will continue to grow as people live longer. Approximately one-quarter of the unincorporated County’s population has a disability of some kind. Seniors and disabled person often have low fixed income and special housing needs. Some subsidized housing is available for seniors and disabled persons but the long waiting lists are indicative of the demand for such housing. Female-headed households and large families also have special housing needs. Female-headed households comprise 10 percent of all families and 12 percent of those families earn incomes below the poverty line. Large families represent 15 percent of all families in the unincorporated County. They require larger homes, which are not necessarily affordable to lower income families. Homelessness is the final special needs housing topic. There are many causes of homelessness and it is predicted that nearly 7,000 people in Washoe County are at-risk of homelessness each year. Nearly 2,500 homeless individuals were counted in 2005. Among those at-risk are families with children many of which survive by renting rooms in weekly rent motels. The 2004 Continuum of Care Gap Analysis revealed a need for 1,000 more shelter beds to serve the area’s homeless population. Based upon these trends, the County will work to establish programs that offer support for the needs of seniors, disabled person and other special needs groups.

Seniors

For the purposes of this report, seniors are residents aged 55 years or older. They are an increasingly larger segment of the population. As the “baby boom” generation moves into this age group there will become more need for housing that meets the needs of the elderly. As shown in **Table A-12**, the 55+ group and the 75+ share an equal percentage of the total unincorporated population. These percentages are a bit lower than those of the entire County, which may signify a slight concentration of seniors in assisted housing that is mostly located within the cities. The older population in the unincorporated County may still be living in their homes or with family.

As more members of the baby boom generation age (born 1946-1964), there will be an increased need for elderly housing and care services. There is a total of 758 senior housing and care services in Washoe County is listed in **Table A-15**.

Washoe County completed a Strategic Plan for Senior Citizens in 2006. Key informant interviews and other research indicated a need for many senior services including geriatric trained physicians and daily in-home help. In addition, many seniors expressed concern for a system biased toward seniors aging in their own homes. The survey performed resulted in a set of goals and objectives.

The Strategic Plan’s housing goal is to “reduce the number of seniors living in isolation and unsupported by 15 percent and increase affordable housing options in Washoe County by 25 percent by 2016.” The

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four objectives to accomplish this goal are: develop neighborhood senior resource centers that link seniors to nearby services vital for independence; increase the resources available for supportive home care services that assist seniors to live independently; support the development of affordable senior housing options, including low-income assisted living that are close to services and transportation; and support and promote public policy that increases access to supportive home care services. Like other special needs and low-income groups, senior citizen housing needs focus on access to services.

**TABLE A-12
SENIOR POPULATION GROWTH***

	Washoe County			Unincorporated		
	2000	2005	Growth	2000	2005	Growth
55+	30,480	36,130	19%	9,914	11,436	15%
65+	20,358	23,467	15%	5,517	6,098	11%
75+	15,324	17,740	16%	2,834	3,245	15%
Total Population	339,486	398,404	17%	92,296	106,227	15%

Source: 2000 U.S Census summary file 3 and Nevada Department of Employment, Training and Rehabilitation

** percentages may not add up to 100% due to rounding*

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Persons with Disabilities

Persons with disabilities may require housing with special features such as wheelchair ramps, special doorbells, roll-in showers, high-set toilets, or other adaptive devices or medical equipment. Almost one-quarter of the population in unincorporated Washoe County have a disability of some kind compared to almost thirty percent in the County as a whole. The largest percentage of disabilities occurs among the 16-64 age group.

**TABLE A-13
DISABLED POPULATION BY AGE (NON-INSTITUTIONALIZED)**

	Washoe County		Unincorporated County	
	Number	% of disabled population	Number	% of disabled population
5 to 15 years	2,887	3%	865	3.8%
16-64 years	69,744	71%	16,142	72%
65 years and over	25,233	26%	5,491	24%
		% of total population		% of total population
Total disabilities among population	97,864	29%	22,498	24%
Total Population	339,486		92,296	

Source: 2000 Census Summary file 3

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Table A-14 shows the types of disabilities in the community. The most common types of disabilities in Washoe County are employment disabilities. This is consistent with the bulk of the disabled population being of working age. Physical disabilities are closely behind employment disabilities as the second most common type.

TABLE A-14
TYPES OF DISABILITIES*

	Washoe		Unincorporated County	
	Number	% of total disabled	Number	% of total disabled
Sensory disability	10,583	11%	2,521	11%
Physical disability	23,131	24%	5,446	24%
Mental disability	11,647	12%	2,920	13%
Self-care disability	5,505	6%	1,230	6%
Go-outside-home disability	17,733	18%	3,890	17%
Employment disability	29,265	30%	6,491	29%
Total disabled population	97,864	100%	22,498	100%

Source: 2000 Census Summary File 3

**percentages may not add up to 100% due to rounding*

There are currently no subsidized housing units for seniors or disabled person in unincorporated Washoe County. A total of 1,247 units designated for disabled persons are subsidized in Reno and Sparks. Only two complexes are disabled persons-only with a total of 43 units. Other projects are open to the disabled but are also open to seniors (701 units), families (397 units) and seniors and families (128). These projects are usually at 100 percent occupancy and have long waiting lists. Consequently, the actual availability of low-income housing for disabled persons is limited.

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Table A-15 lists the residential facilities that provide services to senior and disabled persons in the area. The places on this list vary from skilled nursing home facilities to assisted living to retirement communities. **Table A-16** lists other types of services for senior and disabled people. All of these facilities serve the needs of the senior, some of them also have services for mentally ill and development disabled patients.

TABLE A-15
SENIOR AND DISABLED RESIDENTIAL FACILITIES

Type	# of Facilities
Senior Residential	19
Senior Residential (Luxury)	1
Residential Facility for Senior, Disabled and Mentally Ill	6
Skilled Nursing Facility	1
Elderly/Disabled Residential	31
Services for Mentally Ill	6

Source: Yaboo yellow pages directory

TABLE A-16
OTHER SENIOR/DISABLED SERVICES

Company	Services
Alzheimer's Service	8
Short-term, federally subsidized work training program for mature workers 55 and older	1
Adult Day Program	5
Residential Facilities	5
Home Health/Community Services/Other	4

Source: Yaboo yellow pages directory

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Families with Female Heads of Household

Female-headed households tend to be headed by elderly women or single mothers who usually have lower incomes. In addition to housing, both groups have related services needs such as affordable and accessible child care, access to public transportation, medical care and other services. This can limit the affordable housing options available for these special needs groups.

The percentage of female-headed households in the unincorporated part of the County is 10 percent compared to 15 percent of all families in the County as a whole. Of the female-headed households in the unincorporated County, 12 percent have incomes below the poverty level compared to almost 20 percent in the entire County.

TABLE A-17
FEMALE HEADED FAMILIES *

	Washoe County		Unincorporated County	
	Number	% of total families	Number	% of total families
Total Families	84,518		25,568	
Total Female Headed Family Households	12,866	15%	2,652	10%
		% in poverty		% in poverty
Female-Headed Families in Poverty	2,426	19%	312	12%

Source: 2000 Census Summary file 3

* percentages may not add up to 100% due to rounding

Table A-18 shows the number of people in female-headed families that are above and below the poverty level. This tables shows that 6 percent of the total population of the unincorporated part of the County live below the poverty line.

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TABLE A-18
POPULATION IN FEMALE HEADED HOUSEHOLDS IN POVERTY*

	Washoe Co.			Unincorporated County			Nevada		
	Above Poverty Level	Below Poverty Level	Poverty Rate	Above Poverty Level	Below Poverty Level	Poverty Rate	Above Poverty Level	Below Poverty Level	Poverty Rate
Population in Female headed household	31,486	8,592	3%	7,269	1,260	1%	198,440	58,817	3%
Total Population	301,094	33,318	10%	85,950	5,796	6%	1,757,263	205,685	11%

Source: 2000 Census Summary file 3

* percentages may not add up to 100% due to rounding

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Large Families

Large families are defined as one with five or more family members. They are a special needs group because they require larger homes that are also affordable to those families that are low income. Many larger homes are luxury homes out of the range of affordability for lower income families. Thus, a large family may struggle to find suitable affordable housing. The number of large families is shown in **Table A-19**. The number of large families in unincorporated Washoe County was 3,701, which was 11 percent of all households and 15 percent of all families in the unincorporated County. Washoe County as a whole has similar percentages of large families.

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TABLE A-19
LARGE FAMILY HOUSEHOLDS*

	Washoe County		Unincorporated County		Nevada	
	Number	% of all family households	Number	% of all family households	Number	% of all family households
5-person	7,979	9%	2,313	9%	50,399	10%
6-person	3,307	4%	799	3%	23,244	5%
7-or-more person	2,336	3%	589	2%	15,844	3%
Total Large Families	13,622	16%	3,701	15%	89,487	18%
Total Family households	84,518		25,568		502,508	
Total Households	132,192		33,411		751,977	

Source: 2000 Census Summary File 3

*percentages may not add up to 100% due to rounding

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Homeless

Homelessness can be caused by a number of factors. Job loss, mental illness, substance abuse, lack of affordable health care, domestic violence and lack of affordable housing options are all factors that can lead to homelessness. The Reno Area Alliance for the Homeless (RAAH) estimates nearly 7,000 individuals in the County experience homelessness or are at risk of becoming homeless each year. RAAH also has seen an increase of approximately 400 people per year in need of emergency housing assistance. While many homeless are single men, families are becoming a larger percentage of the homeless. A 2005 point in time survey showed that 2,430 (0.69 percent of the population) were homeless in Washoe County. Many people at risk of becoming homeless live in weekly-rate motels unable to secure more permanent housing. A survey performed in January 2005 found approximately 4,000 people living in weekly motels including 87 families. The survey also indicated an increase in the use of weekly-rate motels from the 2002 survey. Weekly-rate motels are not appropriate affordable housing options as they do not include kitchen facilities; they tend to attract criminal activity and are not necessarily cheaper than traditional apartments.

All three jurisdictions in the County work together to address homelessness throughout the region with the continuum of care planning process. The housing continuum begins with emergency housing, which is for short-term immediate assistance for individuals and families. Transitional housing is for longer-term residency and is supposed to allow an individual or family to prepare to get into permanent housing. The last type of housing on the continuum is permanent supportive housing. This involves long-term affordable housing and services that increase an individual's or family's self-sufficiency. **Table A-20** shows the continuum of housing services available in the region. The 2004 Continuum of Care Housing Gaps Analysis found a need for 1,000 shelter beds and the housing goal in the 10-Year Plan to End Homelessness is to improve the continuum of available housing in Washoe County so that homeless individuals and families have access to appropriate housing resources, ultimately establishing a "housing first" model. The objectives to accomplish this goal are to create more emergency/transitional shelter in the short-term, increase the supply of permanent-supportive and affordable housing, increase the short-term and long-term resources available to assist in the prevention and recovery from homelessness, and evaluate and advocate for changes in policies at the local, state, and federal level to impact the community's ability to meet the housing needs of individual and families who are homeless.

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-20
SHELTERS IN WASHOE COUNTY

Emergency Shelters	Family Units	Family Beds	Individual Beds	Total Year-Round
The Children's Cabinet			6	6
Committee to Aid Abused Women	7	21		21
Reno Sparks Gospel Mission			127	127
Reno Sparks Gospel Mission			28	28
Reno Sparks Gospel Mission	4	12		12
ReStart	25	97		97
United Way				
Interfaith Hospitality Network	5	14		14
Safe Embrace	1	10		10
Ridge House			6	6
Totals	42	154	167	321
Under Construction				
Reno Emergency Shelter			150	150
Transitional Housing	Family Units	Family Beds	Individual Beds	Total Year-Round
Bristlecone Family Resources			26	26
Center Street Mission		10	12	10
Center Street Mission			45	45
Casa De Vida			8	8
Committee to Aid Abused Women	7	21		21
NNAMHS			15	15
Grace House			15	15
Reno Sparks Gospel Mission			116	116
Step 1			16	16
Step 2	25	71		71
Step 2			20	
Totals	32	102	273	333

APPENDIX A—HOUSING NEEDS ASSESSMENT

Permanent Supportive Housing	Family Units	Family Beds	Individual Beds	Total Year-Round
Northern Nevada Adult Mental Health Services			218	218
Northern Nevada Community Housing Resource Board	9	28		28
ReStart			15	15
ReStart			55	55
Washoe County Social Services			55	55
<i>Totals</i>	9	28	343	371

Source: City of Reno 2005-2009 Consolidated Plan

HOUSING CHARACTERISTICS

SUMMARY OF FINDINGS

More than half of the unincorporated County’s housing stock is comprised of single-family dwelling units built in the 1970s and 1980s. Approximately 75 percent of residents are homeowners and only 14 percent rent their homes. Three bedroom homes are most common and the unincorporated County has larger homes than the urban areas of the County. Overcrowding is not a serious problem in the County. Most homes are single-family detached homes that are generally larger. Mobile homes represent a larger portion of the housing stock in the unincorporated County than in incorporated parts of the County. Mobile homes are most likely the bulk of the affordable housing stock in the unincorporated County. Therefore, the County will develop programs that will preserve and improve the mobile home housing stock.

Housing Composition

The Nevada Revised Statutes stipulate that a Housing Needs Assessment include an inventory of current housing conditions. These current conditions are then considered when goals and policies are formed in the Housing Element. Unincorporated Washoe County is primarily inhabited by people who live in single-family dwellings (68 percent of the housing stock). The percentage of multi-family housing stock in this part of the County is noticeably less than in the urban areas of the County. There are few medium to higher density suburban developments outside of Incline Village. Mobile homes make up 19 percent of the housing stock compared to only 9 percent of the stock in the entire County. This indicates that most of the area’s mobile homes are located outside of the cities. **Table A-21** illustrates the percentages of the different types of housing in the unincorporated County, all of Washoe County and Nevada.

APPENDIX A—HOUSING NEEDS ASSESSMENT

TABLE A-21
HOUSING COMPOSITION*

	Washoe County		Unincorporated County		Nevada	
	Number	Percent	Number	Percent	Number	Percent
1, detached	76,503	53%	25,978	68%	432,437	52%
1, attached	7,824	5%	1,295	3%	44,977	5%
2	3,651	3%	669	2%	12,712	2%
3 or 4	8,407	6%	1,085	3%	60,473	7%
5 to 9	10,883	8%	869	2%	65,837	8%
10 to 19	6,719	5%	519	1%	44,593	5%
20 to 49	5,327	4%	299	1%	23,674	3%
50 or more	11,748	8%	381	1%	59,031	7%
Mobile home	12,386	9%	7,065	19%	79,861	10%
Boat, RV, van, etc.	460	0.3%	73	.2%	3,862	1%
Total Housing Units	143,908	100%	38,233	100%	827,457	100%

Source: 2000 Census Summary File 3

* percentages may not add up to 100 percent due to rounding

Age of Housing Stock

Tables A-22 illustrates the age of the housing stock in the County. Most of the housing was built after World War II and approximately half of the housing stock was built in the 1970s and 1980s. Building in the unincorporated County followed similar trends as that of the entire County. The industry was active during the 1970s and 1980s, slowed down in the early 1990s and picked up again in the mid-1990s. Whereas the building activity appears to be spread out across different decades with a few minor peaks in activity, the data in **Table A-22** suggests a continuous upward trend in home building in the unincorporated County since 1970. In addition, mobile homes make up a larger percentage of the total housing stock than the County as a whole and the state of Nevada.

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-22
AGE OF HOUSING STOCK*

	Washoe County				Unincorporated County			
	2000		2005		2000		2005	
	Number	% of Total units	Number	% of Total units	Number	% of Total units	Number	% of Total units
Built April 2000 to October 2005	n/a	n/a	26,550	16%	n/a	n/a	7,143	16%
Built 1995 to March 2000	24,206	14%	24,234	14%	8,262	22%	8,416	19%
Built 1990 to 1994	15,174	9%	15,174	9%	5,518	14%	5,435	12%
Built 1980 to 1989	29,661	17%	29,661	17%	9,124	24%	8,938	20%
Built 1970 to 1979	36,005	21%	36,005	21%	10,480	27%	10,118	23%
Built 1960 to 1969	18,657	11%	18,657	11%	3,194	8%	2,921	7%
Built 1950 to 1959	10,400	6%	10,400	6%	999	3%	888	2%
Built 1940 to 1949	5,089	3%	5,089	3%	350	1%	289	.7%
Built 1939 or earlier	4,689	3%	4,689	3%	306	1%	255	.6%
Total Housing Units	170,458	100%	170,458	100%	38,233	100%	44,403	100%

Source: Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006

* percentages may not add up to 100% due to rounding

APPENDIX A—HOUSING NEEDS ASSESSMENT

Housing Occupancy and Tenure

Unincorporated Washoe County hosts a larger percentage of owner-occupied households than the rest of the County. Only 13 percent of the households are renter-occupied compared to 37 percent for the County as a whole. **Table A-23** shows the number of owner- and renter-occupied households as well as the higher vacancy rate in the unincorporated County.

TABLE A-23
TENURE OF OCCUPIED UNITS*

	Washoe County				Unincorporated County			
	2000		2005		2000		2005	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Owner Occupied	78,318	54%	94,396	55%	28,286	74%	33,115	75%
Renter Occupied	53,766	37%	62,144	37%	5,125	13%	6,059	14%
Total Occupied Housing Units	132,084	92%	156,540	92%	33,411	87%	39,173	88%
Total Vacant Units	11,824	8%	13,918	8%	4,822	13%	5,230	12%
Total Housing Units	143,908	100%	170,452	100%	38,233	100%	44,403	100%

Source: Nevada Small Business Development Center, Bureau of Business and Economic Research, 2006

*percentages may not add up to 100% due to rounding

APPENDIX A—HOUSING NEEDS ASSESSMENT

Housing Unit Size

It is important for a range of housing sizes be available to accommodate different family sizes and lifestyles. Larger homes are more prevalent in the unincorporated part of the County. **Table A-24** shows that three bedroom homes are most common representing 53 percent of the housing stock followed by two bedroom home with 17 percent of the housing stock. As shown in **Table A-25**, a higher percentage of housing units in unincorporated Washoe County have more than 4 rooms. That table also shows that larger homes are more prevalent in the unincorporated County.

Household size in the unincorporated County is generally larger than the County as a whole. Two-person households are most common in all areas of the County, but one-person households represent a considerably smaller portion of the households in the more rural part of the County. According to **Table A-26**, larger families are not necessarily more common in the unincorporated County.

TABLE A-24
HOUSING UNIT SIZE *

	Washoe County		Unincorporated County		Nevada	
	Number	% of all units	Number	% of all units	Number	% of all units
No bedroom	9,153	6%	374	1%	39,766	5%
1 bedroom	23,318	16%	2,441	6%	125,654	15%
2 bedrooms	36,672	25%	6,558	17%	240,159	29%
3 bedrooms	51,035	35%	20,157	53%	287,007	35%
4 bedrooms	19,549	14%	7,012	18%	111,206	13%
5 or more bedrooms	4,181	3%	23,665	62%	23,665	3%
Total Housing Units	143,908	100%	38,233	100%	827,457	100%

Source: 2000 Census summary file 3

* percentages may not add up to 100% due to rounding

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-25
ROOMS PER HOUSING UNIT*

	Washoe County		Unincorporated County		Nevada	
	Number	% of total units	Number	% of total units	Number	% of total units
1 room	7,082	5%	157	0.4%	29,240	4%
2 rooms	10,789	8%	880	2%	56,296	7%
3 rooms	17,496	12%	2,512	7%	99,965	12%
4 rooms	22,176	15%	3,509	9%	141,257	17%
5 rooms	27,130	19%	8,784	23%	175,072	21%
6 rooms	25,357	18%	9,284	24%	148,612	18%
7 rooms	16,274	11%	5,903	15%	88,306	11%
8 rooms	9,727	7%	3,738	10%	49,682	6%
9 or more rooms	7,877	6%	3,466	9%	39,027	5%
Total Housing Units	143,908	100%	38,233	100%	827,457	100%

Source: 2000 Census summary file 3

* percentages may not add up to 100% due to rounding

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-26
HOUSEHOLD SIZE *

	Washoe County		Unincorporated County		Nevada	
	Number	% of Housing Units	Number	% of Housing Units	Number	% of Housing Units
1-person	35,646	27%	5,645	17%	186,783	25%
2-person	45,027	34%	12,790	38%	259,300	35%
3-person	21,129	16%	5,897	18%	120,621	16%
4-person	17,001	13%	5,378	16%	96,611	13%
5-person	7,863	6%	2,313	7%	50,354	7%
6-person	3,036	2%	799	2%	22,093	3%
7 or more person	2,382	2%	589	2%	15,403	2%
Total Occupied Units	132,084	100%	33,411	100%	751,165	100%

Source: 2000 Census summary file 3

* percentages may not add up to 100% due to rounding

Overcrowded Housing

Overcrowding does not appear to be a serious problem in unincorporated Washoe County. The U.S. Census Bureau definition of overcrowding is more than 1 person per room, and severe overcrowding is more than 1.5 persons per room. According to the data shown in **Table A-27**, only three percent of owner-occupied housing and almost two percent of renter-occupied households are overcrowded. Renter households are typically more crowded than owner household, but the reverse is true in the unincorporated County.

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-27
OVERCROWDED HOUSING*

	Washoe County		Unincorporated County		Nevada	
	Number	% of all occupied units	Number	% of all occupied units	Number	% of all occupied units
Owner occupied	78,318	59%	28,286	85%	457,245	61%
0.50 or less	56,916	43%	20,466	61%	320,720	43%
0.51 to 1.00	18,081	14%	6,796	20%	114,868	15%
1.01 to 1.50	1,907	1%	645	2%	12,520	2%
1.51 to 2.00	984	1%	316	1%	6,575	1%
2.01 or more	430	0%	63	.2%	2,562	0%
Renter occupied	53,766	41%	5,125	15%	293,920	39%
0.50 or less	25,993	20%	2,671	8%	143,623	19%
0.51 to 1.00	19,932	15%	1,853	6%	107,667	14%
1.01 to 1.50	3,100	2%	379	1%	19,532	3%
1.51 to 2.00	2,888	2%	138	.4%	14,848	2%
2.01 or more	1,853	1%	84	.3%	8,250	1%
Total Occupied Units	132,084	100%	33,411	100%	751,165	100%

Source: 2000 Census summary file 3

* percentages may not add up to 100% due to rounding

APPENDIX A—HOUSING NEEDS ASSESSMENT

HOUSING COSTS

SUMMARY OF FINDINGS

Single family housing prices increased by 75 percent between 2003 and 2006. The average sales price for the County as a whole in 2006 was \$384,160, which requires an annual income of approximately \$128,000. There are few smaller rental units, which is probably due to the rural and suburban landscapes of most parts of the unincorporated County. The rental stock is mostly made up of three and four bedroom homes. There are more high density options in Incline Village but these are costly in general.

Mobile home prices vary widely because sizes and number of amenities greatly affect the sales price. In general, mobile homes are more affordable than site built homes but the costs of lot rent in a mobile home park or the price of a parcel of land may be prohibitive for lower-income households. Additionally, newer homes can also be priced higher than what is affordable for lower-income households. Older more affordable mobile homes are likely to deteriorate without proper investment to keep them safe and livable. To ensure safe and affordable housing, the County will consider developing a mobile home park conservation and/or mobile home rehabilitation program.

Single Family Home Costs

Tables A-29 and **A-30** show the changes in housing prices for the unincorporated parts of Washoe County from 2003 through the first quarter of 2007. The prices include all home sales including mobile homes. The average sales price for 2007 is lower because it represents only the first quarter of the year. In 2006, approximately 250 new homes were sold in unincorporated Washoe County. Nearly half of those were four bedroom homes with an average sale price of \$566,946.

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-29
WASHOE COUNTY NEW CONSTRUCTION PRICES

	Minimum	Maximum	Average
2007	\$205,165	\$205,165	\$205,165
2006	\$137,000	\$4,745,000	\$493,733
2005	\$49,000	\$2,307,500	\$421,329
2004	\$27,300	\$2,600,000	\$322,395
2003	\$25,649	\$2,750,000	\$293,259

Source: Washoe County Assessor

TABLE A-30
WASHOE COUNTY NEW CONSTRUCTION PRICES

Number of Bedrooms	Number of Units Sold	Minimum	Maximum	Average
1	n/a	n/a	n/a	n/a
2	3	\$327,500	\$515,000	\$440,833
3	82	\$220,000	\$1,440,502	\$372,913
4	114	\$137,000	\$4,745,000	\$566,946
5	49	\$298,040	\$1,107,011	\$524,054
6	1	\$727,810	\$727,810	\$727,810

Source: Washoe County Assessor

Tables A-31 and A-32 list the sales prices for resale homes in unincorporated Washoe County. Like the general trend, resale home prices have increased over the past few years. However, resale homes in unincorporated Washoe County have generally higher average prices than those of the new construction homes sold during the same time period. Nearly 500 homes were re-sold in 2006 in unincorporated Washoe County. Three bedroom homes sold the most followed by four bedroom homes.

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-31
WASHOE COUNTY RESALE PRICES

	Minimum	Maximum	Average
2007	\$150,000	\$5,570,000	\$520,360
2006	\$45,000	\$7,488,000	\$620,414
2005	\$29,000	\$6,365,000	\$626,401
2004	\$31,289	\$5,634,000	\$563,806
2003	\$25,000	\$4,825,000	\$357,885

Source: Washoe County Assessor

TABLE A-32
WASHOE COUNTY RESALE PRICES

Number of Bedrooms	Number of Units Sold	Minimum	Maximum	Average
1	1	\$300,000	\$300,000	\$300,000
2	7	\$241,750	\$1,300,000	\$538,950
3	246	\$45,000	\$2,200,000	\$428,988
4	175	\$231,000	\$2,987,600	\$711,849
5	67	\$235,000	\$3,831,000	\$914,421
6	1	\$6,250,000	\$6,250,000	\$6,250,000

Source: Washoe County Assessor

Rental Housing Costs

Table A-33 shows the results of a point-in-time survey and categorizes the results by area. This table represents the available rental stock in April 2007. Rents in unincorporated Washoe County vary depending upon which area the housing is located. Average rents are higher in Incline Village and Crystal Bay than most areas. Smaller rental units are less available in most areas because many parts of the County maintain a rural or suburban landscape with larger lots. One can easily find three and four bedroom homes, most of which cost at least \$1000 a month.

APPENDIX A—HOUSING NEEDS ASSESSMENT

TABLE A-33
MONTHLY RENTAL COSTS FOR SELECTED APARTMENTS IN
UNINCORPORATED WASHOE COUNTY

Incline Village				
	1 bdrm	2 bdrm	3 bdrm	4 bdrm
Range	\$750 - \$1200	\$995 - \$4500	\$1400 - \$2000	\$2595 - \$3300
Average	\$850	\$2,073	\$1,569	\$2,948
Sun Valley				
	1 bdrm	2 bdrm	3 bdrm	4 bdrm
Range	\$645	\$650 - \$925	\$895 - \$1230	n/a
Average	\$645	\$771	\$1,081	n/a
Spanish Springs				
	1 bdrm	2 bdrm	3 bdrm	4 bdrm
Range	n/a	\$1100 - \$1300	\$1275 - \$1575	\$1550 - \$1600
Average	n/a	\$1,167	\$1,438	\$1,575
North Valleys				
	1 bdrm	2 bdrm	3 bdrm	4 bdrm
Range	\$795	\$975 - \$1100	\$900 - \$1600	\$1300 - \$2595
Average	n/a	\$1,038	\$1,104	\$1,948
Cold Springs				
	1 bdrm	2 bdrm	3 bdrm	4 bdrm
Range	n/a	n/a	\$1195 - \$1200	\$1300 - \$1400
Average	n/a	n/a	\$1,198	\$1,365
Verdi				
	1 bdrm	2 bdrm	3 bdrm	4 bdrm
Range	n/a	n/a	\$1200 - \$2775	\$1895 - \$2650
Average	n/a	n/a	\$1,706	\$2,236

Source: Reno Gazette Journal and craigslist.org, April 2007

APPENDIX A—HOUSING NEEDS ASSESSMENT

Mobile Home Housing Costs

Mobile homes are an affordable housing option for low-income households. As **Table A-35** illustrates, mobile home sale prices tend to be lower than those of site built single-family homes. The cost of living in a mobile home includes paying lot rent and usually utilities in addition to a loan payment. Depending on lot rent rates, this may mean that mobile home ownership is not an option for very low-income households. Nevertheless, the mobile home market provides lower-cost housing options for lower-income households.

Since there are many sizes of mobile home with varying amenities, prices are widely divergent. A point-in-time survey in April 2007 revealed resale homes for as little as \$9,000 or as much as \$144,000. Old homes have more maintenance needs, especially homes that were built prior to the National Manufactured Housing Construction and Safety Standards Act of 1974. New homes are priced much higher. Many of those available at the time of the survey were attached to small parcels of land that were part of the sale price. The survey did not find any new homes listed under \$200,000. **Table A-36** lists mobile home parks in unincorporated Washoe County. Most of the parks had zero vacant lots, which may indicate a demand for mobile home lots.

TABLE A-35
MOBILE HOME PRICES IN WASHOE COUNTY

	Resale			New ¹	
	2 bdrm	3 bdrm	4 bdrm	3 bdrm	4 bdrm
Price Range	\$9,995-\$144,000	\$12,900- \$197,000	\$68,000	\$214,000- \$275,000	\$219,000- \$225,000
Average Price	\$60,449	\$52,013	n/a	\$235,300	\$216,165

Sources: *www.mhvillaage.com, www.mfhdhousing.com, www.palacerlty.com* April 2007

¹New mobile home for sale found in the unincorporated County at the time of the survey included small parcels of land, which accounts for some of the higher price.

APPENDIX A—HOUSING NEEDS ASSESSMENT

TABLE A-36
MOBILE HOME PARKS IN UNINCORPORATED WASHOE COUNTY

Park Name	Address	# of Lots	Vacant	Lot rent	Utilities
Skyline Mobile Home Park	7900 N Virginia St	307	12	\$435-\$447	w/g/s
Yorkshire Mobile Home Park	7950 Yorkshire Dr	30	0	\$423	g/s
Country Terrace Mobile Village	11 Tuck Cir	103	0	\$425	g/s
Oasis Mobile Estates	6550 Pyramid Lake Hwy #80	80	1	\$480 - \$485	g/w/s
Silver Crown Mobile Home Park	5315 Sun Valley Blvd #11	30	0	\$325	w/g
Sixth Avenue Court	5639 Sun Valley Blvd	36	0	\$300	n/a
River Belle Mobile Home Park	1795 Hwy 40 W	71	0	\$335 - \$375	w/g/s

Sources: Google maps, Phone survey, April 2007
s-sewer, g-garbage, w-water, c-cable

Households Overpaying

As defined by HUD, households that pay more than 30 percent of their income are considered “cost-burdened” and households that pay more than 35 percent are considered “severely cost-burdened.” As shown in **Table A-37**, 22 percent of households in unincorporated Washoe County experienced a cost burden in paying their monthly housing costs. Renters had higher cost burdens with 35 percent of renters paying more than 30 percent of their monthly income for housing costs. Of all home owners, 28 percent also paid more than 30 percent of their monthly income toward housing costs.

APPENDIX A-HOUSING NEEDS ASSESSMENT

TABLE A-37
HOUSING EXPENDITURE RATE BY INCOME LEVEL *

Income	Tenure				Total
	Owner		Renter		
	30%	35%	30%	35%	
Washoe County					
Less than \$10,000	0.1%	2%	0.3%	9%	11%
\$10,000 to \$19,999	0.4%	3%	1%	12%	17%
\$20,000 to \$34,999	1%	7%	5%	8%	21%
\$35,000 to \$49,999	3%	8%	1%	1%	13%
\$50,000 to \$74,999	3%	6%	1%	0.4%	10%
\$75,000 and over	1%	3%	0%	0%	4%
% of Total Households	28%		39%		29%
Households	61,038		53,620		
Total Households	132,192				
Unincorporated County					
Less than \$10,000	.2%	2%	0%	7%	9%
\$10,000 to \$19,999	.7%	3%	.1%	7%	10%
\$20,000 to \$34,999	1%	11%	5%	11%	27%
\$35,000 to \$49,999	1%	2%	1%	2%	6%
\$50,000 to \$74,999	2%	0%	2%	.3%	4%
\$75,000 and over	0%	.2%	0%	.2%	.4%
% of Total Households	28%		35%		22%
Households	20,399		5,066		
Total Households	33,635				
Nevada					
Less than \$10,000	0.1%	2%	0.2%	8%	11%
\$10,000 to \$19,999	0.3%	3%	1%	13%	18%
\$20,000 to \$34,999	1%	7%	5%	8%	22%
\$35,000 to \$49,999	3%	5%	1%	0.9%	10%
\$50,000 to \$74,999	3%	2%	0.3%	0.2%	5%
\$75,000 and over	1%	1%	0%	0%	2%
% of Total Households	28%		32%		28%

APPENDIX A—HOUSING NEEDS ASSESSMENT

Income	Tenure				Total
	Owner		Renter		
	30%	35%	30%	35%	
Households	363,321		292,913		
Total Households	751,977				

Source: 2000 Census Summary File 3

* percentages may not add up to 100% due to rounding

FUTURE DEVELOPMENT POTENTIAL

SUMMARY OF FINDINGS

The County’s vacant land inventory indicates available sites for development. There is ample land zoned for low density rural and low and medium density suburban developments. No high density urban land is currently zoned. Most unincorporated County residents get their water from a publicly owned water management source. With proper management, the current water supply is expected to serve the area through 2025. The landfill’s capacity is expected to meet the solid waste disposal needs of Washoe County through 2060.

Vacant Land Inventory

Land zoned for residential uses in unincorporated Washoe County demonstrates a fair range of available infrastructure and land for future development. **Table A-38** illustrates the number of sites, acres and approximate units at 80 percent capacity possible based upon currently zoned land. There is ample land for both low and medium density suburban development and a fair amount of land zoned for low density rural development. Some land is zoned for more dense development, but there is currently no vacant land in the High Density Urban zone. This does not necessarily present a constraint as the unincorporated County does not seek to enable widespread urban developments.

APPENDIX A–HOUSING NEEDS ASSESSMENT

TABLE A-38
VACANT LAND IN UNINCORPORATED WASHOE COUNTY

Zone	Sites	Acres	Approximate Unit Capacity ³
Low Density Rural (LDR .1 du/acre)	484	4,723.5	378
Medium Density Rural (MDR .2 du/acre)	88	389.2	62
Low Density Suburban (LDS 1 du/acre)	1,127	2,937.6	2,350
Medium Density Suburban (MDS 3 du/acre)	869	1,289.5	3,095
High Density Suburban (HDS 7) ¹	287	84.3	472
Low Density Urban (LDU 10) ²	13	32.3	258
Medium Density Urban (MDU 21 du/acre)	1	1.4	23
General Rural Residential (1 du/40 acres)	488	35,543.8	711
Total	3,357	45,001.6	7,349

Source: Washoe County Planning Dept.

¹ 7 du/acre for single-family detached; 9 du/acre for attached single-family and mobile homes parks

² 10 du/acre for single-family detached; 14 du/acre for multi-family and 12 du/acre for mobile home parks

³ Unit capacity is assumed to be at 80 percent of total possible build out capacity.

Water and Wastewater Service Capacity

Water Supply and Infrastructure Wastewater Service

The Washoe County municipal water supply is predominantly managed by a few public water companies. Supplying services to over 100,000 residents, the public providers are: Truckee Meadows Water Authority, Washoe County Department of Water Resources, Sun Valley General Improvement District, and South Truckee Meadows General Improvement District. The remainder of services is provided by private systems that include services for about 1600 mobile home units. Wastewater disposal is managed by the Utility Division of the County Department of Water Resources. The Utility Division operates the County's 19 wastewater treatment and conveyance facilities and reclaimed water facilities and the three treatment plans that serve Truckee Meadows, East Lemmon Valley and Cold Springs Valley.

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The 2004-2025 Washoe County Comprehensive Regional Water Management Plan uses population projections and past water usage to project future water supply and wastewater disposal needs. By 2025 wastewater flows are expected to account for 45 percent of the total municipal and industrial water supply. The plan states that adequate water resources should be available to accommodate projected population growth as long as the current water supply is properly managed and that additional supply should be available. The completion of approved developments in Lemmon Valley and Spanish Springs may create a need for additional supply.

Solid Waste Capacity

According to the Truckee Meadows Regional Plan the Washoe County District Health Department (WCDHD) says that the Lockwood landfill (in Storey County) had about 65 years of remaining capacity in 1995. Based on this information the Lockwood landfill can accommodate all projected regional growth.

APPENDIX A—HOUSING NEEDS ASSESSMENT

CONSTRAINTS TO HOUSING AVAILABILITY AND AFFORDABILITY

GOVERNMENTAL CONSTRAINTS

Summary of Findings

The current land use controls do present some regulatory barriers to affordable housing development. Most housing types other than single-family detached homes require special use permits. The County will consider more flexibility with housing types such as accessory dwelling units, attached single family homes and manufactured housing in the higher density suburban zones. Most development in 2006 was for single-family homes, no building permits were issued for multi-family dwellings. Development review standards do not constrain development as the County has set timelines for review and are able to process most applications within those timeframes.

The cost of land and of construction and labor are high enough to cause affordability problems for people in the affordable and workforce income categories. Based upon the analysis of the current land use regulations, the County will examine the possibility of adjusting the zoning code to allow more uses by-right in certain zones. To address ever-increasing land costs, the County will consider forming a kind of land banking system to help alleviate land costs for affordable housing development.

Development Standards

In accordance with the Nevada Revised Statutes concerning Housing Elements, the following provides examples of possible impediments to the development of affordable housing. The Washoe County Development Code is the guiding document for residential development policies. The policies establish and control the type, location, and density of residential development in Washoe County. The zoning regulations serve to protect and promote the health, safety, and general welfare of the community residents.

Land Use Controls

Land use controls are the primary source of governmental constraints on affordable housing development. They include site plan requirements, permit requirements and fees, building code requirements and permit processing times. In addition, land use controls may limit the density of development, thus increasing the cost of housing per unit. Allowing lower density uses without restriction and limiting the options for higher density development can constrain affordable housing options as well.

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Maximum permitted residential density: The zoning districts in unincorporated Washoe County allow for a variety of housing types. Some communities are maintaining their historic rural character with large lot zones and others are embracing more suburban landscapes. The more rural communities are in zones that allow a minimum of one dwelling unit for every 10 acres (0.1 dwelling units per acre). The rural zones allow up to 0.4 dwelling units per acre or one house for every two and a half acres in the high density rural zone. The next group of zones is suburban, which allow from one unit per acre to seven dwelling units per acre for single-family detached or nine dwelling units acre for single-family attached and mobile homes. The final group is the urban zones. These zones are located in the faster growing communities and in places where the land has sensitive features. The least dense urban zone allows 10 dwelling units per acre for detached homes, 14 units per acre for multi-family homes and 12 units per acre for mobile homes. The densest zone allows up to 42 multi-family units per acre.

Parking: Different types of residential uses warrant varying amounts of off-street parking. Detached and attached single-family dwellings require two spaces per dwelling unit one of which must be in an enclosed garage. Manufactured home parks must supply one and a half spaces per unit and one guest space for every five units. Fabricated housing, which includes modular, manufactured and mobile homes require two per dwelling units and one must be in a carport or garage. Accessory dwellings whether detached or attached require one space per unit. Multi-family development requirements depend upon the number of bedrooms per unit. One bedroom units require 1.6 spaces per unit and units with two or more bedrooms require 2.1 spaces per unit with one in a garage or carport.

Minimum lot size: Minimum lot sizes determine the character of a neighborhood as much as the assigned density or intensity of units allowed. Allowing a variety of lot sizes produces a variety of affordability levels. The Low Density Rural zone requires eight acre minimum lots while the Medium Density Rural zone requires at least four acres. The suburban zones require less than an acre – the low density suburban zone requires a lot of at least 35,000 square feet and the high density suburban zone requires smaller lots of 5,000 square feet. The lots continue to get smaller in the urban zones from 3,700 square feet for single family detached and 8,000 square feet for single-family attached units. In the low density urban zone, to 3,700 square feet for single-family detached homes and 8,000 square feet for 8-unit multi-family developments.

Maximum height: Six of the nine zoning categories in the County have maximum height standards of 35 feet. The urban zones have higher maximums beginning with 40 feet for the low density urban zone, and 70 feet for both the medium and high density urban zones.

Provision for a Variety of Housing

The statutes also require an analysis of land characteristics that are appropriate for development. The following zoning and vacant land information addresses this point. The County's zoning classifications allow a variety of development types throughout the County. However, many types of developments require special use permits (SUPs), which may limit the flexibility required to promote affordable housing development.

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Residential Zoning Districts

Washoe County's residential base zones permit a wide range of densities that reflect the range of lifestyle opportunities available in the unincorporated County. Densities range from the most rural in the LDR zone that allows 1 dwellings unit per 10 acres to the densest zone, HDU, which allows up to 42 dwelling units per acre. In total, there are nine residential zones in the unincorporated County.

Low Density Rural Regulatory Zone (LDR)

The LDR zone is aimed at preserving agricultural and open space areas. The variety of residential uses is limited to large lots with single family homes or manufactured homes. Cluster developments are allowed to preserve natural features and open space. Density in the LDR zone is 1 unit per 10 acres. The LDR zone does not allow for duplexes, multi-family homes or single-family-attached homes to be built. It does allow for detached accessory dwellings with a Board of Adjustment special use permit and for manufactured home parks with a Planning Commission* special use permit in areas designed Trailer Overlay Zone prior to adoption of the current development code.

Medium Density Rural Regulatory Zone (MDR)

The MDR zone is also for preserving agricultural lands. Residential uses permitted are single-family detached homes on slightly smaller lots of at least five-acre lots. Cluster developments are also encouraged in the MDR zone to conserve open space and agricultural uses. The minimum lot area in the MDR zone is four acres, with a density of one unit per five acres. The MDR zone does not allow for duplexes, multi-family homes or single family, attached homes to be built. It does allow for detached accessory dwellings with a Board of Adjustment special use permit and for manufactured home parks with a Planning Commission* special use permit in areas designed Trailer Overlay Zone prior to adoption of the current development code.

High Density Rural Regulatory Zone (HDR)

The HDR zone is for semi-rural areas with single-family dwellings. The minimum lot area is two units per acre. The density is one unit per 2.5 acres. Agricultural uses are also common. The HDR zone does not allow for duplexes, multi family homes or single family, attached homes to be built. It does allow for detached accessory dwellings with a Board of Adjustment special use permit and for manufactured home parks with a Planning Commission* special use permit in areas designed Trailer Overlay Zone prior to adoption of the current development code.

Low Density Suburban Regulatory Zone (LDS)

The LDS zone is still mostly residential even though some commercial uses would be allowed with a special use permit as long as it was compatible with the scale of the neighborhood. Residences here are typically on one-acre parcels but the minimum lot area allowed is 35,000 square feet. The LDS zone allows for detached accessory dwelling units with a Board of Adjustment special use permit and also allows for manufactured home parks with a Planning Commission* special use permit in areas only

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designed Trailer Overlay Zone prior to adoption of the current development code. The LDS zone not allow for multi-family homes.

Medium Density Suburban Regulatory Zone (MDS)

Single-family detached home are the primary type of residential unit in the MDS zone but single-family attached are also allowed with special review. The zone allows more dense development of up to three units per acre for both detached and attached single-family homes. Some small commercial developments are allowed with a special use permit if they cater to the area residents. The minimum lot area in the MDS zone is 12,000 square feet. The MDS zone allows for detached accessory dwelling units with a Board of Adjustment special use permit and also allows for manufactured home parks with a Planning Commission* special use permit in areas designated Trailer Overlay Zone prior to adoption of the current development code. The MDS zone does not allow for multi-family homes, but does allow for single-family attached. Duplexes are allowed with an administrative permit.

High Density Suburban Zone (HDS)

The HDS zone is a place for single family homes but with smaller lots. Detached single-family homes are permitted up to seven units per acre and attached single-family, and manufactured home parks are allowed with special use permit up to a density of nine units per acre. Some commercial uses are also allowed if they are on a smaller scale, following special review. The minimum lot area is 5,000 square feet. The HDS zone allows for detached accessory dwelling units with a Board of Adjustment special use permit. The HDS zone does not allow for multi-family homes. Duplexes are allowed with an administrative permit.

Low Density Urban Regulatory Zone (LDU)

The LDU zone allows both single-family and multi-family dwellings. Single family homes are allowed up to 10 dwelling units per acre, multi-family units are allowed up to 14 dwelling units per acre, and manufactured home parks are allowed at 12 units per acre. Commercial, professional and civic uses are allowed, following special review on a scale compatible with the residential uses. The minimum lot area is the LDU zone at 8,000 square feet for attached units (2 units per lot) and 3,700 square feet for detached units (one unit per lot). The LDU zone allows for detached accessory dwellings and multi-family and duplexes with an administrative permit. Also allows manufactured home parks with a Planning Commission* special use permit.

Medium Density Urban Regulatory Zone (MDU)

The MDU zone allows more dense multi-family uses, single family homes and some non-residential uses. Multi-family dwellings units of up to 21 dwelling units per acre are allowed. The minimum lot area for these types of units is 8,000 square feet with four dwelling units per lot. Individual units have a minimum lot area of 3,700 square feet. With an administrative permit, the MDU zone allows for detached accessory dwellings, duplexes, and multi-family homes. This zone also allows for single family

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detached, with a Board of Adjustment special use permit. Manufactured home parks are also allowed with a Planning Commission* special use permit in areas designated Trailer Overlay Zone prior to adoption of this development code.

High Density Urban Regulatory Zone (HDU)

Multi-family units are the predominant use in the HDU zone. More dense development of up to 42 units per acre is allowed with a minimum lot area of 8,000 for eight units per lot. Individual dwellings are still allowed with a special use permit, but with a minimum lot area of 3,700 square feet. Like other residential neighborhoods, commercial, professional and civic uses are allowed, following special review, at an appropriate scale. The HDU zone allows for most all residential use types. The only two requiring permits are single family detached, which must have a Board of Adjustment special use permit, and manufactured home parks which must have a Planning Commission* special use permit and are allowed in areas designated Trailer Overlay Zone prior to adoption of this development code.

General Rural Regulatory Zone (GR)

The General Rural Regulatory Zone identifies land that is very rural and may only be developed at a low density if at all, at one unit per 40 acres, be in transition from rural to suburban, or urban densities on the urban fringe or remote but where unique developments may occur. These lands may be potential wetlands, in a floodplain, have moderate or steep slopes, be publicly owned or lack infrastructure.

** Subsequent to the adoption of the Housing Element (July 2008), review of special use permits was transferred from the Planning Commission to the Board of Adjustment (August 2008).*

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Development Review

The cost and time involved in development reviews can be a constraint to affordable housing development. **Table A-39** shows the current fees required for common types of development review. The processing time is the maximum amount of time allowed for each review not including time for appeals, if applicable. There are some exceptions to these time limits such as if the state or federal government intervenes for environmental or endangered species issues.

**TABLE A-39
DEVELOPMENT REVIEW COST AND PROCESSING TIME**

Type of Review	Processing Time	Fee
Development Agreement	60 days	\$5,000
Special Use Permit	65 days	Minor: \$992 ^T - \$1,189
		Major: \$2,248 ^T - \$2,445
Specific Plan	125 days	\$4,674 ^T - \$5,908
Tentative Subdivision Map	60 days	\$3,417 ^T - \$6,379
Final Subdivision Map	60 days	\$865 ^T - \$964

Source: Washoe County website

T - fee for the Tahoe area

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Building Permits

Table A-40 shows residential construction in the unincorporated County consisted of 394 single-family dwelling construction permits between July 2006 and March 2007. No permits for multi-family dwellings were issued during that period.

TABLE A-40
BUILDING PERMITS JULY 2006 – MARCH 2007

Type of Permit	Number of Building Permits issued as of June 2006
Single-family homes	394
Multi-family homes	none

Source: City of Reno Community Development Census Report, Fiscal Year 2005-2006

NON GOVERNMENTAL CONSTRAINTS

Land Cost

The cost of raw, developable land creates a direct impact on the cost for a new home and may be a development constraint. Higher land costs of raise the prices of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land.

Table A-41 shows vacant land for sale as of March 2007. Depending on the size and location of the parcel, the vacant single-family residential parcels located in Washoe County ranged from \$1,000 to more than \$300,000 per acre.

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TABLE A-41
VACANT LAND "FOR SALE"

Type	Lot Size	Location	Price	Price/Acre
Residential(GR)	40 acres	Lemmon Valley	Not disclosed	n/a
Residential(GR)	40 acres	Washoe Valley	Not disclosed	n/a
Residential	5.01 acres	Palomino Valley	\$200,000	\$39,920.16
Residential	2.81 acres	Palomino Valley	\$175,500	\$62,455.52
Residential	1 acre	Virginia City Highlands	\$85,000	\$85,000
Residential (GR)	40 acres	Lemmon Valley	\$340,000	\$8,500
Residential (GR)	40 acres	Palomino Valley	\$250,000	\$6,250
Residential (A-1)	160 acres	Casey Hot Springs	\$160,000	\$1,000
Residential(A-1)	40 acres	Casey Hot Springs	\$60,000	\$1,500
Residential (RR5/SPA/PUD)	40 acres	Palomino Valley	\$750,000	\$18,750
Residential (SFR)	.41 acres	Incline Village	\$829,900	
Residential (SFR)	.16 acres	Crystal Bay	\$624,900	
Residential	1.58 acres	Verdi	\$239,900	\$151,83544
Residential	38.69 acres	Verdi	\$2,800,000	\$72,370.12
Residential	1.16 acres	Washoe Valley	\$385,000	\$331,896
Residential	120 acres	Gerlach	\$98,000	\$816.67
Residential	3.58 acres	Sun Valley	\$1,295,000	\$361,731.84

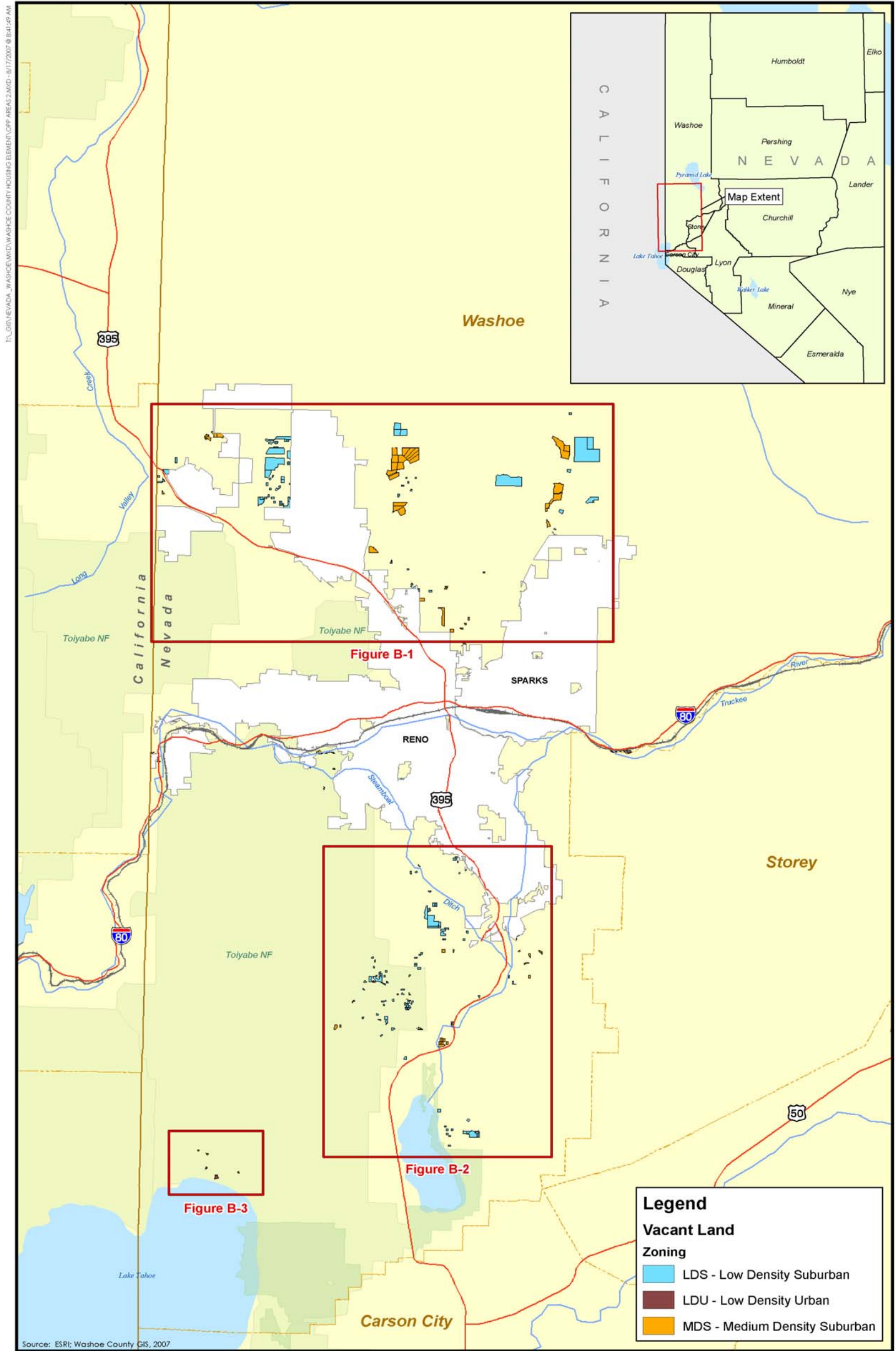
Source: Loopnet.com March 2007

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Availability of Vacant Land

Vacant land in the unincorporated County is currently zoned for a variety of single- and multi-family densities. Most of the vacant land is zoned for low (2,350 units) and medium (3,095 units) density suburban development. There is also a large amount of general rural residential land that is meant for very low density or no development at all. Less land is zoned for more intense uses, but there is a fair capacity for smaller single-family homes on the HDU zoned sites, and some land for medium density multi-family developments on LDU sites. **Figure A-1** demonstrates the location of vacant land that is currently zoned appropriately for the development of affordable housing.

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Source: ESRI; Washoe County GIS, 2007



Figure A-1
Washoe County
Opportunity Areas



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Construction and Labor Costs

Many factors affect the cost of building a house, including the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. An Internet source of construction cost data (www.building-cost.net), provided by the Craftsman Book Company estimates the per square foot cost of a single-story four-cornered home in the Reno area to be approximately \$111 per square foot. This cost estimate is based on a 2,000 square foot house of good-quality construction that has a two-car garage and central air conditioning and heating. The total construction costs are estimated to be \$197,371 for a home built outside of a subdivision and \$182,218 for a home built as part of a subdivision. These estimates include materials and labor but not land costs.

If labor or material costs increased substantially, the cost of construction in Washoe County could rise to a level that impacts the price of new construction and rehabilitation. Therefore, increased construction costs have the potential to constrain new housing construction and rehabilitation of existing housing.

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Washoe County. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been a dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans.

Nevertheless, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. Most governmental programs that seek to increase homeownership among low- and moderate-income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. Many programs offer deferred second loans to facilitate homeownership. **Table A-42** shows interest rates for a 15- and 30-year fixed loan in the Washoe County area interest rates change on a daily basis.

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TABLE A-42
INTEREST RATES FOR 15- AND 30- YEAR FIXED LOANS

	15-Year Loan		30-Year Fixed Loan	
	Washoe County	National	Washoe County	National
March 2007	5.31%	5.75%	5.56%	6.13%
April 2007	5.38%	5.27%	5.63%	5.7%

Based on a conforming loan (no more than \$417,000). Rates are subject to change on a daily basis.

Source: mortgageloan.com and personalhomeloanmortgages.com, wells Fargo.com, March 2007

LONG-RANGE PLANNING

Summary of Findings

There are thirteen different areas that make up the unincorporated part of Washoe County. Each area has its own character and a master plan to guide future development described below. Most of the areas are rural in character with some suburban areas as well. A few areas such as High Desert and Forest are extremely rural in character and are not expected to host much population growth in the future. Areas closest to the cities of Reno and Sparks such as the Southwest and Southeast Truckee Meadows, Spanish Springs, and Sun Valley are expected to grow steadily but maintain a low to medium density suburban character. The Tahoe area is a unique area with low to medium density urban and tourist commercial uses.

Area Plans

The Washoe County Area Plans serve as Master Plans for communities throughout unincorporated Washoe County. The Area Plans use citizen input to establish a growth and development guide for the Washoe County Planning Commission and Board of Commissioners that is consistent with the desired community character.

Cold Springs

The Cold Springs Valley is located northwest of the City of Reno at an elevation of approximately 4,928 feet. The area is predominantly residential and is transitioning from a rural into a more suburban community with locally owned commercial and industrial uses dispersed throughout the community. Earlier developments in the area were subdivisions varying from one acre to five acre lots that were and still are used for livestock purposes. Some large lot developments were platted but beginning in the 1970s the predominant developments were one-third acre lots. In recent years, a Planned Unit Development was approved that features a common open space, 2,028 residential lots, a school site, an athletic field, parks and a commercial town center. The overall density of the development is consistent

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with the older parts of Cold Springs, but the residential lots are smaller and are laid out in a circular pattern around the common center instead of the traditional block or grid fashion of the older developments.

The community grew from 3,834 people in 2000 to 8,738 people in 2006 and the projected population in 2025 is 11,378. The growth in Cold Springs will be direct toward the Cold Springs Suburban Character Management Area (CSSCMA), which includes the commercial developments and residential developments greater than one unit per five acres. The rural lands outside of the CSSCMA are within the Cold Springs Rural Character Management Area (CSRCMA). This land will be preserved for large lot residential, open space, trails and other rural land uses. The plan calls for the preservation and/or enhancement of existing affordable housing stock, which includes a mobile home park.

High Desert

The High Desert Area Plan is intended to help guide growth and development while protecting the unique natural resources of the area. The High Desert Area Plan focuses on these natural resources in conservations, land use and transportation and a Public Services and Facilities section. Located in the northern two-thirds of the County, the High Desert Planning area is extremely rural in character with some residential development focused around the two unincorporated communities of Gerlach and Empire. The 1990 population of the area was 700 people with an estimated 450 located within Gerlach and Empire. The projected area population for 2015 is 900 people. Currently the two towns can accommodate approximately 630 people with approximately 105 acres devoted to residential uses.

Residential development is concentrated in Gerlach and Empire. Development in Gerlach is high density suburban land uses in the center and medium density suburban uses on the periphery. Presently, the development in Empire is a mix of High and Medium Density Suburban residential. The plan states that future land uses should be more of a medium density suburban character with some high density suburban and low density urban exceptions. Due to a Countywide policy that calls for growth to occur where resources are available and especially around existing urban areas, no significant growth is planned to occur. In addition, the plan calls for promoting affordable housing through a variety of housing options including mobile and modular homes. The residents have expressed a desire to keep allowing individual parcels to be rented to mobile home owners instead of requiring all mobile homes to locate within mobile home parks. Mobile homes and manufactured homes may be placed on any General Rural Regulatory Zone parcel. Properties on which mobile homes and manufactured homes are placed are required to have at least two off street parking spaces which do not have to be located in an enclosed garage or carport.

South Valleys

The South Valleys area is located in the southern portion of Washoe County and contains 82 square miles of land. The communities of Steamboat, Pleasant Valley and East Valley are located here. The area had an estimated population of 6,010 in 2003 and is projected to grow to 9,766 by 2025. Current

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adopted residential uses will allow growth up to 11,772. The residential development character of the area is mostly low density suburban (one dwelling unit per one or more acres). Medium Density Rural residential (one dwelling unit per five or more acres) and High Density Rural residential (one dwelling unit per 2.5 or more acres) development is appropriate in some areas. Since the area is characterized by steep slopes, potential wetlands and floodplains that may impact development, cluster developments that preserve sensitive lands are encouraged. Both mobile homes and manufactured homes are required to have at least two off street parking spaces. Residential structures are limited to two stories.

Southwest Truckee Meadows

Approximately 47 square miles in size, the Southwest Truckee Meadows planning area is located in the southern portion of Washoe County. The estimated population in 1996 was 7,640 and the projected 2015 population in 10,900. With its location close to the City of Reno this area has great potential for growth. With the adopted land use plan, 11,500 acres are zoned for residential uses, which will accommodate approximately 26,100 persons. Despite increasing growth pressures from the City [of Reno], the area seeks to preserve its rural residential character and scenic terrain as much as possible.

Sun Valley

The Sun Valley planning area is located in the valley between Reno and Sparks and has a suburban character with increasing growth potential. The current and desired future land uses are suburban in nature with a mix of residential densities mostly at three dwelling units per acre. Higher density and mixed-use developments will be guided to certain parts of the valley. In order to preserve the community character, non-residential uses are allowed only on a scale appropriate to serve the community but not the entire region. The designated growth area will be the Suburban Character Management Area (SCMA), which is most of the community and at least one dwelling unit per acre. Some of the core area will be designated the Downtown Character Management Area (DCMA) where a mix of multi-family residential, office and commercial and tourist commercial land uses are encouraged. Both mobile homes and manufactured homes are required to have at least two off street parking spaces which do not have to be located in an enclosed garage or carport.

Truckee Canyon

The Truckee Canyon planning area is located between Vista and Wadsworth and has a total of approximately 1,048 square miles, 750 of which belong to the Pyramid Lake Reservation. The 1998 population estimate was 2,000 people and is projected to be 5,007 in 2020. Most residential uses in the area are in Wadsworth. Much of Wadsworth is on the Reservation but approximately 1,047 acres are private land are available for development. The plan calls for future building to occur at three dwelling units per acre around existing developments, which are mostly single-family units on small lots. There are also two mobile home parks in the planning area and minimal commercial and public facilities along old Highway 40. Other existing developments in the Lockwood area have been removed after the land was purchased by FEMA for a flood control project. Some areas along the Truckee River are designated with a medium density (minimum five units per acre) but the County comprehensive plan discourages

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developments where appropriate resources are not available and encourages growth to be concentrated in urban areas to preserve rural land. Development agreements are required for developments that cause residents to contribute more than 80 peak hour highway trips or those that must connect to a community water system or wastewater treatment plan.

Warm Springs

Also referred to as the Palomino Valley, Warm Springs is located in the northern part of Washoe County 20 miles north of Sparks. The population in 1998 was only 890 and is expected to grow to 1,700 by 2020. The water resources of the area could support more than 7,000 people. Currently the residential land uses are single family homes on large lots of 40 acres or more. To preserve the general rural character of development, the Area Plan allows the large lots but also make provisions for lots smaller than 40 acres. Additionally, the Truckee Meadows Regional Plan places a suburban Specific Plan within the area that will have an average density of 2.5 units per acre. Even as somewhat denser development occurs, the Area Plan calls for units to be single-family units and encourages cluster developments whenever possible to conserve open spaces. Each single family dwelling must have at least one garage and one attached or detached accessory building and no more than four operable and registered commercial motorized vehicles parked on the lot. Industrial uses are prohibited.

Forest

The Forest planning area encompasses 130 miles southwest of Reno. The area's population grew at a rate of 5.4 percent in the early 1990s, but is projected to slow to a rate of 1.8 percent between 1997 and 2020 when the expected population will be 3,800. Development in the area will be low density (one unit per acre) and will remain concentrated in the areas where current residential uses are located. Cluster developments to conserve open spaces are also encouraged in this area plan.

North Valleys

The North Valleys planning area hosts a variety of land uses and development densities. There are a number of distinguishable communities located in the North Valleys; some more rural and others very suburban in character. North Valleys communities have design standards to preserve its character. The standards include wood or stone exterior, earth tone exteriors, fire resistant roofs, and a maximum height of two stories. The first community is Lemmon Valley, a mostly residential community has limited growth possibilities due to lack of water resources. Its character is defined by its outdoor recreation activities and its mostly low density residential developments. Golden Valley is similar to Lemmon Valley in character but possibly more rural. Low density residential uses with minimal curbs, gutters and sidewalk define the landscape. Furthermore, commercial developments are not considered appropriate. The Silver Knolls community is also a rural residential community but in a slightly more rugged terrain than its neighbors. Located at the base of the Granite Hills range and bordered by the Reno-Stead airport, this community is isolated from neighboring communities. Perhaps the most rural communities are those toward the northern part of the planning area. Antelope Valley, Red Rock, Rancho Haven, Bedell Flats and Sierra Ranchos are very rural large lot (10 acres or more) residential

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communities. Most of this land is bordered by federally owned land managed by the Bureau of Land Management. The proximity to public land and the large lot development makes these communities ideal for livestock agriculturally-based uses and businesses.

More suburban areas are Horizon Hills, Black Springs and Anderson Acres. These communities' land uses are described in the Reno-Stead Corridor Joint Plan, which is a component of the North Valley Area Plan but functions as a separate master plan for the communities contained in the plan. The land uses in the area are General Rural and Low Density Suburban. Cold Springs is another suburban community in the North Valleys, but its growth and the growth of the City of Reno have prompted the separate Cold Springs Plan referenced above. The Reno-Stead incorporated area is a community that has a variety of residential densities and industrial and commercial areas including the Reno-Stead airport, which offers many employment opportunities for residents in the area.

Southeast Truckee Meadows

The Southeast Truckee Meadows plan area borders the southeast edge of the City of Reno. In 2003, the population was estimated to be 7,312 and is expected to reach 10,006 by 2025. As a suburban area near the City continued growth should stay suburban in character. Established communities that form the core of residential development in the area are Hidden Valley and the Virginia Foothills communities. Development in these areas is Medium Density Suburban with most homes on half acre lots with some varying densities scattered throughout the area. The plan calls for future development to remain at a medium density with lot sizes no less than one-third acre. All properties zoned Medium Density Suburban (MDS) have additional regulations. Instead of a maximum density of three units per acre, only two units per acre are allowed in the MDS zone in the Southeast Truckee Meadows. The minimum lot area is 14,375 square feet instead of 12,000 square feet with some exceptions. Duplexes, multi-family units, attached single-family homes and manufactured home parks are prohibited here. In addition, commercial development should be placed in or adjacent to the two established commercial nodes on Geiger Grade.

Spanish Springs

Spanish Springs is a growing suburban community just north of suburban Sparks. The community has grown from a rural agricultural and mining community to a more suburban place with a mix of residential, commercial and industrial uses. There is a suburban core along Pyramid Highway and the uses transition to less dense outside of this core. The core features many non-residential uses of up to 3 dwelling units per acre and the transition area features mostly residential uses of between one and five acre parcels. These two areas are called the Suburban Character Management Area (SCMA). The SCMA will be the focal point for most development in the Spanish Springs area. All future commercial uses will only be allowed in the SCMA on a scale meant to serve the immediate community, not the region and will be required to conform to design standards that reflect the scenic, rural character of the valley. In addition, all residential uses with more than 1 unit per 10 acres will be allowed within the SCMA. The outlying area will retain its low density rural character.

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Tahoe

The Tahoe planning area is located southwest of the City of Reno and extends to the California-Nevada state border. The total land area is 31 square miles plus 21 square miles of the lake. The 2000 population was just under 10,000 residents and is expected to reach approximately 11,300 by 2020. The Tahoe area is a unique part of unincorporated Washoe County because it does not have a rural character. Rather than starting as a rural community and growing into a suburban community, Incline Village was planned as a more dense suburban community with strict environmental controls guiding development. The core of the village features high density multi-family, public services and commercial uses. Existing residential uses are suggested to be developed as infill at medium to high suburban densities. The plan calls for future residential development should continue at low and medium density urban residential.

Verdi

Located in western Washoe County on the California-Nevada border, the Verdi planning area is bound by Peavine Mountain Peak to the north and includes the unincorporated community of Verdi and residential clusters near Mogul. The planning area encompasses a total of 45 square miles and has 2,266 acres designated for residential use, which should accommodate up to 7,605 residents. The estimate for the area's 2007 population was 5,300. While some medium density uses have occurred in the area, the general desire is to keep development at a low density. Cluster developments are encouraged throughout the area to preserve the existing natural features. Most of the residential development in the planning area is located in Verdi Township and Mogul. There are developments that feature low density urban and medium density suburban densities in Old Verdi and Mogul. Future developments of this kind and commercial uses will be discouraged in an effort to preserve that open spaces and natural features in the area. There are many low density suburban subdivisions and future development will be consistent with these developments. Commercial development is encouraged in the Donner Trail Inn area and “buffer” residential uses are desirable between this commercial area and the lower density subdivisions.

APPENDIX A—HOUSING NEEDS ASSESSMENT

HOUSING PROGRAMS

SUMMARY OF FINDINGS

The County receives funding for housing programs through the federal HOME Investment Partnership program. The funding is allocated through a County-wide consortium. Each jurisdiction determines its own funding priority for a particular year and is able to select projects proposed by developers. Priorities are guided by the Consolidated Plan that serves as a needs assessment. Recent priorities have been for senior housing, home ownership and rehabilitation programs. The current priority for Washoe County is infill housing. The ability of each jurisdiction to set priorities enables jurisdictions to stray from the needs demonstrated in the Consolidated Plan in favor of projects already proposed by developers. Regional funding priorities that are in agreement with the housing needs demonstrated in the Consolidated Plan may focus affordable housing funding in a more efficient and effective manner.

The Reno Housing Authority (RHA) owns many units that are rented to extremely-low- and very-low-income people. Most of RHA's units were occupied in February 2007 and 829 families were on the waiting list. RHA also administers Housing Choice Vouchers (Section 8). More than 2,300 vouchers are currently in use and more than 1,600 families are on that waiting list. There are many other subsidized, and/or deed restricted rental units in the city that are not owned or managed by RHA. Most of these units have long waiting lists as well. The city will work to develop programs that create a regulatory and financing environment that spurs the development of more affordable housing.

FEDERAL FUNDING

Residents of unincorporated Washoe County can receive housing assistance from a variety of sources. Federal money such as HOME funds is allocated by the Washoe County HOME Consortium (WCHC) a partnership with the City of Reno and City of Sparks. As a part of the Washoe County HOME Consortium, Washoe County receives HOME funding and priorities for how to use these funds.

Each jurisdiction sets its funding priorities each year. Developers then compete for funding. If money is left, it goes into a regional pot that is distributed through a technical review committee. In the past, senior housing, home ownership, and single- and multi- family rehabilitation programs were priorities. The current funding priority is for infill projects. The priorities set by each jurisdiction come from the Washoe County HOME Consortium Consolidated Plan. The Consolidated Plan serves as a tool to monitor the housing needs of the area and adjust funding priorities accordingly.

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Assisted Housing

Public Housing

The Reno Housing Authority (RHA) offers assisted housing services to low-income residents throughout Washoe County. As of February 2007, RHA owned and managed approximately 764 units of Public Housing (475 family units) in seven locations throughout the City of Reno and one in the City of Sparks. These units tend to have low vacancy rates. In February of 2007, only four public housing units were vacant. At that time, there were approximately 829 applicants on the waiting list.

RHA also administers the Section 8 Housing Choice Voucher program, which was serving approximately 2,382 households in the County as of February 2007. At that time, approximately 1,665 households were on the waiting list. This number is actually lower than it would be at other points in the year because during the first three months of 2007 the waiting list was closed in order to give the RHA staff time to focus on processing applicants in hopes that they can give more applicants a chance to receive housing assistance. This process usually occurs about once a year.

In the past, the RHA managed three Section 8 project-based developments but is currently in the process of turning these housing projects over to the Project-Based Contract Administration (PBCA). The RHA was awarded a contract by the U.S. Department of Housing and Urban Development (HUD) to take over management of all Section 8 project-based developments in Nevada. The PBCA is a non-profit created by RHA to manage the developments that were formerly managed by HUD.

RHA also administers the Section 8 Moderate Rehabilitation Program (“Mod Rehab”) with approximately 22 units. The mod rehab assistance was created to help improve blighted rental housing. Unlike the voucher program, the assistance is tied to the unit and thus does not offer the flexibility of the voucher. RHA’s contracts with the owners of mod rehab units began to expire in 1997. Some were renewed on a year-to-year basis. However many owners are opting out of the program and tenants are receiving vouchers instead. The mod rehab units left in Reno are also Single Room Occupancy (SRO) units for homeless adults.

Self Sufficiency Programs

While RHA’s focus in the community is on housing, it also works to help its residents obtain job training, credit counseling, and child care and transportation assistance. The Resident Opportunity and Self-Sufficiency Grant (ROSS) and the Family Self-Sufficiency Program (FSS) are examples of how RHA helps its residents in this way. The ROSS program enables RHA staff to help residents receive job or vocational training, financial management and credit counseling, guidance with child care and transportation needs, and job search assistance. The FSS program gives residents a chance to build savings with an escrow account that can be used to buy a home. Additional home financing opportunities are available to RHA residents through the Washoe County HOME Consortium and the Individual Development and Empowerment Account (IDEA) program from Charles Schwab Bank.

APPENDIX A—HOUSING NEEDS ASSESSMENT

Subsidized Housing

The Nevada Revised Statutes require an inventory of affordable housing in the community. Rental assistance is available to low-income residents by way of the Federal Housing Choice Voucher (formerly known as Section 8) rental assistance program, public housing and other subsidized housing projects. RHA administers the Housing Choice Voucher program for all of Washoe County. In total, there are 8,730 assisted rental housing units that are not tied to the Reno Housing Authority, most of which are located within incorporated parts of the County. Only one is located in the unincorporated County, Boulder Creek Apartments in Sun Valley. Boulder Creek Apartments offer 250 units for low-income families.

Nevada Rural Housing Authority

Unincorporated Washoe County residents are eligible for the mortgage loan and down payment assistance grant program through the Nevada Rural Housing Authority. The Nevada Rural Housing Authority was created to service the 15 rural counties and rural portions of Nevada's urban counties such as Washoe County. The program is geared toward first-time homebuyers who intend to live in the home they are seeking to purchase. It offers a below-market interest rate of 5.95 percent and a 4 percent down payment assistance grant. The loans are either FHA-insured, VA-Guaranteed, Fannie Mae Eligible Conventional or Rural Housing Service (RHA) 30 year fixed-rate mortgages. Participants must meet program income qualifications and FHA, VA, Conventional or RHA underwriting requirements that show creditworthiness.

APPENDIX A—HOUSING NEEDS ASSESSMENT

REGIONAL EFFORTS

SUMMARY OF FINDINGS

There are other programs that help reduce the cost burdens of lower income households. Some examples of those kinds of programs are listed below. In addition, some programs are offered in the region that are not open to all Washoe County residents but may be good examples of new programs to be considered. The County will consider programs that reduce the cost burdens of its residents, which may include adopting programs similar to those in surrounding areas.

Residential Sound Insulation Program

The Residential Sound Insulation Program has served residents of Washoe County since 1993. Each year the Federal Aviation Administration (FAA) gives a grant to the Reno-Tahoe Airport Authority that is used to improve the insulation in homes affected by airport noise. Between four and five million dollars is allocated each year and the Reno-Tahoe Airport Authority contributes 6.25 percent of the annual allocation.

The number of homes insulated each year depends on the amount of grant funding received. Assistance is available for homes that are either owner-occupied or renter-occupied. They must also be located within the project areas defined by a Federal Aviation Regulations (FAR) Part 150 study conducted by the Airport Authority in 2000 and subsequently approved by the FAA in 2004. Each house is evaluated and measured to assess its insulation needs. Some of the qualifying improvements are: triple pane windows, solid core external doors, additional attic insulation, chimney dampers, range hoods and dryer vents.

Lockwood Community Corporation

There are affordable housing options located just outside of Washoe County that represent practical models for providing affordable housing to low-income residents. The two models are limited-equity cooperatives and community land trust (CLTs), which are becoming more widespread across the country. Cooperatives are often found in urban area multi-family complexes and CLTs are often used for single-family homeownership. Nonetheless, the concept can be modified to fit the housing needs of any location.

Located in Storey County, the Lockwood Community Corporation uses features of both models. It operates much like a limited-equity cooperative where the buyer buys a “share” in a corporation that owns the land and is responsible for land taxes and fees. The buyer pays an initial membership fee of \$1600 (for their “share”) and a monthly assessment fee of \$95 (similar to homeowner association fees). It also operates like a community land trust in that it offers a 99 year land lease to the owner of a mobile

APPENDIX A—HOUSING NEEDS ASSESSMENT

home that is renewable. Thus, the cost of land is separated from the dwelling unit making it more affordable. When applied to a mobile home park, the model also decreases the monthly land rent costs typical of other market rate mobile home parks.

Lockwood Community Corporation serves low-income households that make up to 80 percent of the area median income. Potential residents are put on a waiting list and must pass a qualification process. There are 93 lots in the cooperative and there is currently between 30 and 40 families on the waiting list.

APPENDIX B OPPORTUNITY AREAS

Appendix B contains maps of the areas referenced in **Figure A-1** in the Housing Needs Assessment. **Figures B-1** through **B-3** illustrate affordable housing opportunity areas in Washoe County with closer detail than the larger scale map in **Figure A-1**. The zoning classification for each site is indicated to signify each sites capacity for development.

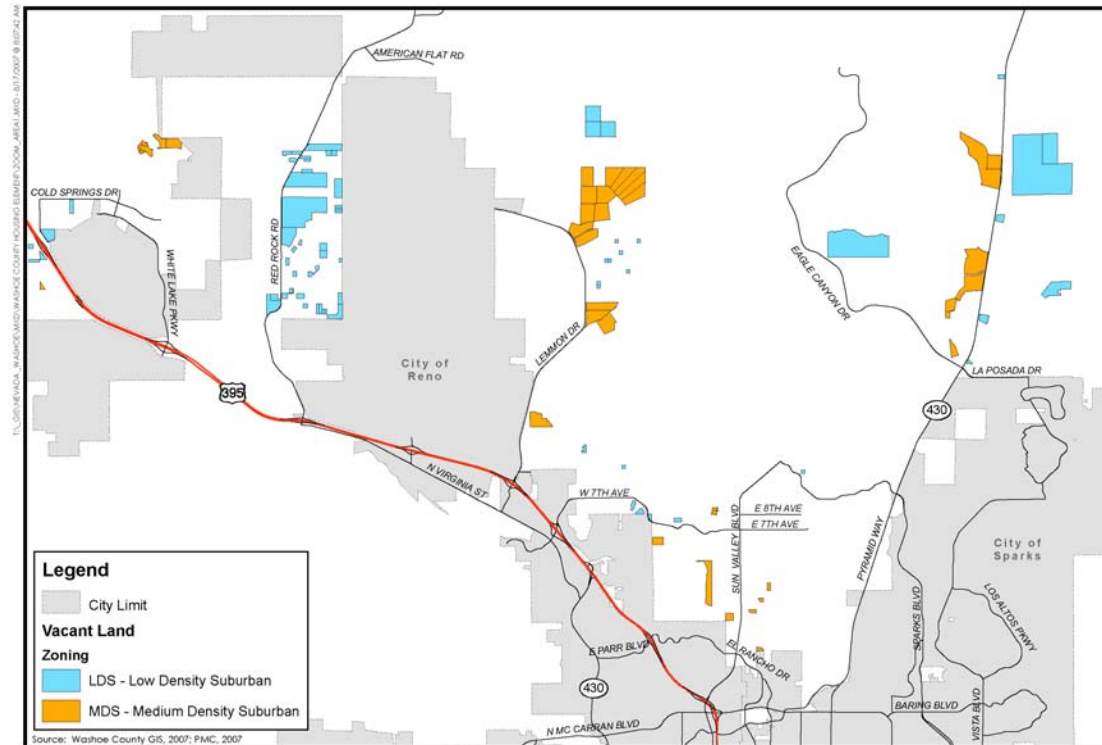


Figure B-1
Opportunity Areas



APPENDIX B OPPORTUNITY AREAS

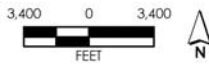
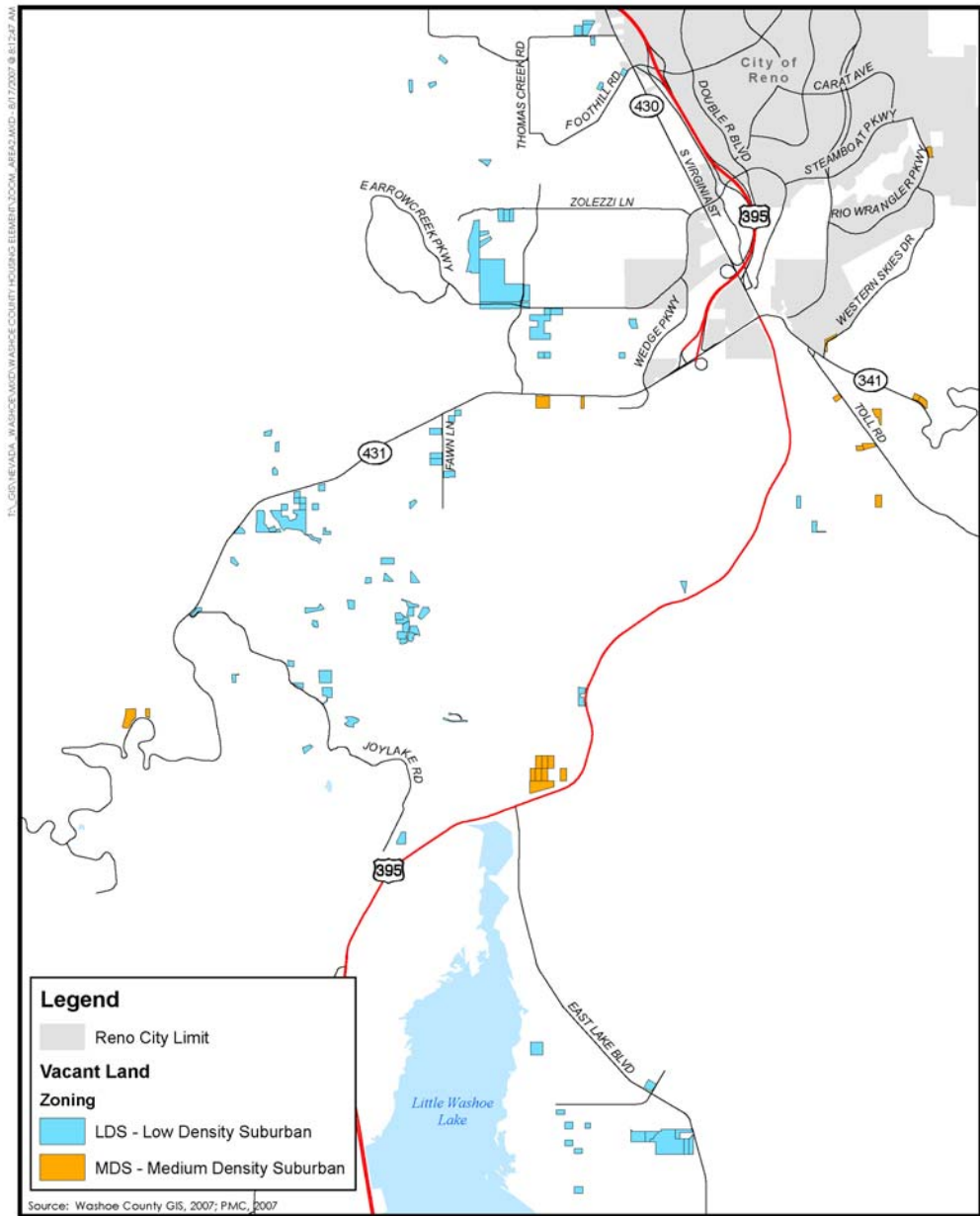


Figure B-2
Opportunity Areas

PMC

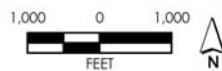
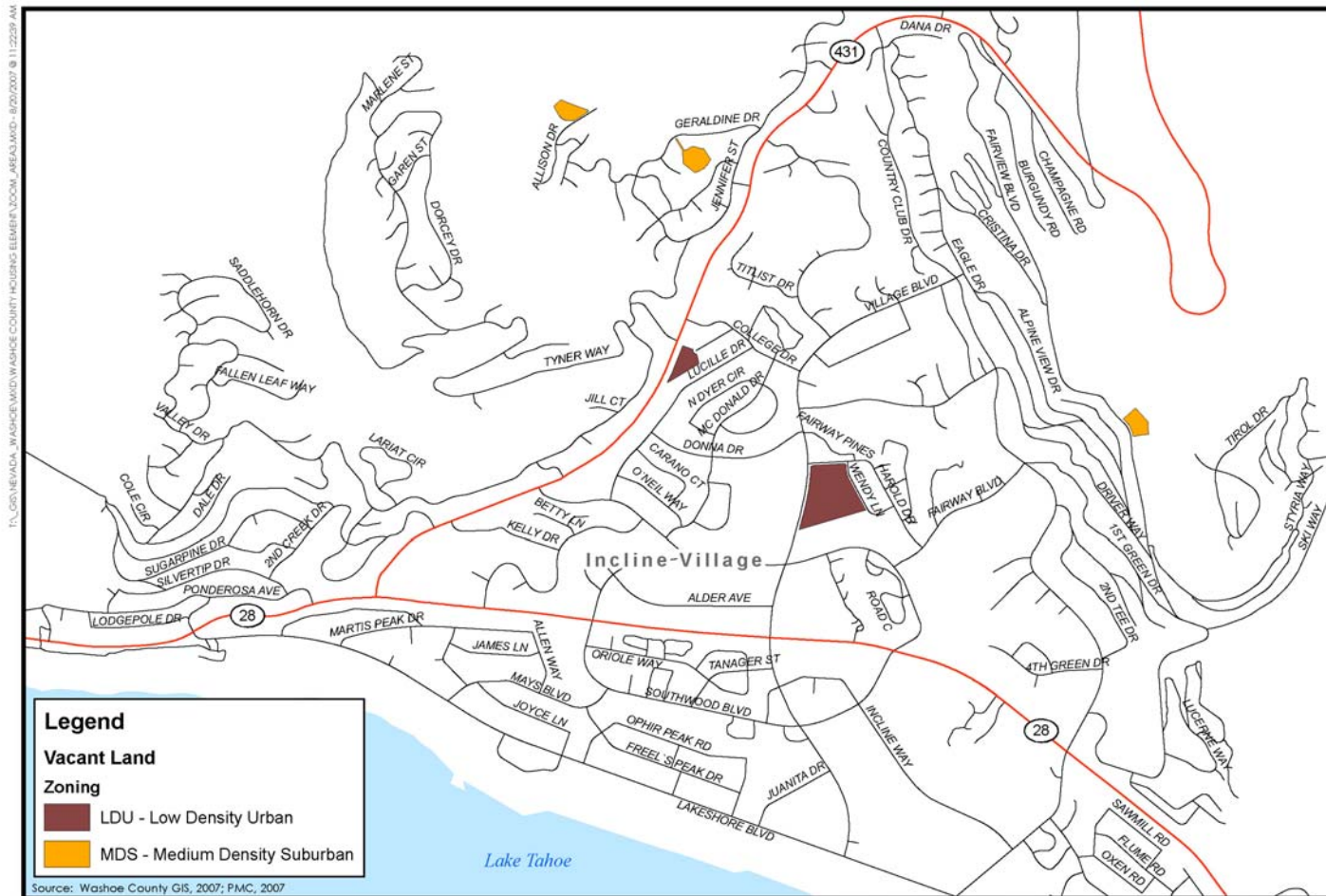


Figure B-3
Opportunity Areas
PMC

APPENDIX C

Glossary of Terms

The following definitions are commonly used terms in a Housing Element:

Above Moderate-Income: Above moderate-income households are defined as households with incomes over 120 percent of the county median.

Affordability: Annual cost of housing includes mortgage, principle and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities are defined as "affordable."

Affordability Covenant: A property title agreement that places resale or rental restrictions on a housing unit; also known as a deed restriction.

Affordable Housing: "Affordable housing" means housing for families of low or moderate income that is eligible for tax-exempt financing under section 142 of the Internal Revenue Code of 1986, in effect on July 1, 1993, future amendments to that section and the corresponding provisions of future internal revenue laws. The generally accepted definition of affordability is for a household to pay no more than 30 percent of its regular income on housing. Household that pay more are considered cost burdened. Affordable housing is considered to be moderately priced housing that households earning 60-120 percent of median income can purchase. It is also public housing or Section 8 Housing Choice Vouchers for low-income people earning below 50 percent of the median income.

American Dream Down payment Initiative (ADDI): As part of the HOME Investment Partnership grant program, ADDI helps lower income and minority households who are first time homebuyers with down payments and closing costs. The money may also be used for certain rehabilitation needs within one year of the home purchase.

Assisted Housing: Assisted housing refers to a unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

Attainable Housing: A term often used instead of or interchangeably with "workforce" housing. It refers to the idea that housing should be accessible to all income groups. Attainable housing as a policy measure seeks to create housing accessibility for a variety of income levels. It can be multifamily or single family for families with incomes between 80 percent and 120 percent of median income.

At-Risk Housing: Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

Below Market Rate (BMR) Unit: A BMR unit is a housing unit that sells or rents for less than the going market rate. It is typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low, low or moderate-income households.

Bureau of Business and Economic Research (BBER): BBER performs applied research projects for business, non-profit agencies and government entities. They may be original studies, where the Bureau gathers and analyzes new data or secondary studies, where they search for existing studies and data.

Chronically Homeless: A chronically homeless person is defined as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

Community Development Block Grant (CDBG): The state CDBG program was established by the Federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income" or the "targeted income group" (TIG) are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

Community Development Corporation (CDC): A nonprofit corporation whose activities and decisions are initiated, managed, and controlled by its constituencies, and whose primary mission is to develop and improve low-income communities and neighborhoods through economic and related development. Community development corporations were enabled by Title VII Special Impact of the Economic Opportunity Act of 1964.

Community Housing Development Organization (CHDO): A nonprofit with demonstrated capacity to successfully carry out the development and management of affordable housing that maintains significant accountability to the low-income residents of their communities.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Continuum of Care (CoC or COC): An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely a lack of shelter, but involves a variety of underlying, unmet needs – physical, economic and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the U.S. Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (U.S. House Bill 2163)

Cooperative (Co-op): Residents purchase stock in a cooperative corporation that owns a structure; each stockholder is then entitled to live in a specific unit of the structure and is responsible for paying a portion of the loan.

Cost Burden: A household has a "housing cost burden" if it spends 30 percent or more of its income on housing costs. A household has a "severe housing cost burden" if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

Decennial Census: Every ten years, the Census Bureau conducts a national household survey, producing the richest source of nationally-available small-area data. Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data are collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form, and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

Density: This refers to the number of housing units on a unit of land (e.g. ten units per acre).

Density Bonus Programs: Allows density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified amount of units affordable to lower income households.

Disability: A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This

condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Downpayment Assistance: The most popular loans for these programs are with the Federal Housing Administration (FHA). FHA allows 100 percent gift funds for your down payment and some allowable closing costs. The gift can be from any relative or can be collected through charitable organizations like Neighborhood Gold/The Buyer Fund. Another popular tactic, which can be used in a broader range of loan programs, is to borrow from a 401K. A withdrawal can be made without a penalty and pay it back over a specified period.

Department of Business and Industry: Its main objective is to encourage and promote growth, development, and legal operation of business within the State of Nevada. The Department's activities also include: Regulation of business and industrial enterprises; Promotion of worker safety, protection, and rights; Administration of bond programs to encourage growth and development of business within the state; Educating and informing the public and business and industry of their legal rights and responsibilities.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation.

Elderly Units: Specific units in a development are restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

Element: A division or chapter of the General Plan, Master Plan or Comprehensive Plan.

Emergency Shelter: A facility designed to provide free, temporary housing on a night-by-night basis to homeless families and individuals.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Employee Assisted Housing (EAH): EAH is a general term to describe any number of ways an employer invests in workforce housing solutions, such as providing homebuyer education, down payment assistance and loan guarantee programs.

Entitlement City: A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Extremely Low-Income Limit: The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., "single person," "family of two," "family of three," etc.).

Fair Housing Act: A law that prohibits discrimination in all facets of the home buying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD. Fair Market Rents are determined by number of bedrooms and for Reno/Sparks MSA in 2006 are: Efficiency - \$596, One bedroom - \$712, Two Bedroom - \$880, Three Bedroom - \$1,279, Four Bedroom - \$1,545.

Farm Labor Housing (Farm Worker): Units for migrant farm workers that can be available for transitional housing for the homeless when not occupied by migrant farm workers.

Family Households: A family household is one in which the householder lives with one or more individuals related to him or her by birth, marriage, or adoption.

Family Income: In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to

the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

Fannie Mae: Established in 1938 by the Federal government and becoming a private company in 1968, Fannie Mae operates under a congressional charter that directs it to channel their efforts into increasing the availability and affordability of homeownership for low-, moderate-, and middle-income Americans. Yet Fannie Mae receives no government funding or backing, and they are one of the nation's largest taxpayers. They do not lend money directly to homebuyers. Instead, they work with lenders to make sure they don't run out of mortgage funds, so more people can achieve their goal of homeownership.

FHA-Insured: The Federal Housing Administration insured mortgages so that lower- and moderate-income people can obtain financing for homeownership.

First-time Homebuyer Program: A first-time homebuyer program provides low-income first time homebuyers down-payment assistance in the form of a second mortgage loan to serve as "gap financing."

Gentrification: When a neighborhood experiences shift in demographic composition to more affluent residents and physical rehabilitation and revitalization occurs.

Green Building or Green Design: The practice of increasing the efficiency with which buildings and their sites use and harvest energy, water, and materials; and reducing building impacts on human health and the environment through better siting, design, construction, operation and maintenance. (www.wikipedia.org)

Groups Quarters: A facility which houses groups of unrelated persons not living in households such as dormitories, institutions and prisons.

Habitable (room): A habitable room is a space in a structure for living, sleeping, eating or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas, are not considered habitable space.

Habitat for Humanity: Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Handicap Accessible Units: Indicates certain units or all units in the property are wheelchair accessible or can be made wheelchair accessible. Accessible units also may include those that are accessible to people with sensory impairments or can be made accessible for people with sensory impairments.

Home Investment Partnership Program (HOME): HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Homeless Person: An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless. (U.S. House Bill 2163)

Housing Authority: An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

Housing Choice Voucher Program: Housing Choice Voucher Program (formerly known as Section 8) is a subsidy program funded by the federal government and overseen by the Reno Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

Housing Problems: Households with housing problems include those that lack complete plumbing or kitchen facilities, are overcrowded (i.e., with more than one person per room), and/or pay more than 30 percent of gross income for total housing expenses.

HUD: The United States Department of Housing and Urban Development is cabinet level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

HUD Area Median Family Income: HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

Incentive Zoning: Provides for give and take compromise on zoning restrictions. Incentive zoning allows a developer to exceed a zoning ordinance's limitations if the developer agrees to fulfill conditions specified in the ordinance. The developer may be allowed to exceed height limits by a specified amount in exchange for providing open spaces or plazas adjacent to the building, or providing units designated for persons with low income.

Inclusionary Housing: Requirement (or encouragement of) developers to ensure that a certain percentage of a new residential housing project will be priced affordably.

Income Categories: The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

Large Family or Household: A household or family with five or more members.

Low-Income Group: The U.S. Department of Housing and Urban Development defines low-income households as those with incomes between 50 percent and 80 percent of the area median household income. The Nevada Revised Statutes limits the definition to families whose income do not exceed 80 percent of area median income (it does not provide for a "very-low income" category described below).

Low-Income Housing: Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

Low-Income Housing Tax Credit (LIHTC): The LIHTC Program is an indirect federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC Program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities. This topic is designed to provide a basic introduction to the LIHTC Program.

Market Rate Housing: Housing that is not built or maintained with the help of government subsidy. The prices of market rate homes are determined by the market and are subject to the laws of supply and demand.

Manufactured Home: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing

McKinney-Vento Act: The primary federal response targeted to assisting homeless individuals and families. The scope of the Act includes: outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including the U.S. Department of Housing and Urban Development (HUD). McKinney-Vento Act Programs administered by HUD include: Emergency Shelter Grant Program Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings,

Supplemental Assistance to Facilities to Assist the Homeless, and Single Family Property Disposition Initiative. (U.S. House Bill 2163)

Median-Income: Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according family size.

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

Mixed-use: This refers to different types of development (e.g. residential, retail, office, etc.) occurring on the same lot or in close proximity to each other. City and county's sometimes allows mixed-use in commercial zones, with housing typically located above primary commercial uses on the premises.

Mobile Home: A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Moderate-Income: The U.S. Department of Housing and Urban Development defines moderate-income households as those with incomes between 80 percent and 120 percent of the county median. In Nevada, this income group is also known as the "workforce" or "attainable" group.

Mortgage Credit Certificate Program (MCCs): The MCC is a Federal Income Tax Credit Program. An MCC increases the loan amount you qualify for and it increases an applicant's take-home pay. The MCC entitles applicants to take a federal income tax credit of twenty percent (20 percent) of the annual interest they pay on their home mortgage. Because the MCC reduces an applicant's federal income taxes and increases their net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS, and it continues to decrease federal income taxes each year for as long as an applicant lives in the home.

Mortgage Revenue Bond: A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Multi-family Dwelling: A structure containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Nevada Housing Division: The Nevada Housing Division was created by the Nevada Legislature in 1975 when it was recognized that a shortage of safe, decent, and sanitary housing existed throughout the State for persons and families of low- and moderate-income. Its mission is to assist and encourage the private sector and other government entities in the creation and maintenance of affordable housing throughout the state.

Nevada Small Business Development Center: The Nevada Small Business Development Center is a statewide business assistance outreach program of the University of Nevada, Reno and the University of Nevada, Las Vegas. They provide an abundance of free and low cost information, assistance, counseling and training for Nevada Businesses.

Permanent Housing: Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents. (U.S. House Bill 2163)

Permanent Supportive Housing: Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay. (U.S. House Bill 2163)

Persons with a Disability: HUD's Housing Choice Voucher (formerly Section 8) program defines a "person with a disability" as: a person who is determined to: 1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable

housing conditions; or 2) have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act. (U.S. House Bill 2163)

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

Public Housing: The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or scattered site single family homes.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

Reno Area Alliance for Homeless: A county-wide coalition that works to address issues affecting the area homeless population.

Rental Assistance: A rental subsidy for eligible low and very low income tenants. This assistance provides the share of the monthly rent that exceeds 30 percent of the tenants' adjusted monthly income.

Rent-to-Own: A development is financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

Rural Housing Service (RHA): A part of the United States Department of Agriculture's Rural Development. The RHA offers financial aid to low-income residents of rural areas.

Second Units: Also referred to as "granny" or "in-law apartments." Second units provide a second housing unit on the same lot as a single-family dwelling unit.

Section 8: Section 8, now known as the Housing Choice Voucher Program is a subsidy program funded by the federal government and overseen by the Reno Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Single-Room Occupancy Dwelling (SRO): The SRO Program provides rental assistance for homeless persons in connection with the moderate rehabilitation of SRO dwellings. SRO housing contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

Smart Growth: Smart Growth is a concept and term used by those who seek to identify a set of policies governing transportation and land use planning policy for urban areas that benefits communities and preserves the natural environment. Smart Growth advocates land use patterns that are compact, transit-oriented, walkable, bicycle-friendly, and include mixed-use development with a range of housing choices. This philosophy keeps density concentrated in the center of a town or city, combating urban sprawl. (www.wikipedia.org)

Special Needs Projects: Housing for a designated group of people who desire special accommodations, such as services, in addition to the housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

Substandard Housing: This refers to housing where major repair or replacement may be needed to make it structurally sound, weatherproofed and habitable.

Subsidized Housing: Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as "project-based" where the subsidy is linked with a particular unit or

development and the other is known as “tenant-based” where the subsidy is linked to the low income individual or family. The terms “assisted” and “subsidized” are often used interchangeably.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

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, child care, transportation, and job training.

Transitional Housing: Housing for people recovering from substance abuse issues or transitioning from homelessness. Transitional housing provides longer term accommodations to homeless families and individuals than emergency shelter housing. Transitional Housing provides a stable living environment for the period of time necessary to learn new skills, find employment, and/or develop a financial base with which to re-enter the housing market.

VA-Guaranteed: VA-guaranteed loans are made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

Very Low-Income Limit: The U.S. Department of Housing and Urban Development defines very low-income households as those with incomes less than 50 percent of the area median household income. Nevada Revised Statutes do not delineate between very-low and low-income levels. All federal housing assistance funding recognizes the very-low income category.

Veteran: Anyone who has been discharged from the military generally after at least two years of service whether they served on active duty in a conflict or not. (U.S. House Bill 2163)

Washoe County HOME Consortium (WCHC): Administers housing programs for Washoe County; allocates federal HOME, Community Development Block Grant (CDBG) and Affordable Dream Down payment Initiative (ADDI) monies. Oversees the Consolidated Plan process, which guides the full range of decisions and activities in Reno, Sparks, and Washoe County relating to the provision of decent and affordable housing, the development of a suitable living environment, and creating expanded economic opportunities for the community members.

Workforce Housing: Refers to housing that is meant for residents making low, moderate to above moderate area median income. Some programs focus on employers providing assistance to their employees; some are instituting inclusionary programs, while others give preference to this group in their homeownership programs. Some jurisdictions have programs for specific segments of the workforce that are vital for the everyday function of the community such as teachers, policeman and other public employees.

Zoning: Zoning is an activity under taken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g. residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capitol" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

U.S. Census Terms

Children: The term “children,” as used in tables on living arrangements of children under 18, are all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

Own Children: Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, “own” children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily) For each type of family unit identified in the CPS, the count of “own children under 18 year old” is limited to never-married children; however, “own children under 25” and “own children of any age,” as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

Related Children: Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder's spouse or foster children, regardless of age.

Ethnic Origin: People of Hispanic origin were identified by a question that asked for self-identification of the persons' origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a “flash card” listing ethnic origins. People of Hispanic origin in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

Family: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Family household (Family): A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Family Size: Refers to the number of people in a family.

Family Type: Refers to how the members of a family are related to one another and the householder. Families may be a "Married Couple Family," "Single Parent Family," "Stepfamily," or "Subfamily."

Household: A household includes all the people who occupy a housing unit as their usual place of residence.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and above moderate income based on household size and income, relative to regional median income.

Household Size: The total number of people living in a housing unit.

Household Type and Relationship: Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

Housing Unit: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Median: This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

Median Age: This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

Median Income: The median income divides the income distribution into two equal groups; one has incomes above the median and the other having incomes below the median.

Occupied Housing Unit: A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or a business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

Overcrowded units: Overcrowded units are occupied housing units that have more than one person per room.

Per capita income: Average obtained by dividing aggregate income by total population of an area.

Population Estimate (Population Estimates Program - PEP): The Census Bureau's Population Estimates Program (PEP) produces July 1 estimates for years after the last published decennial census (2000), as well as for past decades. Existing data series such as births, deaths, Federal tax returns, Medicare enrollment, and immigration, are used to update the decennial census base counts. PEP estimates are used in federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

Population projections: Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

Poverty: Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

Poverty Rate: The percentage of people (or families) who are below poverty.

Race: The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups.

Severely Overcrowded: Are occupied housing units with 1.51 or more persons per room.

Single Family Detached Homes: This is a one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

Single Family Attached Housing: This is a one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to non-residential structures.

Tenure: Refers to the distinction between owner-occupied and renter-occupied housing units. A housing unit is “owned” if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is “owned only if the owner or co-owner lives in it. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.

Two-Family Buildings: These dwellings may also be referred to as single family attached because a duplex with a shared wall would qualify in both categories. Other two family buildings would include older single family homes that have been converted into two separate living spaces or “flats” that do not share walls, but a floor/ceiling.

Units in Structure: A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

Unemployed: All civilians 16 years old and over are classified as unemployed if they (1) were neither “at work” nor “with a job but not at work” during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

Unemployment Rate: The proportion of the civilian labor force that is unemployed, expressed as a percent.

Vacant Housing Unit: A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

Vacancy Rate: The housing vacancy rate is the proportion of the housing inventory that is available “for sale” or “for rent.” It is computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

Year Structure (housing unit) Built: Year Structure Built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For housing units under construction that met the housing unit definition—that is, all exterior windows, doors, and final usable floors were in place—the category “1999 or 2000” was used for tabulations. For mobile homes, houseboats, recreational vehicles, etc, the manufacturer’s model year was assumed to be the year built. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

White: In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as “White” or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The “alone” designation, as used with decennial census data, indicates that the person reported only one race.

APENDIX D – Regional Strategy for Housing Affordability

https://d29e6deb-70be-431e-a18a-06b809ca2163.filesusr.com/ugd/bdff28_b02e2cccfd5446ca346d7db5beedb46.pdf

Sources include:

<http://www.dataplace.org/gloss.html>

U.S. Census Bureau at <http://www.census.gov>

U.S. Department of Housing and Urban Development at <http://www.hud.gov>