BBC & RESEARCH CONSULTING

Analysis of Impediments to Fair Housing Choice

City of Reno, City of Sparks and Washoe County, Nevada

FINAL REPORT
May 2016

Final Report

May 2016

Analysis of Impediments to Fair Housing Choice

Prepared for
City of Reno
City of Sparks
Washoe County

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SECTION I.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY
Washoe County Regional AI

This document is the 2015 Analysis of Impediments to Fair Housing Choice, or AI, for the Washoe County region. The AI covers the geographic areas of the City of Reno, the City of Sparks and Washoe County as a whole—also known as the Washoe County HOME Consortium (WCHC).

Washoe County is both geographically and demographically diverse. The county covers an area of 6,600 square miles, borders both Oregon and California and encompasses the dense, urban environment of downtown Reno; suburban residential areas; sparsely populated rural areas; and two Indian reservations. The region is home to a wide variety of residents, from members of three Great Basin tribes, to outdoor enthusiasts, entertainers and gaming professionals, and, most recently, technology sector entrepreneurs.

The region has experienced strong population growth in the past 15 years. Between 2000 and 2014, the county gained 97,000 people overall. Reno grew by 55,000 people and Sparks added 26,000. Annually, population growth averaged 1.9 percent in Washoe County, 2 percent in Reno and 2.6 percent in Sparks. This compares to 2.8 percent for Nevada overall and less than 1 percent for the United States.

Household income also grew, but not enough to keep up with inflation. The median income in Washoe County rose to $53,588 in 2013 from $45,815 in 2000—a 17 percent increase. According to the Federal Reserve, inflation rose by 35 percent as measured by the Consumer Price Index, or CPI. In sum, incomes rose by about half of what was needed to keep up with inflation. Households in Reno had the strongest income growth—a rise of 20 percent—yet this still lagged behind inflation.

Like many areas in the U.S., the region experienced a rapid acceleration in housing prices during the last decade, following by a significant decline. The region's housing market has strengthened in recent years, earning Reno the designation as a "Top Turnaround Town" for its housing market recovery by realtor.com in fall 2013. Similarly, in August 2014, the market analysis firm Metrostudy profiled the Reno housing market for its continued stabilization. The recent announcement of Tesla to create a significant number of jobs in the region is likely to continue the region's recovery and growth.

> *It is an opportune time to address the region's housing needs—*
> *while the housing recovery is underway, the economy is stabilizing,*
> *and before housing challenges become more significant.*

Analysis of Impediments Background

An Analysis of Impediments to Fair Housing Choice, or AI, is a U.S. Department of Housing and Urban Development (HUD) mandated review of impediments to fair housing choice in the public and private sector. The AI is required for the City of Reno and the City of Sparks to receive federal housing and community development block grant funding[1].

In general, the AI involves:

- A review of a city's laws, regulations, and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location, availability and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

HUD's recent strategic plan notes that an inclusive community is one in which all people have access to quality housing, education, employment opportunities, health care, and transportation.[2] HUD seeks, through its strategies to affirmatively further fair housing choice, that jurisdictions ensure open, diverse, and equitable communities as well as expand families' choice of affordable rental homes located in a broad range of communities.

To this end, HUD is in the process of revising the AI content and structure to more directly assess how barriers to housing choice affect access to opportunity for all residents in a community. The new AI approach is called the Assessment of Fair Housing, or AFH.

Although the region's AFH is not due until 2019, the extent possible, this AI incorporates data and information from the AFH to move the region into an "access to opportunity philosophy" when making planning and housing policy decisions.

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1 The cities are also required to submit a Consolidated Plan for Housing and Community Development and an annual performance report to receive funding each year. These reports were prepared separately from the AI.

2 http://portal.hud.gov/hudportal/HUD?src=/program_offices/cfo/stratplan

Fair Housing Law and Enforcement

The Federal Fair Housing Act (FFHA) was part of the federal Civil Rights Act of 1968. The original language in the FFHA prohibited discrimination in the sale, rental and financing of dwellings in housing-related transactions based on race, color, national origin and religion. The FFHA was amended twenty years later, in 1988, to prohibit discrimination on the basis of disability or familial status, and to require accessible units in multifamily developments built after 1991.

Developments exempted from the FFHA include: housing developments for seniors, housing strictly reserved for members of religious organizations or private clubs, and multifamily housing of four units or less with the owner occupying one unit.

Washoe County residents who feel that they might have experienced a violation of the FFHA or state fair housing laws can contact one or more of the following organizations: the Silver State Fair Housing Council, based in Reno; the Nevada Equal Rights Commission; and/or HUD's Office of Fair Housing and Opportunity in San Francisco (FHEO). The Cities of Reno, Sparks and Washoe County do not enforce fair housing locally other than referring questions and claims to Silver State Fair Housing, the state and/or HUD.

Figure ES-1.
Who to Contact about Fair Housing Discrimination and Concerns

Silver State Fair Housing Council	Nevada Equal Rights Commission	HUD
110 W. Arroyo Street Suite A Reno, Nevada 89509	1325 Corporate Boulevard Room 115 Reno, Nevada 89502	FHEO headquarters in Washington, D.C. or the regional fair housing office in San Francisco
775-324-0990 888-585-8634	775-823-6690 800-326-6868	415-489-6524 800-669-9777
http://www.ssfhc.org/	http://detr.state.nv.us/Nerc_pages/housing_discrimination.htm	http://www.hud.gov/complaints/housediscrim.cfm

Source: BBC Research & Consulting.

Community Participation Process

The research conducted for the AI and the development of fair housing impediments and fair housing action plans included significant community input:

- Stakeholders and residents were invited to attend two open public meetings, in the cities of Reno and Sparks, to discuss fair housing barriers. Both meetings were held in accessible locations and offered translation if requested.

- Targeted discussions were held with residents most vulnerable to fair housing barriers and low income residents. These discussions took place in the locations residents frequent: community centers, senior centers, social service agencies and in neighborhood restaurants.

Findings from the community participation process, in addition to the quantitative analysis conducted for the study, were used in the formation of impediments and highest priority fair housing issues.

Summary of AI Findings

The research in the AI covered:

- Demographic patterns including racial and ethnic segregation and concentrated areas of poverty,
- Housing patterns, including the provision of publicly assisted housing,
- Land use regulations and zoning ordinances that affect the siting and types of housing,
- Access to housing and community amenities by residents with disabilities, and
- Enforcement of fair housing laws and fair housing resources in the region.

The analysis found that the region has very few areas of **racial and ethnic segregation**. Native Americans are the largest minority group experiencing segregation; this is related to The Colony reservation adjacent to the City of Reno. Several of the racially and ethnically concentrated areas are also areas of high poverty. These are mostly located in South Reno, within access to services and transportation.

Access to opportunity is generally good in the region. There are several areas, however, that need attention:

- Residents perceive inequities in housing quality, neighborhood maintenance and public safety in south Reno, where many affordable rental properties are located.
- Persons with disabilities find many areas of Sparks and Reno difficult to navigate because of pedestrian and wheelchair barriers (e.g., lack of or inadequate sidewalks) and intersections that are difficult to navigate.
- Public transit routes and hours are limited in some areas, which disproportionately affects residents with disabilities.
- Access to opportunity could also be strengthened with a regional focus of ensuring that future residential development incorporates a wide variety of housing options and affordability levels.

There are few barriers to housing choice related to **public sector actions**: The procedures and practices of the Reno Housing Authority and zoning and land use regulations of the jurisdictions do not create significant barriers to housing choice. The most frequently identified public sector barrier was limited public transit in parts of the county.

Barriers to choice created by the **private sector** are largely related to the terms of conditions under which rental housing is provided. The number and significance of fair housing lawsuits in

the region suggest that fair housing continues to be a challenge for renters, particularly failure of landlords to make reasonable accommodations. In addition, property audits and inspections have found that some developers of rental housing fail to comply with accessibility provisions in federal fair housing law. Finally, few renters living in mobile homes have leases that govern the conditions of their rental and, as such, can experience being overcharged, evicted without cause and unable to report maintenance needs.

On the positive side, since the housing market downturn, differences in mortgage loan denials among borrowers of varying races and ethnicities have declined significantly and are relatively minor.

Knowledge and awareness of fair housing could also be improved in the region. Few residents in the region submit fair housing complaints. It is unclear if this is due to lack of knowledge and awareness of fair housing or because few barriers exist in the region and may be a combination of both.

The region has a solid record of providing **outreach and enforcement** activities to fulfill fair housing goals. Since the last AI was completed in 2008, the jurisdictions have mostly engaged in providing funding for fair housing education and outreach, investigation and enforcement, as well as encouraging a wide variety of housing options in each community.

Impediments, Contributing Factors and High Priority Fair Housing Goals

The following impediments were found in the research and community participation conducted for the 2015 Washoe County AI. The impediments are presented along with how they were determined (evidence) and if a disparate impact on a protected class could be identified.

Impediment No. 1. Persons with disabilities have difficulty obtaining reasonable accommodations. Some landlords refuse to make reasonable accommodations for persons with disabilities, especially when involving service and companion/support animals.

Evidence of this impediment is found in fair housing intakes, complaints, lawsuits, and input from residents and stakeholders.

This impediment disparately impacts persons with disabilities. The full extent of this impediment is unknown; additional fair housing testing and investigation is needed to determine the prevalence of this form of discrimination.

Impediment No. 2. Limited availability of public transit and inaccessible infrastructure creates access barriers for persons with disabilities.

Neighborhood choice of persons with disabilities who rely on public transit is limited to areas served by fixed route transit and by the service hours of buses on those routes. As shown on the transit area service map, much of Washoe County is inaccessible to these families due to an absence of public transportation.

In addition, there are many barriers to walking and wheelchair access in Sparks and Reno. A recent example given by participants in a focus group to discuss accessibility was Reno's new baseball stadium, which reportedly has curb cuts that are not ADA compliant.

This impediment was identified by persons with disabilities who participated in a focus group for the AI. This impediment disparately impacts persons with disabilities.

Impediment No. 3. Affordable rental housing is lacking. Lack of affordable housing was consistently rated as one of the top barriers in the region by residents and stakeholders.

A gaps analysis conducted for the region's 2015 Consolidated Plan found that:

- In Reno, a rental shortage of 10,800 units renting for less than $500 per month exists for renters earning $20,000 and less. This is 4,600 more units than in 2008. The gap increased because growth in low income renters that exceeded growth in the affordable units to serve them.

- In Sparks, the rental gap is estimated at 2,960 units for renters earning less than $20,000 per year.

- In the county overall, there is a shortage of 8,200 rentals of less than $500 per month. Countywide, there are 11,300 households earning less than $15,000, but only 3,100 affordable rentals available to house them.

It does not appear that lack of affordable housing has a disparate impact on any one protected class; rather, lack of affordable housing is a barrier that affects extremely low income residents of all protected classes.

Impediment No. 4. There is a lack of public engagement in fair housing. There is a very level of fair housing intakes and complaints filed relative to the county's population. In 2014, for example, only 10 out of every 100,000 residents in the county filed complaints—about .01 percent. Yet the number and significance of fair housing lawsuits in the region suggest that fair housing continues to be a challenge, particularly involving discrimination in rental transactions and failure to make reasonable accommodations.

This relatively low level of engagement appears to be consistent with statewide trends: According to the 2015 State of Nevada AI, only 47 complaints were received in nonentitlement areas for the entire 10 year period between 2004 and 2014.

Lack of knowledge and awareness of fair housing likely equally affects all protected classes.

Impediment No. 5. Housing in lower income areas is in poor condition. Staff at the local family resource center in Washoe County estimates that 80 percent of the children in Sun Valley's four elementary schools do not live in adequate housing, largely due to neglect, absentee landlords, and a cultural ethos of "live and let live."

Participants in a focus group in Reno described substandard housing and neighborhood conditions in neighborhoods south of downtown Reno, which is an area of Hispanic concentration.

This impediment affects low income residents in these areas equally. To the extent that racial and ethnic minorities are steered toward occupying these areas and/or have limited choices in other neighborhoods, landlord negligence and poorly maintained neighborhoods could disparately impact minority residents.

Impediment No. 6. Some homeowners' associations (HOAs) and landlords engage in discriminatory practices. It is common for owners of mobile home parcels in the Sun Valley area of the county to rent without a lease agreement and to rent without direct contact information for landlords or property management. As such, residents of these properties are vulnerable to being overcharged, evicted without cause, and/or unable to report maintenance needs.

Some HOAs and landlords also violate fair housing law by refusing to rent to families with children, refusing to allow service or assistance animals, and discouraging the sales of properties to certain protected classes.

This barrier was identified through focus groups and in public meetings for the AI. Fair housing compliant data and legal cases also provide evidence of discriminatory practices of some landlords. These affect the protected classes who experience the discrimination.

Zoning ordinances and land use codes do not create barriers—minor improvements are suggested. The zoning codes and land use regulations of the jurisdictions do not create significant barriers to housing choice. The code review found only minor recommendations for improvements; these are discussed in Section IV of the AI. In sum, zoning and land use regulations could be improved by:

City of Reno

- Improving the definition of family to avoid distinctions based on the relation of the household members; instead focus on the "functional aspects of a family relationship."

- Ensuring that planned unit development regulations do not specifically exclude group homes.

City of Sparks

- Incorporating elements of the old zoning and land use code that gave special attention to accessible housing in the discussion of special permit approval into the current code.

Washoe County

- Improving the definition of family to avoid distinctions based on the relation of the household members; instead focus on the "functional aspects of a family relationship."

A bigger challenge in the region is related to natural resources, namely water availability, and funding to extend public transit. Densities in many high opportunity and future growth areas are restricted because of water constraints, municipal service and fiscal concerns.

Highest Priority Fair Housing Goals and Fair Housing Action Plan

The following matrix outlines the recommended goals and fair housing action items for the City of Reno, the City of Sparks and Washoe County. Some of these goals overlap and should be addressed as a collaborative efforts.

Guided by HUD's AFH template, the matrix also shows how the goal will address the contributing factor(s) and remedy fair housing issues, and metrics and milestones for determining what fair housing results will be achieved, as well as the timeframe for achievement.

FAIR HOUSING PLAN - City of Reno, City of Sparks, Washoe County

CITY OF RENO FAIR HOUSING PLAN					
FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
Goal No. 1. Improve the housing and community environment for persons with disabilities.	Discrimination against persons with disabilities in rental transactions	**Impediment 1. Persons with disabilities have difficulty obtaining reasonable accommodations.**	City of Reno, contracting with Silver State Fair Housing Council	**1)** Fund fair housing testing and investigation; **2)** Build community awareness of fair housing challenges in the region through neighborhood leadership group presentations, updates to City Council and outreach to business groups; and **3)** Improve landlord and HOA awareness of and compliance with fair housing law through increased education and outreach.	Ongoing; to be monitored annually. Fair Housing Activity funding level to be increased (FY 2016/2017).
	Inaccessible sidewalks, pedestrian crossings and public infrastructure	**Impediment No. 2. Limited availability of public transit and inaccessible infrastructure create access barriers for people with disabilities.**	City of Reno	Prioritize and fund improvements to increase accessibility of the city for persons with disabilities through sidewalk and ped ramp improvements	Annually with CDBG funding.
Goal No. 2. Ensure that affordable housing is available throughout the city in all types of neighborhoods.	Lack of availability of affordable rental housing	**Impediment No. 3. Affordable rental housing is lacking.** **Impediment No. 5. Housing in lower income areas is in poor condition.**	City of Reno, Washoe County HOME Consortium, State of Nevada Housing Division	**1)** Encourage developers to include affordable housing in all their developments; **2)** Focus code enforcement and public investment efforts on improving conditions in low income, minority concentrated neighborhoods; and **3)** Consider the needs of low income and disabled residents when investing in community amenities.	Monitor the increase in affordable housing annually and report to City Council and HUD. Ongoing and monitored through regular HOME inspections. To be considered annually when HOME and CDBG funds are being allocated.
Goal No. 3. Improve the level of community engagement in fair housing.	Lack of engagement in fair housing	**Impediment No. 4. There is a lack of public engagement in fair housing.**	City of Reno, contracting with Silver State Fair Housing Council	**1)** Continue, and as budgets allow, increase funding for fair housing education and outreach; and **2)** Build community awareness of fair housing and challenges in the region through neighborhood leadership group presentations, updates to City Council and outreach to business groups.	Ongoing; to be monitored annually. Fair Housing Activity funding level to be increased (FY 2016/2017).
Goal No. 4. Improve Access to Opportunity regionwide.	Limited availability of public transit; Poor housing conditions; Lack of investment in some neighborhoods		City of Reno, City of Sparks, Washoe County, Truckee Meadows Regional Planning Agency	**1)** View housing, planning and budgeting decisions through an "access to opportunity" lens; and **2)** Prioritize the creation of more affordable, accessible housing near public transit.	To be determined and monitored on an annual basis.

FAIR HOUSING PLAN - City of Reno, City of Sparks, Washoe County

CITY OF SPARKS FAIR HOUSING PLAN

FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
Goal No. 1. Improve the housing and community environment for persons with disabilities.	Discrimination against persons with disabilities	**Impediment 1. Persons with disabilities have difficulty obtaining reasonable accommodations.**	City of Sparks, contracting with Silver State Fair Housing Council	**1)** Fund fair housing testing and investigation; **2)** Build community awareness of fair housing challenges in the region through neighborhood leadership group presentations, regular updates to City Council and outreach to business groups; and **3)** Improve landlord and HOA awareness of and compliance with fair housing law through increased education and outreach.	Currently in progress. CDBG Fair Housing Activity funding level to be increased (FY 2016/2017).
	Inaccessible sidewalks, pedestrian crossings and public infrastructure	**Impediment No. 2. Limited availability of public transit and inaccessible infrastructure create access barriers for people with disabilities.**	City of Sparks	As budgets allow, fund improvements to increase accessibility of the city for persons with disabilities.	Ongoing; currently in progress.
Goal No. 2. Ensure that affordable housing is available throughout the city for all social economic classes.	Lack of availability of affordable rental housing	**Impediment No. 3. Affordable rental housing is lacking.**	City of Sparks, Washoe County HOME Consortium (WCHC) and State of Nevada	**1)** As development decisions are made, consider how well each development includes a range of housing types and choices; and **2)** Ensure that any affordable housing demolished and redeveloped contains some affordable housing.	Ongoing and currently in progress. May require legislative action.
Goal No. 3. Improve the level of community engagement in fair housing.	Lack of engagement in fair housing	**Impediment No. 4. There is a lack of public engagement in fair housing.**	City of Sparks, contracting with Silver State Fair Housing Council	**1)** Continue, and as budgets allow, increase funding for fair housing education and outreach--for example, by placing public service ads and announcements on TV, in target media outlets, through social media; and **2)** Build community awareness of fair housing and challenges in the region through neighborhood leadership group presentations, regular updates to City Council and outreach to business groups.	Calendar Year 2017. Anticipated funding increase of CDBG Fair Housing Activity (FY 2016/2017).
Goal No. 4. Improve Access to Opportunity regionwide.	Limited availability of public transit; Poor housing conditions; Lack of investment in some neighborhoods.		City of Sparks in consultation with Regional Transit Commission (RTC), City of Reno and TMRPA	**1)** View housing, planning and budgeting decisions through an "access to opportunity" lens; and **2)** As budgets improve, prioritize the creation of more affordable, accessible housing near public transit.	

WASHOE COUNTY FAIR HOUSING PLAN

FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
Goal No. 1. Improve the housing and community environment for persons with disabilities.	Discrimination against persons with disabilities in rental transactions	**Impediment 1. Persons with disabilities have difficulty obtaining reasonable accommodations.**	Washoe County, contracting with Silver State Fair Housing Council	**1)** Fund fair housing testing and investigation; **2)** Build community awareness of fair housing challenges in the region through neighborhood leadership group presentations, regular updates to county leadership; and **3)** Improve landlord and HOA awareness of and compliance with fair housing law through increased education and outreach.	Ongoing; to be monitored annually.
	Limited public transit	**Impediment No. 2. Limited availability of public transit and inaccessible infrastructure create access barriers for people with disabilities.**	Washoe County Regional Transportation Commission, Washoe County	**1)** Explore innovative and cost effective shuttle services to better connect persons with disabilities and seniors to needed amenities (grocery stores, doctor's office); and **2)** Work with the regional transit provider to prioritize expansions in transit into areas that are aging and where persons with disabilities reside.	Ongoing; to be monitored annually.
Goal No. 2. Ensure that affordable housing is available regionwide, especially as the region develops new housing.	Lack of availability of affordable rental housing	**Impediment No. 3. Affordable rental housing is lacking.** **Impediment No. 5. Housing in lower income areas is in poor condition.**	Washoe County, Truckee Meadows Regional Planning Agency, City of Sparks, City of Reno, Washoe County HOME Consortioum(WCHC), and State of Nevada	**1)** Work with the Truckee Meadows Regional Planning Agency and, utilizing the agency's upcoming housing study, to prioritize development of subdivisions that include a range of housing types and choices; and **2)** Examine how code enforcement efforts could be paired with general funds or HOME funds to provide grants for rehabilitating affordable housing in poor condition.	Ongoing.
Goal No. 3. Improve the level of community engagement in fair housing.	Lack of engagement in fair housing	**Impediment No. 4. There is a lack of public engagement in fair housing.**	Washoe County, Silver State Fair Housing Council	**1)** Continue, and as budgets allow, increase funding for fair housing education and outreach--for example, by placing public service ads and annoucements on TV, in target media outlets, through social media; and **2)** Build community awareness of fair housing and challenges in the region through neighborhood leadership group presentations, regular updates to county leadership and outreach to business groups.	Ongoing; to be monitored annually.
Goal No. 4. Improve Access to Opportunity regionwide.	Limited availability of public transit; Poor housing conditions; Lack of investment in some neighborhoods		Washoe County Regional Transportation Commission, Washoe County HOME Consortium (WCHC), City of Reno, City of Sparks, Washoe County, Truckee Meadows Regional Planning Agency	**1)** View housing, planning and budgeting decisions through an "access to opportunity" lens; and **2)** As budgets improve, prioritize the creation of more affordable, accessible housing near public transit.	To be determined and monitored annually.
Goal No. 5. Improve landlord-tenant relations in Sun Valley.	Differential terms and conditions in real estate transactions	**Impediment No. 6. Some HOAs and landlords engage in discriminatory practices.**	Washoe County, Silver State Fair Housing Coucil	**1)** Educate residents in Sun Valley about tenants' rights and fair treatment by landlords; and **2)** Investigate allegations of overcharging, failure to make repairs and discrimination.	Implement fiscal year 2016-17 monitor annually.

AI Review Matrix

The final matrix in this section follows the organization of the AI review checklist used by many of HUD's Fair Housing Enforcement Officers. It provides for a more streamlined review of the Washoe County AI.

Figure ES-2.
City of Reno, City of Sparks and Washoe County AI Cross Check

Fair Housing Issue Area	How addressed in AI	Where addressed in AI	Notes
1. Date AI update was completed	Nov-15	Title page	
2. Segregation analysis	Concentrations mapping; dissimilarity index	Section III	
3. Review of unintended impacts of limiting housing choice for protected classes	Resident focus groups, including group in Spanish. Stakeholder focus group. Data analysis of access to opportunity.	Section II and Section III	
4. Zoning regulations and code review	Code reviewed using HUD checklist	Section IV	
5. Assessment of how regulations, policies, economics affect location, availability, accessiblity of housing for protected classes	Data analysis, policy review, resident input	Throughout AI	
6. Demographic and housing market analysis	Analysis of demographic and housing data	Section III	
7. Review of housing stock in range of prices and unit sizes	Discussed in resident and stakeholder focus groups	Section II	
8. Accessible housing availability	Expert interviews, resident and stakeholder focus groups	Section III	Data on the location and availabilty of accessible units is not available; would require separate study
9. Assessment of housing needs for persons with disabilities	Expert interviews, resident and stakeholder focus groups	Throughout AI	
10. Use of scientific methodology	Use of large, statistically sound data sets (Census, HMDA)	Throughout AI	
11. Avoid confusing barriers to affordable housing and impediments to housing choice	AI focuses on impediments, not just affordability, and identifies disparate impact where possible	Section VII	
12. Impediments linked to protected classes	To the extent possible throughout AI	Section VII	
13. Affordability barriers also impediments to fair housing choice	Expert interviews, resident and stakeholder focus groups	Section II	
14. Fair Housing Action Plan		Section VII	
15. Areas of minority concentration and opportunity analysis	Analysis of Census data and opportunity variables	Section III	

Figure ES-2, continued.
City of Reno, City of Sparks and Washoe County AI Cross Check

Fair Housing Issue Area	How addressed in AI	Where addressed in AI	Notes
16. Determination of the presence of barriers based on protected class	As much as possible throughout AI	Section VII	
17. Activities of public housing authority	Review of the activities and policies of Reno Housing Authority	Section IV	
18. Public transportation plan	Access to public transit by residents with disabilities and those in R/ECAPs	Section IV	
19. School quality and access to housing	Examination of neighborhood school quality as related to R/ECAPs, concentrations of poverty	Section III and Section V	
20. Source of income analysis	Not available	Not available	Data not available to assess; source of income testing or surveys have not been conducted
21.& 22. Fair housing environment discussion	Complaint and legal analysis; review of access to fair housing resources	Section V	
23. Actions to ensure that affordable housing available to racial and ethnic minorities and	Resident and stakeholder focus group discussions	Part of Fair Housing Action Plan in Section VII	
24. Findings shared with public housing authority	Two interviews with Executive Directors of Reno Housing Authority	Section IV	The AI will be shared with the Reno Housing Authority
25. Impediments not identified		Section VII is complete to grantee's knowledge	
26. Environmental or infrastructure issues	Stakeholders and residents were able to rate importance of potential barriers to housing choice, incouding environmental or infrastructure issues	Section II	
27. Incorporation of findings into funding decisions, yearly planning (as demonstrated through Con Plan, Annual Action Plan, CAPER)	Past AI findings incorporated into Impediments and Fair Housing Action Plan section	Section VII	Will continue with Annual Action Plans and CAPERs
28. Identification of RCAPs and ECAPs	Census data analysis and mapping	Section III	
29. Public participation process	Surveys, focus groups, public meetings	Section II	
30. Segregation based on familial status	Discussed in resident and stakeholder focus groups	Section II	

Figure ES-2, continued.
City of Reno, City of Sparks and Washoe County AI Cross Check

Fair Housing Issue Area	How addressed in AI	Where addressed in AI	Notes
31. Subrecipient monitoring	Please see Consolidated Plans for monitoring procedures.		
32. Incorporation of findings into Consolidated Planning process	Past AI findings incorporated into Impediments and Fair Housing Action Plan section	Ongoing	2015-2019 Consolidated Plan developed by the consortium concurrent to the 2015 AI process
33. Staff have a knowledge of fair housing	Assessed through city meetings, staff conversations		
34. Communication of AI findings to subrecipients, partners, stakeholders	AI shared with city leaders, housing and social services community through regular meetings		Will begin in 2015
35. Evidence of substantially equivalent fair housing ordinance	At the state level		
36. Equal access based on sexual orientation, gender identity, marital status	Gender/sexual identity protected in state law		
37. Integration of people with disabilities leaving institutional settings	Discussed in focus groups, expert interviews, data analysis	Section V	

Source: BBC Research & Consulting.

SECTION II.

Community Participation Process

SECTION II.
Community Participation Process

This section of the AI:

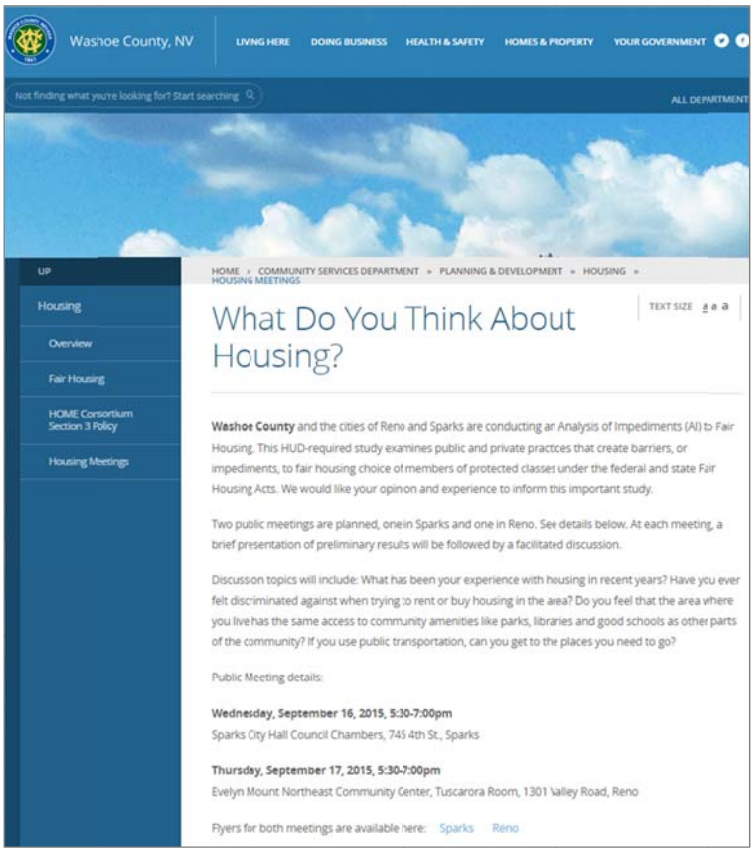
- Describes outreach activities undertaken to encourage community participation in the AI process;
- Identifies media outlets and efforts to reach underrepresented populations (e.g., those in poverty-concentrated areas, with limited English proficiency, persons with disabilities);
- Discusses how successful these efforts were in eliciting community participation; and
- Reports the findings from the community outreach process.

Outreach Activities

Reno, Sparks, Washoe County and local partners, such as leaders of the local chapter of the NAACP and the Latino Leaders Roundtable promoted the opportunity to participate in focus groups and public meetings through personal communications and public relations. The cities and county promoted the public meetings through email blasts, postings on websites and newspaper articles, examples of which appear on the following pages.

In addition to the residents who participated in focus groups, public meetings and interviews, the promotional efforts of the cities and county resulted in a story on the local CBS affiliate and a news article in the Reno Gazette-Journal, providing information about fair housing to residents of the region.

Washoe County Fair Housing Meetings Website Posting

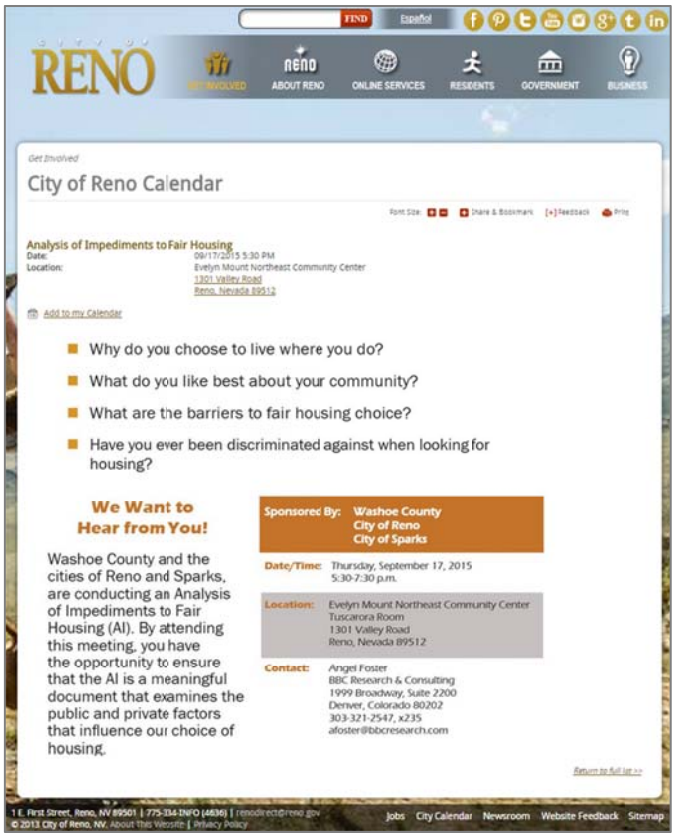


Source: https://www.washoecounty.us/csd/planning_and_development/housing/housing_mtgs.php.

The community participation process for the Reno, Sparks and Washoe County AI included:

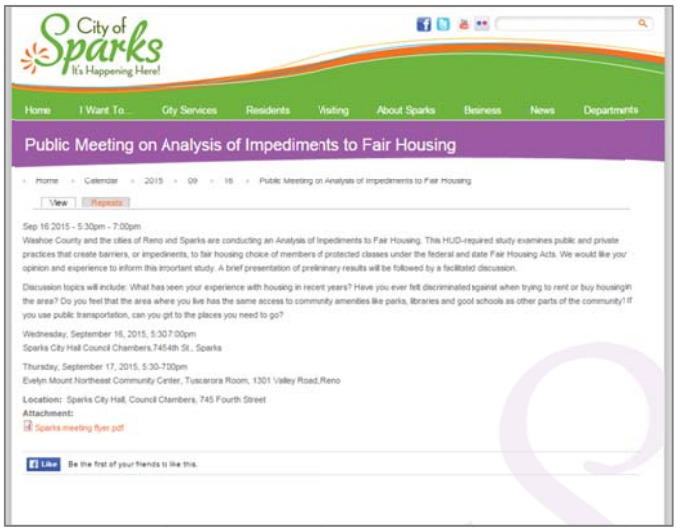
- Two public meetings held at accessible locations in Reno and Sparks—16 residents participated;
- Focus groups targeting Hispanic (two participants) and African American (no participants) residents. The Hispanic focus group was conducted in Spanish, with interpretation provided by the Silver State Fair Housing Council;
- A focus group with residents with disabilities—10 participants;
- Interviews and mini-focus groups with seniors living in the Sun Valley area (unincorporated Washoe County)—18 participants;
- A focus group with seniors living in the Cold Springs area (unincorporated Washoe County)—21 participants.
- Interviews with staff and residents accessing services at the Sun Valley Neighborhood Center and Family Resource Center—six participants;
- Interviews with stakeholders and local experts, including Reno, Sparks and Washoe County planning staff; City Council members; the NAACP; Silver State Fair Housing; the Reno Housing Authority and local real estate professionals.

City of Reno Fair Housing Meetings Website Posting



Source: http://www.reno.gov/Home/Components/Calendar/Event/17048/530.

City of Sparks Fair Housing Meetings Website Posting



Source: http://cityofsparks.us/calendar/2015/09/16/public-meeting-analysis-impediments-to-fair-housing.

City of Sparks Fair Housing Meetings Facebook Posting

City of Sparks, Nevada Government

Leah Home 20+

Will it take someone getting killed to #fixsparksblvd?

Like · Comment

Ron C. Roques
September 28 at 8:14pm

Gee, and we don't have a stoplight why? #fixsparksblvd

Like · Comment

Gerard Papsch
September 28 at 12:52pm

Many of us who are native to this community remember that this was a...Continue Reading

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Tanja Frank-Ramociotti Great photo Ed Lawson
Like · Reply · September 9 at 7:00pm

City of Sparks, Nevada Government
September 8 at 2:15pm

Why do you choose to live where you do? What do you like about your community? Attend this public meetng to get your voice heard. Wednesday, Sept. 16 from 5:30 - 7 at Sparks City Hall.

Like Comment Share

3 people like this. Top Comments

Write a comment...

MikeNjackie Yahne The housing n the Reno/Sparks area is incredibly over priced in my opinion.
Like · Reply · September 8 at 2:50pm

Source: https://www.facebook.com/cityofsparks.

City of Reno Email Blast

CITY OF RENO

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For Immediate Release

Citizen input wanted at public meetings on fair housing

Reno, Nevada (September 15, 2015) — Washoe County and the cities of Reno and Sparks are conducting an Analysis of Impediments to Fair Housing. Two public meetings, one in Sparks and one in Reno, are scheduled this week to gather valuable public input to inform the study.

The study, which is a requirement of the U.S. Department of Housing and Urban Development (HUD), examines public and private practices that create barriers, or impediments, to fair housing opportunities for certain classes of people under the federal and state Fair Housing Acts.

What: Analysis of Impediments to Fair Housing public meeting
When: Wednesday, September 16, 2015, 5:30 - 7 p.m.
Where: Sparks City Hall Council Chambers (745 4th Street in Sparks)

What: Analysis of Impediments to Fair Housing public meeting
When: Thursday, September 17, 2015, 5:30 - 7 p.m.
Where: Evelyn Mount Northeast Community Center (1301 Valley Road in Reno)

At each meeting, a brief presentation of preliminary results will be followed by a facilitated discussion.

Discussion topics will include:

- What has been your experience with housing in recent years?
- Have you ever felt discriminated against when trying to rent or buy housing in the area?
- Do you feel that the area where you live has the same access to community amenities like parks, libraries, and good schools as other parts of the community?
- If you use public transportation, can you get to the places you need to go?

Contact: Angel Foster, BBC Research & Consulting: afoster@bbcresearch.com, 303-321-2547 x.235

###

Source: City of Reno.

Reno Gazette-Journal article

RGJ Reno Gazette-Journal

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Sparks residents discuss their barriers to fair housing

Chanelle Bessette, cbessette@rgj.com 10:31 a.m. PDT September 18, 2015

(Photo: Chanelle Bessette/RGJ)

Sparks residents met at the Sparks City Council Chambers Wednesday night to discuss fair housing, an issue that may become of greater importance to region as the local demand for housing increases over the next several years.

The public meeting was part of a regional study of Reno, Sparks and Washoe County called an "Analysis of Impediments to Fair Housing," which is being conducted through a third party firm called BBC Research and Consulting. The study is required by the U.S. Department of Housing and Urban Development, through which funding is provided to conduct the research.

Heidi Aggeler, managing director at the firm, presented on the different barriers that people may come across, including discrimination based on race, religion, gender, sexual orientation, family status and disability, among others.

At the Sparks forum, however, the complaints attendees had about fair housing tended to center around access to certain necessities. One prominent complaint was the lack of public transit to and from north Sparks. One participant said that this is particular issue for her and other senior citizens, many of whom use public transit.

Also in attendance was Roberto Ortiz, director of programs for the Silver State Fair Housing Council, who gave a presentation on the local discriminatory practices that his office gets the most complaints about.

"The number one concerns for fair housing in the area are reasonable accommodations [for people with disabilities] and familial status," Ortiz said, citing a recent case in which a family was denied an apartment in Carson City because they had children.

Another major issue that was discussed was concentrated poverty in the region, with some attendees suggesting that stratified neighborhoods, with mixed price points for different types of housing, would be a more appropriate way to design future developments.

With the region anticipating large-scale growth over the next five years, affordable housing may become a major issue for local residents.

"I think that the timing of this forum to address fair housing is really good," George Graham, housing specialist for the city of Sparks, recently told the Reno Gazette-Journal.

Aggeler said that for this study, her firm will pass along the results of public meetings and focus groups to the local governments, who will then disseminate and act upon the information as they see fit.

"We hope to resolve real or perceived barriers to obtaining housing," Graham said. "Once the study has been conducted, we discuss and brainstorm based on suggestions and see what we can implement."

If you think you've been a victim of housing discrimination, contact:

choozle the SIMPLE digital marketing platform — Download a Case Study

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Reward offered in Sparks drive-by, boy still hospitalized — Sept. 30, 2015, 9:09 a.m.

Charging stations to boost Truckee economy, offer stops for drivers — Sept. 30, 2015, 9:01 a.m.

Source: http://www.rgj.com/story/news/2015/09/18/sparks-residents-discuss-their-barriers-fair-housing/72403188/.

2News Website Article

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Washoe County, Reno and Sparks to Hold Fair Housing Workshop

Posted: Sep 15, 2015 1:52 PM MDT
Updated: Sep 21, 2015 10:57 AM MDT

From the City of Reno

Reno, Nevada (September 15, 2015) — Washoe County and the cities of Reno and Sparks are conducting an Analysis of Impediments to Fair Housing. Two public meetings, one in Sparks and one in Reno, are scheduled this week to gather valuable public input to inform the study.

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Contact: Angel Foster, BBC Research & Consulting: afoster@bbcresearch.com, 303-321-2547 x235

From the City of Reno

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Source: http://www.ktvn.com/story/30037519/washoe-county-reno-and-sparks-to-hold-fair-housing-workshop.

Summary of Public Meetings

The public meetings were open to all interested residents and stakeholders in Reno, Sparks and Washoe County. The meetings incorporated:

1. A presentation providing background about fair housing (attached to this section);
2. An exercise where attendees were asked to rate the significance of potential fair housing barriers by sorting cards into Serious, Moderate and Not Barriers envelopes;
3. An opportunity to discuss the identified barriers in more depth; and
4. A presentation by the Silver State Fair Housing Council (SSFHC) about the fair housing resources offered in the region.

The presentation provided background on the Federal Fair Housing Act, state fair housing laws and fair housing enforcement in the region. Attendees were presented with several common fair housing scenarios and asked if they believed the scenarios were legal or illegal. Most of the attendees of the meetings demonstrated high awareness of fair housing laws.

Barriers to fair housing. Sixteen participants completed a barriers rating exercise in the public meetings. Figure II-1 page summarizes the results of the exercise.

Top rated barriers. The most serious fair housing barriers in the region, according to public meeting attendees, included:

- Lack of affordable apartments;
- Limited public transit;
- Lack of accessible housing;
- Good schools not equally distributed throughout the region; and
- Location of affordable housing in high-poverty areas.

Figure II-1.
Rating Barriers Results, AI Public Meetings

Serious Barriers

1. Lack of affordable apartments (11)
2. Limited public transit (10)
3. Lack of accessible housing (9)
3. Good schools only in certain neighborhoods (9)
3. Housing that is affordable only located in high-poverty areas (9)
4. Lower income neighborhoods not maintained (poor trash pick-up, parks in bad shape) (8)
4. Landlords refusing to rent to families with children (8)
5. Lack of affordable homes to buy (6)
6. Lenders refusing to lend to certain applicants or lending at unfavorable rates (5)
6. Sellers of homes refusing to show their home to certain buyers (5)
6. Residents not understanding fair housing laws (5)
7. Real estate agents directing clients to rental or for sale housing only in certain neighborhoods(4)
7. Lender Products: try to sell unnecessary products (e.g.; credit life insurance) with loans; lenders charging repayment penalties(4)
7. HOA restrictions or actions (4)
8. Landlords not making reasonable accommodations for tenants with disabilities (3)
8. Housing providers using discriminatory advertising (3)
8. Other types of discrimination or fair housing violation (3)
9. Landlords putting certain tenants in the least desirable units in a development (2)
10. Lack of zoning for group homes (1)
10. No translation of rental or purchase documents (1)

Moderate Barriers

1. Landlords putting certain tenants in the least desirable units in a development (9)
1. No translation of rental or purchase documents (9)
2. Residents not understanding fair housing laws (6)
2. Lack of affordable homes to buy (6)
2. Lack of zoning for group homes (6)
2. Housing providers using discriminatory advertising (6)
3. Lenders refusing to lend to certain applicants or lending at unfavorable rates (5)
3. Sellers of homes refusing to show their home to certain buyers (5)
3. HOA restrictions or actions (5)
3. Landlords not making reasonable accommodations for tenants with disabilities (5)
4. Lender Products: try to sell unnecessary products (e.g.; credit life insurance) with loans; lenders charging repayment penalties(4)
5. Limited public transit (3)
5. Good schools only in certain neighborhoods (3)
5. Lack of accessible housing (3)
5. Housing that is affordable only located in high-poverty areas (3)
5. Landlords refusing to rent to families with children (3)
5. Real estate agents directing clients to rental or for sale housing only in certain neighborhoods(3)
6. Lack of affordable apartments (2)
6. Other types of discrimination or fair housing violation (2)
7. Lower income neighborhoods not maintained (poor trash pick-up, parks in bad shape) (1)

Not Barriers

1. Lender Products: try to sell unnecessary products (e.g. credit life insurance) with loans; lenders charging repayment penalties (5)
1. Lack of zoning for group homes (5)
2. Housing providers using discriminatory advertising (4)
2. HOA restrictions or actions (4)
3. Lower income neighborhoods not maintained (poor trash pick-up, parks in bad shape) (3)
3. Sellers of homes refusing to show their home to certain buyers (3)
3. No translation of rental or purchase documents (3)
4. Landlords putting certain tenants in the least desirable units in a development (2)
4. Residents not understanding fair housing laws (2)
4. Lenders refusing to lend to certain applicants or lending at unfavorable rates (2)
4. Landlords refusing to rent to families with children (2)
5. Lack of affordable homes to buy (1)
5. Landlords not making reasonable accommodations for tenants with disabilities (1)
5. Good schools only in certain neighborhoods (1)
5. Housing that is affordable only located in high-poverty areas (1)
5. Real estate agents directing clients to rental or for sale housing only in certain neighborhoods(1)
5. Lack of affordable apartments (1)
5. Other types of discrimination or fair housing violation (1)
6. Lack of accessible housing (0)
6. Limited public transit (0)

Residents and stakeholders were given the opportunity to note any other barriers not identified on any of the cards. Barriers in the "other" category include:

- "Lack of counseling; lack of outreach."
- "Food desert—no groceries or healthy restaurants in walking distance."
- "Multifamily accessible/local enforcement for cities regarding D&C Regulations."

Residents and stakeholders provided context for the top barriers in the discussion that followed the exercise:

- Public transit is missing in some affordable areas of the region; some of these areas are occupied by seniors and persons with disabilities who cannot drive. Public transit connections are also lengthy, especially between Reno (where most jobs are located) and Sparks (where affordable housing is located);
- Homeowners' associations (HOAs) engaging in discriminatory practices, is a significant problem. These may take the form of discouraging homeowners from showing their units to racial and ethnic minorities and refusing to consider reasonable accommodations requests;
- Many landlords refuse to make reasonable accommodations, especially as related to service and comfort animals.
- Absentee landlords are a problem in many areas, including mobile home parks. Code enforcement is trained and very good at working with residents. Landlords not maintaining their properties is a significant problem in lower income areas.
- Lack of affordable housing is a problem in the region in general. This is thought to disparately impact immigrants, who have very limited affordable housing opportunities in the market.

Some residents provided specific examples of discriminatory behaviors in the region:

- About 10 years ago, an activist who was working with a resident who was applying for a mortgage had a lender refer to the applicant's information in the "Hispanic pile" of loan applications.
- Many titles still contain restrictive covenants with racially and ethnically discriminatory language. These covenants, although no longer applicable, have been carried through the chain of title.
- During the housing market downturn, when mortgage companies were under investigation by the Department of Justice (DOJ) for predatory lending, it was common for racial and ethnic minorities to receive letters from the DOJ stating they may have been a victim of discriminatory lending practices.

- Some residents who have filed claims with the Nevada Equal Rights Commission complained that the commission did not "enforce to satisfaction."

Summary of Focus Groups

In focus groups, residents had the opportunity to share their experience with a number of topics, including their experience finding their current home; community and neighborhood conditions and needs; accessibility issues; affordability; transportation and access to community assets and amenities and personal experience with housing discrimination. Staff from SSFHC shared information about area fair housing resources and responded to participant questions. SSFHC also provided interpretation services for the Hispanic focus group.

Themes from the focus group discussions were very similar to those in the public meeting. Wherever appropriate, differences between the Reno-Sparks urban area and the more rural communities of Washoe County are noted.

> *"There are a lot of issues in south Reno. There are more apartments. It is more segregated. Some of the libraries do not have a bus stop by them so people cannot get to the library."*

Housing choice. Housing affordability is the limiting factor for housing choice for all residents. Residents with disabilities' housing options are further constrained by accessibility needs and proximity of housing to public transportation.

- Participants in the disability focus group described examples of landlords refusing to make reasonable modifications—typically ramps and grab bars—or reasonable accommodations, such as denying requests for reserved parking close to building entrances.

- A participant in the Hispanic focus group described being "kicked out of four apartments" and she attributed this to discrimination against her young (under 18) transgender son. Recently rude graffiti was painted on her apartment door and on the door of another transgender tenant.

- Participants in Sun Valley and Cold Springs focus groups characterized community members as having a "live and let live" attitude, which they believe makes their communities welcoming to people from all ages, incomes, abilities and cultures. Some in Sun Valley felt that this attitude contributes to deteriorating housing stock because absentee landlords do not maintain properties.

- Housing outside the Reno-Sparks area has historically been more affordable. Since these areas are not served by public transportation, these more affordable areas are not an option for households that rely on transit.

Public transportation. In general, participants felt that most Reno-Sparks residents can reach most destinations using RTC RIDE (fixed route bus) and RTC ACCESS (ADA service). Within the urban core, challenges associated with public transit include reliability; limited hours on some routes; and system inefficiencies. One woman described her children having to take three buses to reach school. She characterized their daily experience as difficult and taking hours to get to

school. Public transportation is not available outside of the Reno-Sparks metro area. Residents in Cold Springs who are no longer physically able to drive must rely on friends and family to drive them long distances to the grocery store or medical appointments or to participate in congregant meals and activities at the senior center.

Mobility barriers. Reno and Sparks' pedestrian facilities have thousands of intersections needing ADA curb cuts—1,200 in Reno alone according to participants in the NNCIL focus group. This need far outstrips available resources. For residents with mobility limitations and visual impairments, these noncompliant facilities can limit destinations and create safety hazards. One participant's caregiver described carrying a portable ramp so that they can navigate around mobility barriers. In addition to barriers related to public infrastructure, residents with disabilities described mobility barriers on private property, such as a lack of curb cuts to access sidewalks from parking lots to apartment building entrances.

Access to opportunity. Focus group participants from the Reno-Sparks area did not think that they lacked access to opportunity, but that their neighborhoods, especially south Reno, receives less public investment than north Reno. Participants contrasted park quality between the two areas and shared that when budget cuts mandated library closures or reduced hours that the cuts were made in south Reno. While residents living outside of the metro area chose communities for their rural lifestyle, many were surprised that basic services were not available locally.

- Residents of Cold Springs explained that the closest grocery store to their community is 15 miles away in Stead. Cold Springs does not have a bank or a dentist.
- Hispanic focus group participants felt that white schools received more resources than majority minority schools.
- There is a perception that the economic development focus on high tech will not provide job opportunities for workers currently living in the area.
- Access to in-home care is available, but expansive outside of the metro area. A lack of local medical services is a concern to residents of Cold Springs.
- Sun Valley residents take pride in the high quality of their local elementary schools.

> *"When they had to close libraries or reduce hours, they did it in the poor neighborhoods. This is also bad because the library is the only place where the poor can get the Internet."*

Solutions

Solutions to mitigate barriers that were proposed by the residents and stakeholders attending the public participation process included:

Housing solutions

- Increase landlord and HOA awareness of and compliance with reasonable accommodations provisions through increased educational outreach and testing.
- Ensure that every development/subdivision has a range of housing types and choices.
- Ensure that any housing that is demolished and redeveloped contain some affordable housing.
- Tackle the problem of the substantial number of affordable housing that is in very substandard condition.
- Require or incentivize landlords to participate in the Section 8 voucher program and/or incorporate accessible units into developments.
- Increase the supply of accessible, affordable housing near public transit. This will be critical as the community ages.
- Housing for single elderly is needed, such as ground floor apartments or buildings with elevators.

Solutions to improve equity among neighborhoods

- Address school funding mechanisms to decrease the gaps in community involvement and fundraising among low income and high income schools affecting school quality.
- Examine the lack of healthy food options in areas of concentrated poverty.
- Make public investments in south Reno parks and libraries

Solutions to improve access to opportunity

- Work to attract new non-casino businesses but not just high tech employers. One participant suggested starting "meat packing businesses that have good jobs."
- Expand public transportation, especially ACCESS services to other communities in Washoe County, not just Reno-Sparks.
- Attract grocery stores, medical services and financial services to Cold Springs.

> *"It would be wonderful if the senior center could have a van to take us to the grocery store once a week."*

SECTION III.

Demographic Summary

SECTION III.
Demographic Summary

This section discusses demographic trends in Reno, Sparks and Washoe County overall. Following the structure suggested by HUD's Assessment of Fair Housing (AFH) framework, this section examines demographic patterns related to:

- Segregation and integration of residents of differing races and ethnicities;
- Concentrated areas of poverty;
- Disparities in access to opportunity; and
- Differences in housing challenges associated with cost burden, housing condition and overcrowding.

Where possible, the section contains an analysis of the factors that contribute to the identified disparities.

Segregation/Integration

This section discusses racial and ethnic segregation/integration in Washoe County. The first step in segregation analysis is to map concentrations of residents of different races and ethnicities.

Concentrations are identified as:

- Census tracts in which the proportion of a protected class is 20 percentage points higher than that in the county overall, and

- Census tracts that are more than 50 percent minority. Minority residents are defined as those identifying as Hispanic/Latino and/or a non-white race.

Applying this to Washoe County, concentrations occur for Hispanic residents when the proportion exceeds 42.6 percent (20 percentage points above the county proportion of 22.6%). There are 10 Hispanic-concentrated Census tracts in Washoe County.

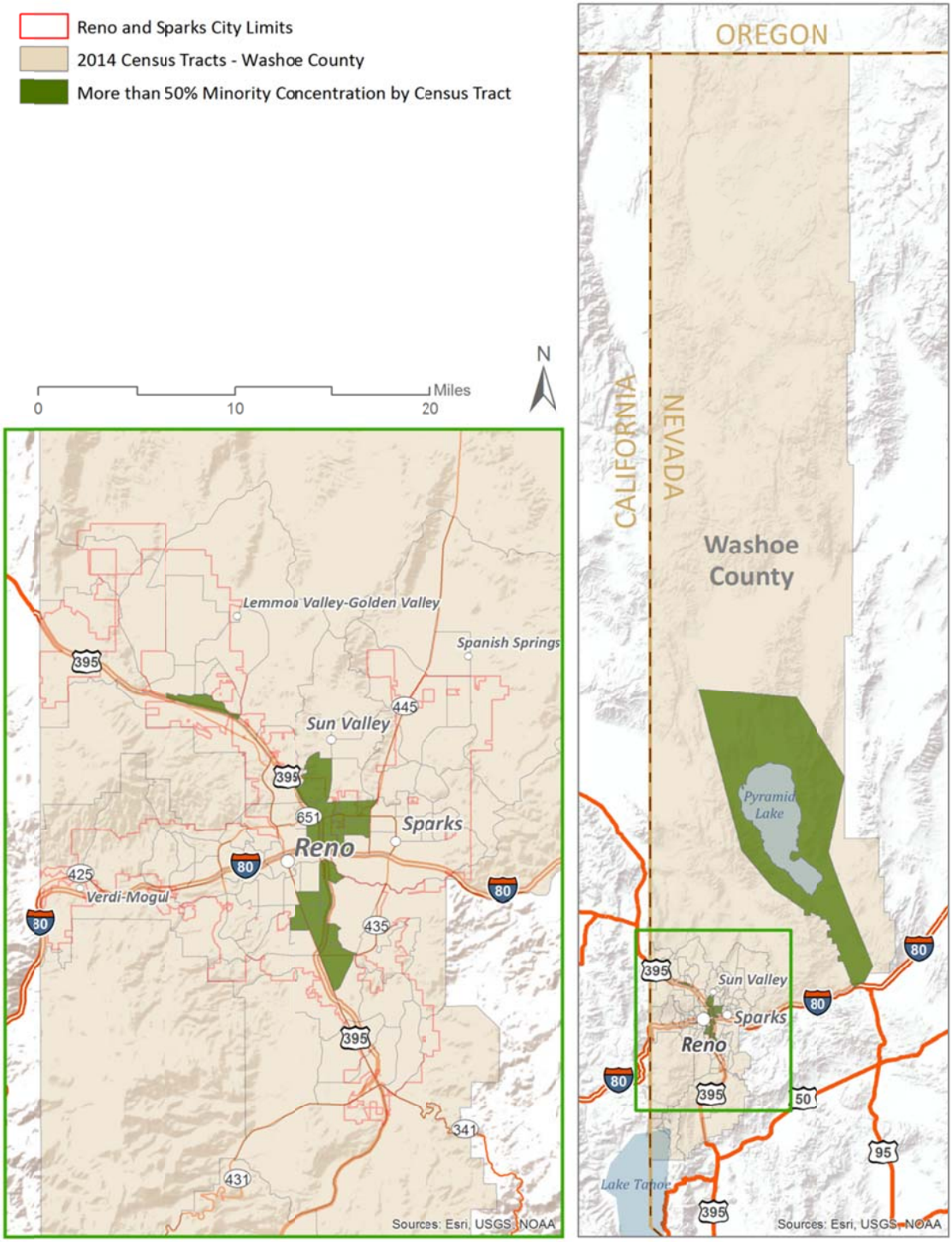
American Indian concentrations occur when the proportion of American Indian residents exceeds 20.4 percent. There are two American Indian concentrated Census tracts in Washoe County.

African American concentrations exist when the proportion exceeds 20.2 percent. No African American concentrations exist. Similarly, Asian concentrations exist when the proportion exceeds 25.2 percent. No Asian concentrations exist.

As shown in the following maps, Census tracts with concentrations of racial and ethnic minorities are largely located in the City of Reno, downtown and north of downtown, as well as

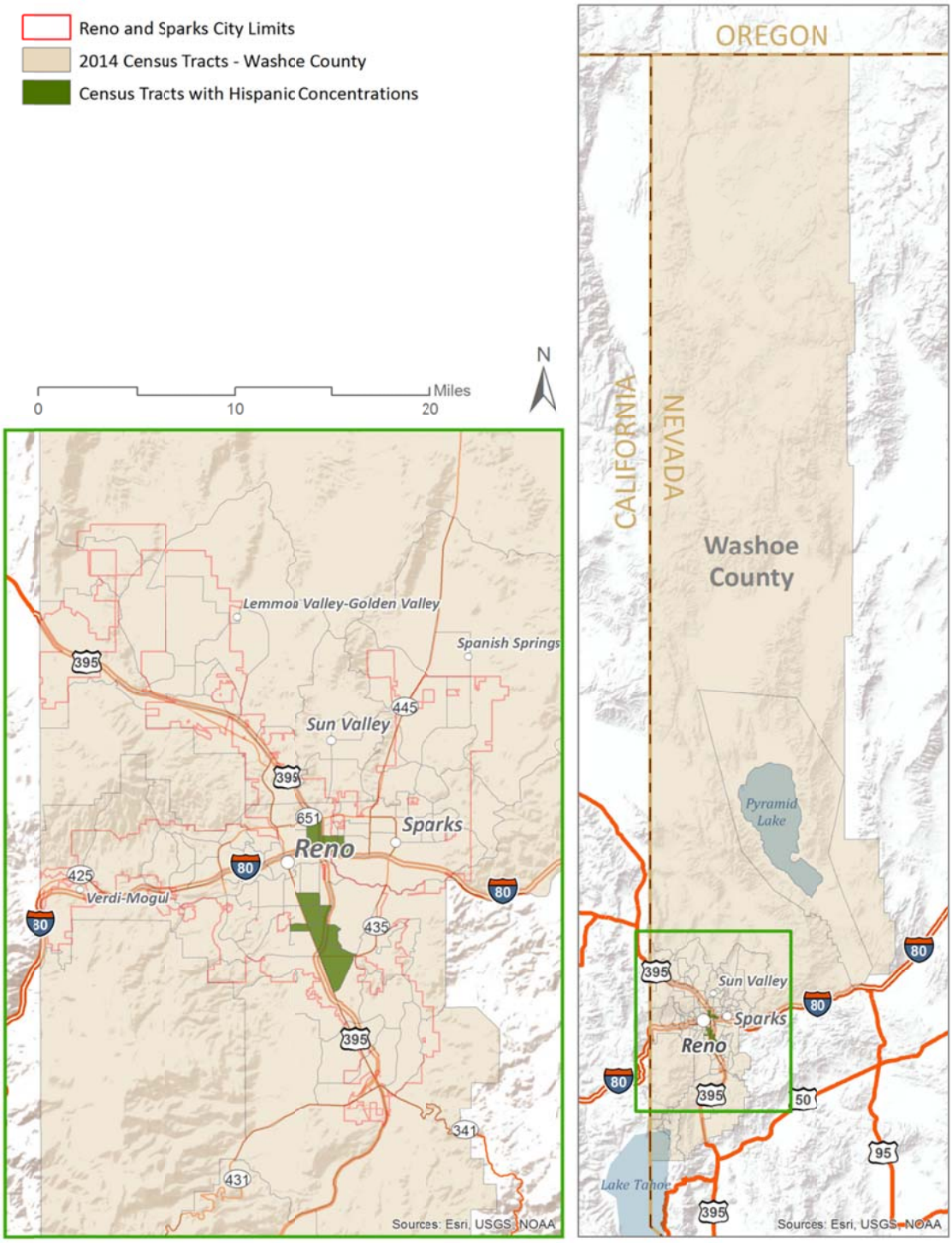
south of the city center along Highway 395, the location of The Reno-Sparks Indian Colony. Two additional concentrations exist: one in northwest Reno bordering Highway 395, and in rural Washoe County, where the Pyramid Lake Paiute Tribe is located.

Figure III-1.
Minority Concentrations by Census Tract



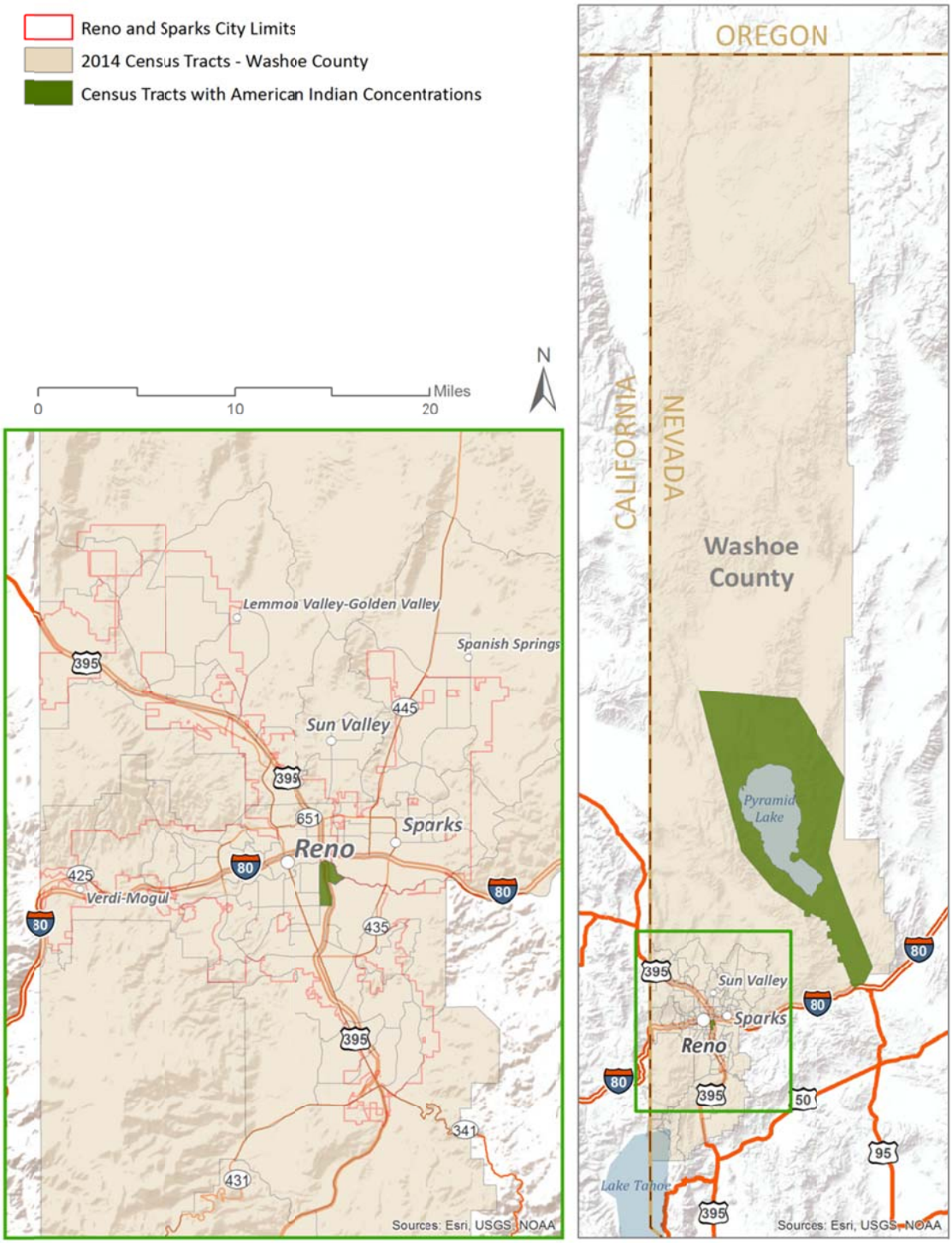
Source: 2009-2013 American Community Survey.

Figure III-2.
Concentrations of Persons of Hispanic Descent by Census Tract



Source: 2009-2013 American Community Survey.

Figure III-3.
Concentrations of Persons of American Indian Descent by Census Tract



Source: 2009-2013 American Community Survey.

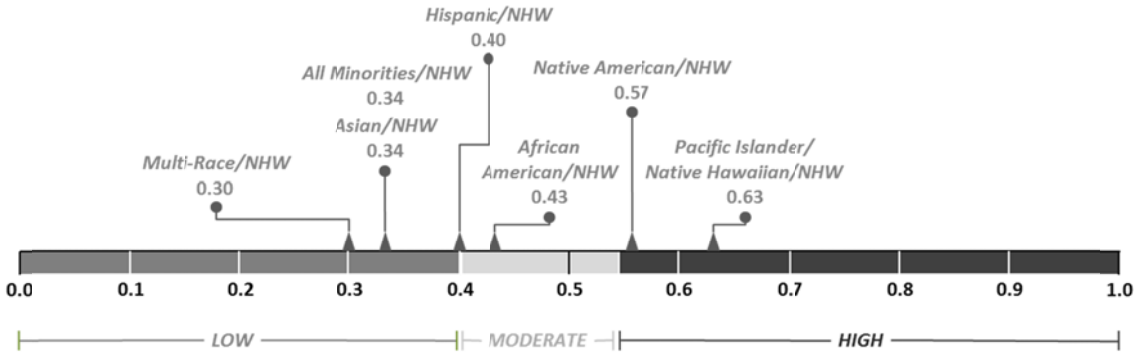
Segregation. According to HUD, "segregation" occurs when concentrations of protected classes *are a result of fair housing barriers or impediments.*

Segregation can also be measured by the dissimilarity index. The dissimilarity index is a mathematical way to measure the evenness of minority resident distribution across geographic units—such as Census tracts—that make up a larger geographic area—such as a county. The index compares the proportion of the total population of a minority group in a Census tract and the proportion of the total number of whites in that same Census tract.

The dissimilarity index is a metric used by researchers to measure racial and ethnic integration. The index is measured between 0 and 1. An index of 0 indicates perfect distribution of racial and ethnic groups across all Census tracts in a region; conversely, an index of 1 indicates complete segregation of racial groups across the region. HUD's ratings of dissimilarity are determined by the following score ranges: "Low Dissimilarity"—below 0.40; "Moderate"—between 0.40 and 0.55; and "High"—above 0.55. The U.S. cities found to be the most segregated using the dissimilarity index (Milwaukee, New York and Chicago) have indices approaching 0.8.

The figure below shows the dissimilarity index for Census tracts within Washoe County. Overall, the index is low for multi-race, Asian, Hispanic and all minority residents overall. However, the index does indicate moderate and high levels of segregation for African American, Native American and Native Hawaiian/Pacific Islander, residents. These three racial groups, especially Native Hawaiians/Pacific Islanders, represent relatively small proportions of the population overall. To the extent that these individuals choose to cluster near residents and/or family members of the same race, the dissimilarity index will be higher.

Figure III-4.
Dissimilarity Index of Segregation, 2014



Note: NHW = Non-Hispanic White residents, which the distribution of minority residents is compared against.

Source: 2009-2013 American Community Survey and BBC Research & Consulting.

While the dissimilarity index may indicate a level of segregation between whites and minority residents, it does not identify the underlying causes for the segregation. It is plausible that some minority residents actively seek housing in neighborhoods (Census tracts) where individuals with similar backgrounds as themselves are living and where familiar cultural amenities can be found (religious centers, specialized supermarkets, etc.). Or, in Washoe County's case, segregation is partially related to the existence of the Indian Colony. On the other hand,

discriminatory practices could be occurring that result in minority residents concentrating in certain neighborhoods regardless of their actual preferences.

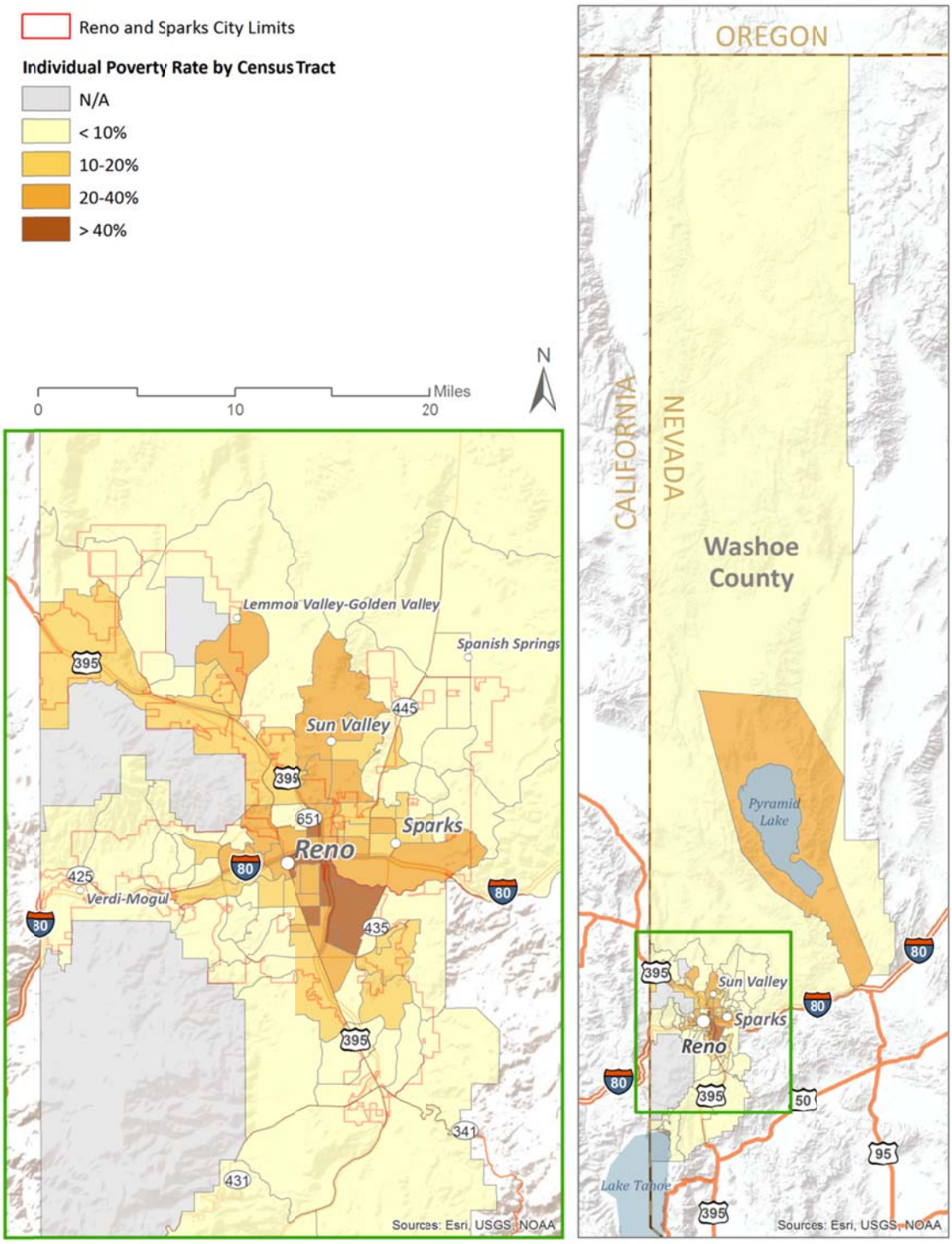
Residents participating in a focus group about fair housing barriers and stakeholders interviewed for this study attributed some concentrations to historical practices of institutional discrimination that existed when the cities were first developed (e.g., exclusionary restrictions in old property deeds).

Concentrated Areas of Poverty

The poverty threshold is set at the federal level and is currently $24,250 for a family of four. When a household meets this threshold, all members of the household are counted as living in poverty.

The individual poverty rate for all of Washoe County is 15.1 percent; this means that about one in six residents in the county live in poverty. Figure III-5 below shows the distribution of poverty in Washoe County. The highest poverty areas are located in south central Reno.

Figure III-5.
Percent of Residents That Live in Poverty



Source: 2009-2013 American Community Survey.

A new component of fair housing studies is an analysis of "racially or ethnically concentrated areas of poverty," also called RCAPs and ECAPs. An RCAP or ECAP exists when a neighborhood has high poverty and is majority-minority.

HUD's definition of an R/ECAP is:

- A census tract that has a non-white population of 50 percent or more (majority-minority) AND a poverty rate of 40 percent or more; OR

- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Households within R/ECAP Census tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (i.e. limited non-English information and materials); R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

As shown in Figure III-6 below, a handful of RCAPs and ECAPs exist in Washoe County, mostly in south central Reno. One is The Colony. Two are Hispanic concentrations.

HUD data on housing problems show that the region's households with housing problems are generally located in higher poverty and concentrated areas, in central Reno, south central Reno and in the two Native American reservations in Washoe County.

These areas have many community assets that may be catalysts to stabilization and improvement as the regional economy improves. These include:

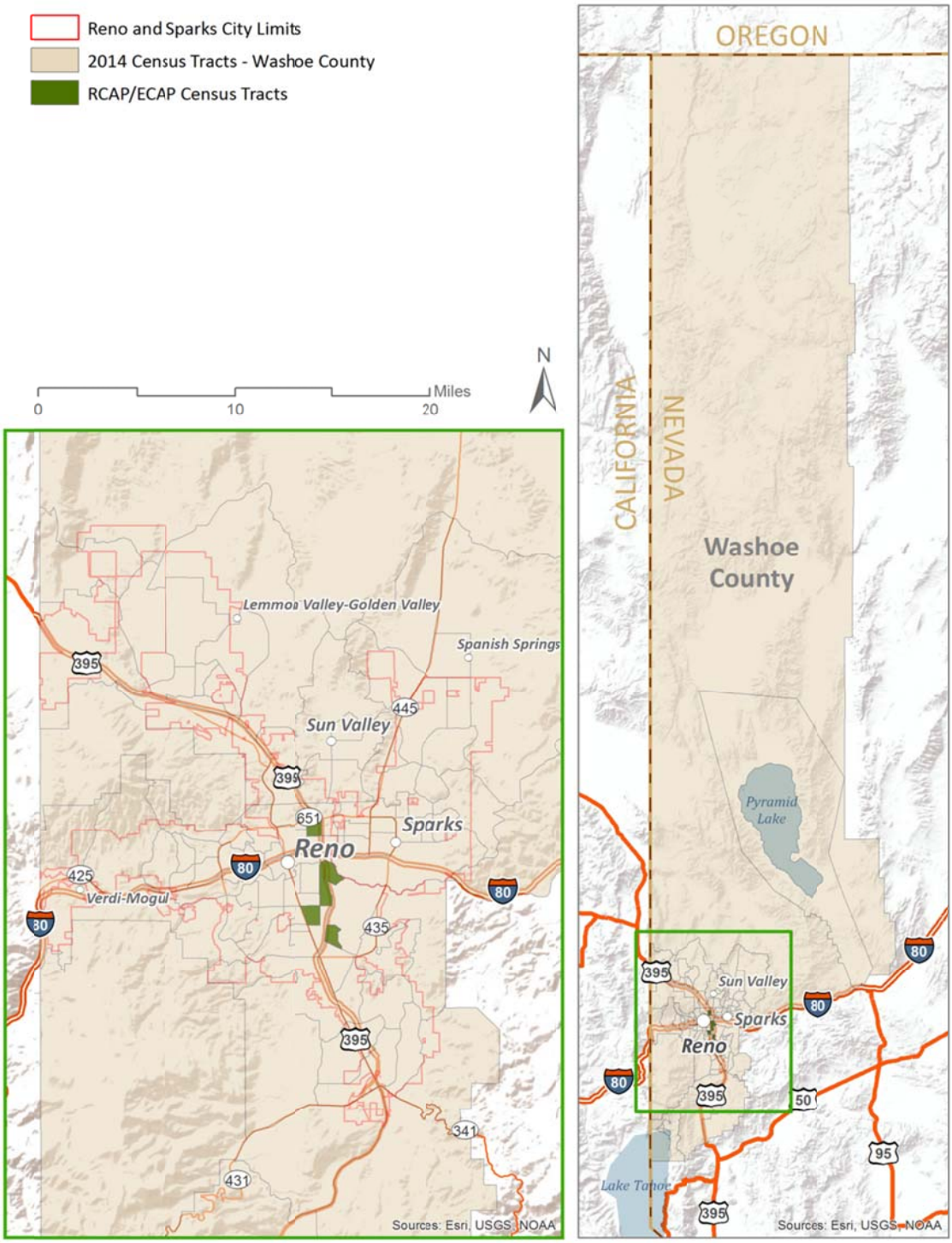
- Central location and easy access to downtown;

- An abundance of underutilized commercial properties and vacant lots, some of which are city-owned;

- Parks and recreation community centers; and

- For some concentrated areas, a rural landscape and easy access to recreation and outdoors activities.

Figure III-6.
Racially and Ethnically Concentrated Areas of Poverty



Source: 2009-2013 American Community Survey.

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Disparities in Access to Opportunity

Disparities in access to opportunity were examined through the community participation process, the findings of which are presented in Section II. of the AI.

Four focus groups were conducted with residents of Hispanic descent, residents with disabilities and residents living in high-poverty areas. The discussions explored disparities in access to high-quality schools, jobs, public transportation and exposure to adverse neighborhood conditions, including crime and poor environmental conditions.

Access to high quality schools. Many residents attending the public meetings for the AI expressed concern about the variation in school quality, particularly the differences between low and high income neighborhoods. However, based on an analysis of school quality ratings for this AI, discussed below, it does not appear that students in concentrated areas are limited to poor quality schools, nor that students living in poverty perform worse at average-rated schools.

The State of Nevada ranks school quality using a "star" rating, with 5 being highest quality and 1 being the lowest. The figure below shows the average rating of schools by zip code between 2012 and 2014 and, in the map that follows, the location of those schools by zip code. As demonstrated by the map, the highest rated schools are located outside of the city cores, except for zip code 89442, located northeast of Sparks.

The schools located in racially and ethnically concentrated areas of poverty have moderate quality ratings. In addition, students living in poverty, as indicated by "Free and Reduced Lunch" indicators, are fairly equally proficient, regardless of school quality rating.

In focus groups, residents of Sun Valley, a low income area north of Reno comprised largely of seniors and Hispanic families, described their elementary schools as excellent and one of the strengths of the community.

Figure III-7.
School Quality Ranking, Washoe County Schools, 2012-2014

Note:

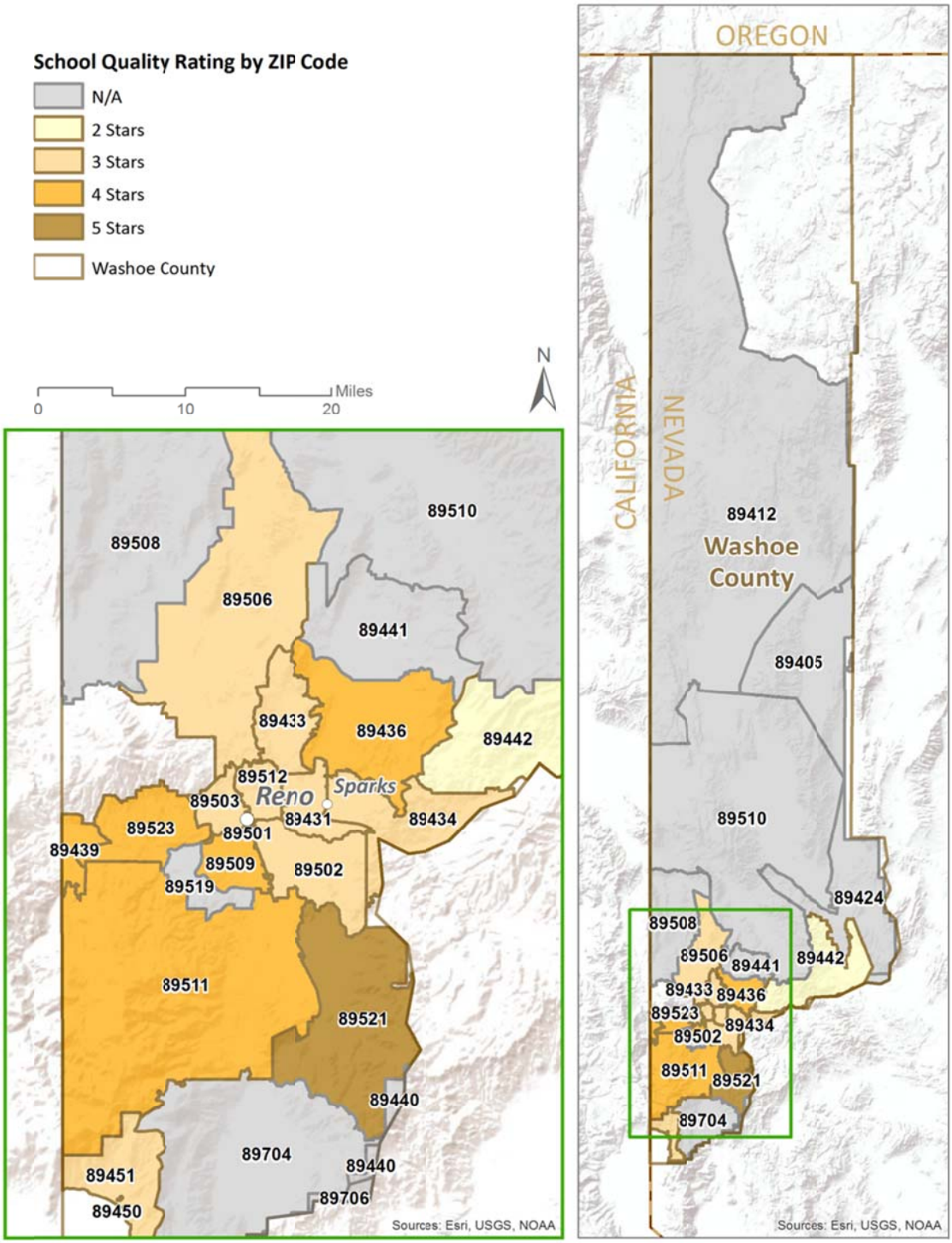
Data report average number of stars for school ranked during the 2012-2014 period. 5 stars = highest quality; 1 star = lowest.

Source:

State of Nevada Department of Education.

Zip Code	2014 Enrollment	Stars	% of Free and Reduced Lunch Students Math Proficient	% of Free and Reduced Lunch Students Reading Proficient
89442	182	2	59	60
89433	2,339	3	63	58
89451	753	3	63	58
89502	9,090	3	61	57
89506	7,418	3	61	60
89512	5,904	3	56	52
89431	6,636	3	64	60
89520	39	3	N/A	N/A
89434	5,025	3	67	66
89503	2,261	3	62	56
89509	5,493	4	64	65
89436	7,016	4	68	64
89523	4,737	4	65	66
89439	194	4	63	58
89452	202	4	39	34
89511	6,900	4	70	70
89521	1,105	5	58	55

Figure III-8.
School Quality Ratings by ZIP Code, Washoe County



Source: Nevada Department of Education, Nevada School Performance Framework.

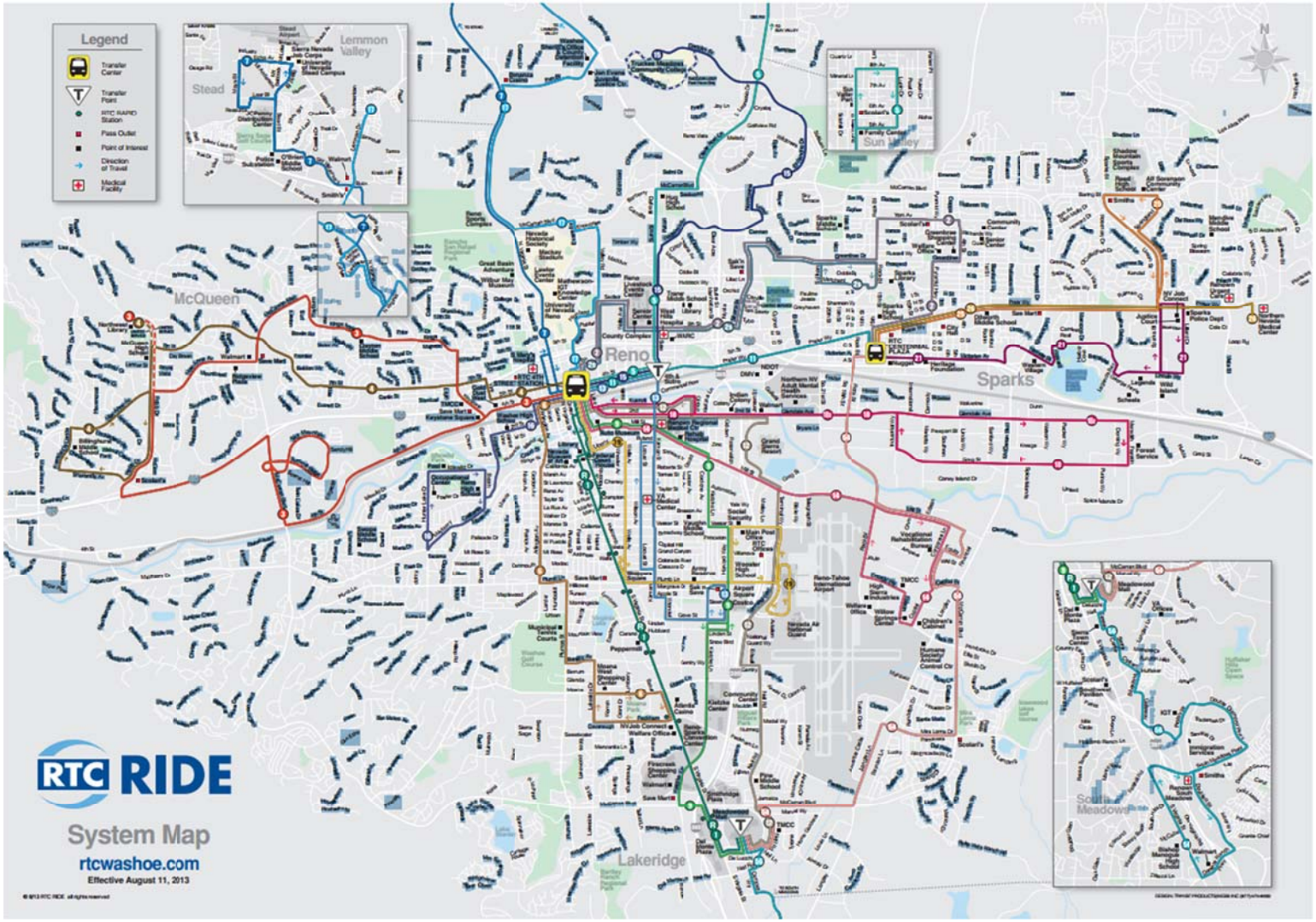
A 2005 study completed by the Truckee Meadows Regional Planning Agency examining child safety concluded that the Washoe County school district has a very proactive approach to walking to school safety. Yet, approximately 32 children are injured by vehicles each year while walking or biking to school. The report recommended better communication with parents, as well as development of a Safe Routes To School program, which the school district has implemented.

Access to jobs. Local economic development professionals are optimistic about the region's economic future. The area has secured high profile economic development wins, such as Tesla's battery manufacturing facility and other high tech firms. In focus groups and the public meeting, some residents share their perception that employees for these new jobs are being recruited from out of state and that the existing local workforce may not benefit. While the future looks optimistic, particularly in construction, tech, logistics and light manufacturing sectors, some residents struggle with unemployment and underemployment. One Sun Valley resident noted that while affordable rental housing is available in Sun Valley some struggle for stability due to employment challenges. Many low income families and residents with disabilities rely on public transportation to access employment opportunities. When transit does not connect to job sites, such as the Tahoe-Reno Industrial Center, or adequately serve (frequency, hours of service) certain areas, access to employment for these transit-dependent populations is limited.

Access to public transportation. Public transportation in the area is provided by the Regional Transportation Commission (RTC). RTC's public transit services include fixed route bus service within the Reno/Sparks metropolitan area (RTC RIDE); a downtown circulator connecting Reno to The University of Nevada campus (Sierra Spirit); a RAPID route along Virginia Street from downtown Reno to Meadowood Mall; commuter express service to Carson City (RTC Intercity) and paratransit service (RTC Access). Figure III-9 presents the RTC RIDE system map.

Single ride trips cost $2, and youth, seniors and persons with disabilities are eligible for a reduced fare of $1. Children under age five ride free with an adult. Day passes purchased in advance are $3.75 for adults ($1.75 for reduced fare riders) and monthly passes are $65. ADA Access service is $3 per one-way trip.

Figure III-9.
RTC RIDE System Map



Source: http://www.rtcwashoe.com/Schedules/BusBook/RTCSYSMAP8-13.pdf

Public transportation was raised frequently as a barrier to housing choice in the county. Residents described lack of public transit in many areas of the county and very lengthy routes in others, particularly between Reno and Sparks. Focus group participants described frequent delays, making it difficult to rely on fixed route services. Some routes do not operate on weekends or provide weekend service for fewer hours than the Monday-Friday schedule. Transit access suffered from budget cuts made during the economic recession and some routes have not yet been restored or expanded. Those living outside the service area rely on private travel options. Older adults living in outlying Washoe County communities such as Cold Springs and Sun Valley who no longer drive must rely on friends and family for rides to shopping and medical appointments. Until disability limited their ability to drive and they needed to seek alternate modes of travel, these residents were not aware that their homes and community were not served by public transit.

Access to high quality neighborhoods. The community input process illustrated the complex nature of defining high quality neighborhoods and reveals, like in most communities, the tradeoffs that residents make when choosing a place to live. The primary determinants of access to high quality neighborhoods, and truly any neighborhood, are household income and housing cost.

- Participants in the Hispanic focus group and the public meetings shared that in their experience, the City of Reno invests in north Reno infrastructure and amenities and leaves south Reno to wither. Affordable housing, particularly affordable rental apartments, are concentrated in south Reno. Participants in the Hispanic focus group described a lack of police and code enforcement resources dedicated to south Reno. These residents thought that code enforcement could reduce blight and public safety threats posed by vacant and abandoned buildings and that law enforcement could reduce visible drug dealing in the neighborhood. On the plus side, most of these neighborhoods have good access to grocery stores and mainstream financial services.

- Neighborhood choice of persons with disabilities who rely on public transit is limited to areas served by fixed route transit and by the service hours of buses on those routes. As shown on the service area map, much of Washoe County is inaccessible to these families due to an absence of public transportation. One participant in the disability focus group shared that his family will have to move because bus service in their area currently ends at 6:50 p.m.

- While Sun Valley residents take pride in the high quality of their community's schools, much of the housing stock is poor quality. Staff at the local family resource center estimates that 80 percent of the children in Sun Valley's four elementary schools do not live in adequate housing, largely due to neglect, absentee landlords, and a cultural ethos of "live and let live." The perception is that Sun Valley landlords will rent to anyone, regardless of their background, citizenship or credit history. Many households who would be denied in the more urban, incorporated communities are able to secure housing in Sun Valley.

- Based on the experience of visually impaired and blind participants in the disability focus group, there are many barriers to walking in Sparks. Participants explained that the City of Sparks is aware of the barriers and is diligently working to remove them; funding is the

limitation. In contrast, participants felt that Reno's planning department rarely thinks about accessibility issues. For example, participants explained that Reno's new baseball stadium has curb cuts that are not ADA compliant.

- Public meeting participants shared their experience that Homeowners' associations (HOAs) engage in discriminatory practices, limiting access to certain buildings or subdivisions.

- Those choosing to live in the county's more rural or isolated communities make tradeoffs for that lifestyle. They include driving long distances for groceries and medical services. In Cold Springs, focus group participants shared their concern that a lack of county code enforcement of weed and brush growth created fire hazards for the community.

Summary

This section describes demographic patterns in the region, examines areas of segregation, and assesses access to opportunity. The primary findings include:

- The region has very few areas of racial and ethnic segregation. Native Americans are the largest minority group experiencing segregation; this is related to The Colony reservation adjacent to the City of Reno.

- Several concentrated areas are also areas of high poverty. These are mostly located in south central Reno, within access to services and transportation.

- Access to opportunity is generally good in the region. Yet, there are some areas that need attention:

    - Committing to and adequately funding pedestrian and wheelchair barrier removal and intersection improvements. Participants in a focus group hosted by the Northern Nevada Center for Independent Living (NNCIL) provided examples, such as a lack of sidewalk in front of the Disability Law Center; and non-ADA compliant curb cuts adjacent to the new baseball stadium.
    - Prioritizing the needs of low income residents and residents with disabilities for city investments in community amenities (e.g., library locations and/or hours of service) and transit routes.
    - Deliberately planning and supporting the development or preservation of affordable housing in low poverty neighborhoods; and
    - Exploring innovative and cost-effective transportation services for the elderly disabled of Washoe County for trips to the grocery store, banks and medical appointments; and
    - Code enforcement paired with funds to assist low income homeowners, and possibly landlords, with health and safety repairs.

SECTION IV.

Housing Patterns Analysis

SECTION IV.
Housing Patterns Analysis

This section examines housing and land use patterns in Reno, Sparks and Washoe County from a fair housing perspective. It begins with a review of the policies and practices of the Reno Housing Authority, the region's provider of housing to low income renters. This is followed with an examination of the land use regulations and practices of each jurisdiction and an analysis of private practices that influence housing choice, including mortgage loan decisions.

Reno Housing Authority

The Reno Housing Authority (RHA) provides a variety of housing opportunities to low income residents in Reno, Sparks and Washoe County. Specifically, the housing authority:

- Owns and manages approximately 750 public housing units—5 percent of which are fully accessible and nearly 40 percent of which are barrier free;
- Owns and manages 150 scattered site rental homes, 15 of which are lease to own;
- Administers about 2,600 Housing Choice Vouchers that provide subsidies to low income renters.

Characteristics of residents. A review of the incomes and races and ethnicities of residents of RHA's various housing programs found the residents to be similar across RHA programs. Specifically:

- Incomes of residents of all programs average between $10,000 and $13,000 per year.
- In public housing, 86 percent of residents report their race as white; 10 percent report African American. Twenty-eight percent report Hispanic descent. Voucher holders are slightly more likely to be African American (13%) and much less likely to be Hispanic (17%).
- Currently there are 27 applicants who have requested either a barrier free or accessible unit; their applications are in process. RHA also manages transfer requests of current residents. As of the date of this Consolidated Plan, there were no outstanding requests to transfer to an accessible or barrier free unit.

Dispersion of incomes and affordability. Management of the housing authority reports that extremely low income tenants are well dispersed among public housing developments and throughout the county. This is due, in part, to the acquisition of many scattered site properties using Neighborhood Stabilization Program (NSP) funds during the market downturn. Initially, 31 families occupying the housing authority's properties were selected to participate in the scattered site housing program. These families had to be in good standing. Many had children

and needed larger units. The program has proved to be very successful. Only two families have left: one to buy a home and one had an increase in income and could afford market rents.

The housing authority also provides briefings to families when they obtain vouchers where high-poverty and high opportunity areas are identified.

Challenges of housing provision. According to Reno Housing Authority management, the most significant challenges faced by the authority and its clients are:

- Lack of public transit and limited affordable community services (e.g., child care) in high opportunity areas where scattered site homes are located;
- Lack of accessible units and units close to transit and services for voucher holders with disabilities;
- Managing rent increases. Fair Market Rents (FMR) have not tracked with recent increases in housing prices. The housing authority may need to increase the allowable FMR to110 percent until FMRs catch up with current market pricing.

Housing Needs Assessments

A review of housing gaps for the Washoe County HOME Consortium Consolidated Plan in early 2015 found that there is not sufficient housing for all households. Residents who cannot find affordable rentals are living in weekly motels (1,900 residents reside in motels, including 800 seniors and 300 families) and/or are cost burdened.

Specifically, gaps in the rental market exist for renters earning less than $20,000 in Reno, Sparks and for the county overall. An updated comparison of rent supply and demand was conducted for the Consolidated Plan, which found an increase in the shortage of affordable rental units since 2008—even taking into account the softening of the rental market in the early part of the decade.

The 2010 Five-year Plan found that 11,300 households in Washoe County earned less than $15,000. These households had approximately 3,100 affordable rentals to choose from, resulting in a shortage of 8,200 rentals of less than $500 per month.

In Reno in 2008, 8,900 renter households earned less than $15,000. There were approximately 2,700 affordable units available to households in this income range, leaving a shortage of approximately 6,200 rental units for these very low income households.

By comparison, in 2013:

- In Washoe County, 14,500 renters earn less than $15,000 per year—an increase of 3,200 renters from 2008. An additional 6,900 renters earn between $15,000 and $20,000 per year. Altogether, 21,400 Washoe County renters earn less than $20,000 per year. These renters represent about 30 percent of renter households in the county.

- Washoe County renters earning less than $20,000 have about 7,200 rental units affordable to them, leaving a shortage of 14,200 affordable rental units. "Affordable rents" for these renters are units with rents of less than $500 per month. These "shortage" numbers do not represent renters who are homeless; rather, they show the number of renters who are cost burdened and are "renting up" because they cannot find rents in their affordability range.

The rental gap increased between 2008 because the number of renters earning less than $20,000 increased (by about 7,000 renters) and rental units affordable to them failed to keep pace with their growth (the affordable inventory grew about 900 units).

In Reno, a rental shortage of 10,800 units renting for less than $500 per month exists for renters earning $20,000 and less. This is 4,600 more units than in 2008. The gap increased for the same reason as in the county overall: growth in low income renters that exceeded growth in the affordable units to serve them.

In Sparks, the rental gap is estimated at 2,960 units for renters earning less than $20,000 per year.

Zoning Codes, Comprehensive Plans, Planning Fees and Code

As part of this AI, BBC reviewed zoning regulations, city and regional housing and land use plans and planning fees in Reno, Sparks and Washoe County. This section summarizes the findings from this review.

The zoning and land use review utilized a HUD-developed checklist, the "Review of Public Policies and Practices (Zoning and Planning Code)" form produced by the Los Angeles office. This form focuses on the most common regulatory barriers to fair housing choice. This section poses the questions from the review form, along with responses about Reno's, Sparks' and Washoe County's codes. It begins with a review of the City of Reno's land development codes, follows with a review of the City of Sparks' codes, and concludes with a review of Washoe County's codes, which govern the unincorporated portion of the county.

City of Reno Code Review

1. ***Does the code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?*** The definition of family does not appear to have the effect of discriminating against unrelated individuals with disabilities who reside together, provided that they do not exceed the occupancy limit described in the definition below. The language could be improved, however, to avoid misinterpretation that could lead to fair housing challenges.

   The zoning code defines family as, *"One person living alone; two or more persons related by blood, marriage or legal adoption; a group of unrelated individuals not exceeding five persons living together as a single housekeeping unit—except where federal and/or state law requires otherwise; or six or fewer persons who may be unrelated and are elderly or developmentally disabled and reside together as an independent support group. No more than two additional persons, who likewise need not be related to any of the elderly or developmentally disabled individuals as included in this definition, but who serve as guardians or house parents, as*

required, shall also be construed as family for the purpose of this chapter. On a single-family lot shall include occupants of all structures— primary and accessory."

According to lawyer Brian Connolly, co-author of a recent American Bar Association book on group homes planning and regulation, some jurisdictions are removing definitions of family from local codes to avoid potential liability. [1] Instead, communities are using more flexible definitions that avoid distinctions based on the relation of the household members and instead focus on the "functional aspects of a family relationship." An example of a more current family definition:

Any group of individuals living together as the functional equivalent of a family where the residents may share expenses, meals and function as a close group. A family includes residents of residential care facilities and group homes for persons with disabilities. A family does not include larger institutional group living situations (e.g., college dormitories or fraternities/sororities).[2]

The city's definition of family is also potentially problematic in that it refers only to "developmentally disabled" and therefore excludes other types of disabilities that are equally protected under the Fair Housing Act.

2. ***Is the code definition of "disability" the same as the Fair Housing Act?***

   The term "disability" is referenced in the definition of family and group home and alluded to in other parts of the code; however it is not directly defined in the code. The code could be improved by adding a definition of the term disability that is consistent with the Fair Housing Act, which is found here: http://www.justice.gov/crt/fair-housing-act-2

3. ***Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"?*** No.

   The code defines group homes as, *"A community-based dwelling use providing food and shelter, personal guidance, care, rehabilitation services, or supervision. Group homes shall have a maximum of six clients plus two staff residing in a house, except where federal and/or state law requires otherwise. Group homes serving persons with disabilities may have a maximum of ten clients with house parents or guardians and shall be licensed by the city, county, or state."*

   Congregate care facilities are defined as, *"A residential facility providing food and shelter, personal guidance, care, rehabilitation services, or supervision of over six clients. Shall be licensed by the city, county or state or operated by a non-profit organization."*

   These definitions do not appear to have the effect of discriminating against unrelated individuals who reside together in a group living arrangement. Although group homes have occupancy limits of six persons or 10 persons including guardians if the group home serves persons with disabilities, a larger group of disabled persons can be accommodated by congregate care facilities. These types of housing facilities appear to be correctly

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[1] *Group Homes: Strategies for Effective and Defensible Planning and Regulation*, Connolly, Brian J. and Dwight H. Merriam.

[2] Ibid.

characterized for the intended use and not mischaracterized as boarding, rooming houses or hotels.

A review of a sample of Planned Unit Development (PUD) regulations found variation in how they treated group homes and encouraged a mix of housing types. For example, the West Meadows PUD clearly states that the PUD "allows a minimum lot size of 4,000 square feet. This is to provide flexibility and allow entry to several different market segments."

In contrast, one PUD, the Quail Valley in the Pines PUD, had a section that stated "No Group Homes. No residence in the subdivision may be used as a public boarding house, home for a group of unrelated persons operated or financed by a public or private institution, sanitarium, hospital, asylum, or institution of any kindred nature, or any use not permitted by local law." This type of language is problematic and should be removed from PUD handbooks.

4. ***Does the zoning ordinance deny housing opportunities for disability individuals with on-site housing supporting services?*** No.

5. ***Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?*** No. The code's definition of family restricts the number of unrelated persons living together as a single housekeeping unit to no more than five and unrelated persons who are elderly or developmentally disabled and reside together as an independent support group to no more than six with no more than two guardians or house parents.

   Please see page 2 for a discussion of how the definition of family and occupancy restrictions could be improved.

6. ***Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?*** The city's code does not specifically address reasonable modification for residents with disabilities living in municipal-supplied or managed housing. The code could be improved by discussing reasonable accommodation law.

7. ***Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?*** No.

   No, the code does not require a public hearing for zoning exceptions for disabled applicants. A public hearing may be required in advance of the issuance of a special use permit for certain uses. Group homes are considered principal uses in the majority of residential zones and not subject to a discretionary review procedure. High density congregate care facilities do require a special use permit and public hearing in the high density residential zones where they are permitted, however, other uses, including multifamily, nursing homes, single-family attached, condominiums and townhomes, are subject to the same process.

8. ***Does the zoning ordinance address mixed uses?*** Yes, the code includes a mixed use zoning district, the purpose of which is to promote high intensity mixed use development in two

permitted designated areas as per the City of Reno Master Plan: regional centers and transit-oriented development corridors.

The code defines mixed use development as, *"The development of a tract of land or building or structure with two or more different principal uses, such as, but not limited to, residential, office, manufacturing, retail, public or entertainment, in a compact urban form. In a mixed use development, the different types of land uses are in close proximity, planned as a unified complementary whole, and functionally integrated to the use of vehicular and pedestrian access and parking areas."*

The code's mixed use development and zone district does not appear to deny fair housing opportunities for any groups or individuals. Mixed use zoning and development generally serves to increase housing opportunities throughout the city and in areas in proximity to transit and amenities.

9. ***How the residential land uses discussed?*** The code has 10 residential zone districts with varying densities, locations and requirements:

    - Large lot residential (2.5 acres)
    - Large lot residential (1 acre)
    - Residential (0.5 acre)
    - Single-family residential (4,000 sq. ft.)
    - Single-family residential (6,000 sq. ft.)
    - Single-family residential (9,000 sq. ft.)
    - Single family residential (15,000 sq. ft.)
    - Multifamily (14 units per acre)
    - Multifamily (21 units per acre)
    - Multifamily (30 units per acre)

    What standards apply? The code outlines permitted and special uses for each district. It includes lot and development standards, setbacks, and other general requirements.

    Each residential district includes a discussion of the purpose of the district. For example, large lot residential zones are intended for large single-family uses and to protect premature development of rural land on the edge of urban areas and environmental resources. The single-family residential (4,000 sq. ft.) zone is intended for smaller lots and clustered single-family housing and infill development. Multifamily (30 units per acre) is intended for high density residential development and to provide for necessary amenities within developments to offset impacts of high density.

    The residential uses permitted in each zone district vary, as do the review processes required for development approvals. However, most residential zones permit a variety of uses. Group homes are permitted as a principal use in all residential zones by, except the two highest density multifamily zones. Congregate care facilities are permitted in multifamily zones; a special use permit is required for facilities above certain densities.

The code includes a planned unit development special purpose district, which may include uses permitted in any zone, subject to city council approval and suitability with the surrounding environment.

The array of residential districts appears to provide for a range of housing types. It may be beneficial for the purpose statements for the various residential zone districts to provide a specific intent to provide fair housing opportunities, both in terms of protected classes and affordability.

10. ***Does the zoning ordinance describe any areas in this jurisdiction as exclusive?*** Not directly. However, the low density residential uses have very large minimum lot sizes, which can contribute to high housing costs. For example, the Large Lot Residential districts *"Provide for large lot single-family uses that may include agricultural uses. This zoning district is also intended to preclude premature development of rural land on the fringes of the urban area and protect environmental resources."* The minimum lot sizes in these districts are 2.5 acres and 1 acre.

11. ***Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?*** The term "elderly" is referenced in the definition of nursing homes, but the code does not define the term and it does not specify age ranges of older persons in senior housing.

12. ***Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?*** No.

13. ***Does the zoning ordinance establish occupancy standards or maximum occupancy limits?*** The code includes some maximum occupancy limits.

    A maximum of six persons who may be unrelated and are elderly or developmentally disabled who can reside together as an independent support group with a maximum of two guardians or house parents under the code's definition of family.

    Group homes can have a maximum of six clients and two staff residing in the house. If the group home serves persons with disabilities, a maximum of 10 persons including house parents or guardians are permitted.

We understand that some elements of the city's group home regulations were based on recent changes to state law that resulted from a lawsuit. These include the maximum number of unrelated residents and the minimum distance between group home establishments. Although the motivation for this change—to bring the city's codes in line with what was, at the time, current thinking about group home regulations—this could become problematic if the state's laws do not keep up with legal challenges to or expectations for group home regulations.

We encourage the city to continue to monitor developments in group home and occupancy standards. Six unrelated persons was once generally thought to be the minimum acceptable standard for occupancy. In response to legal challenges, many jurisdictions have raised this to

eight, or 10, some 12. In a Michigan lawsuit, the limit of six individuals was successfully challenged because it did not allow a reasonable rate of return for a group home facility.[3]

14. ***Does the zoning ordinance include a discussion of fair housing?*** No. However, the code includes various affordable housing incentives, such as density bonuses and parking reductions for affordable housing development. The code could be improved by relaxing the one-quarter mile from public transit requirement to achieve density bonuses for developments that may be slightly outside the quarter-mile requirement (e.g., up to half mile).

15. ***Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking.*** The code provides minimum parking and handicap requirements for multiple family projects.

16. ***Does the Zoning Code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit?*** No.

17. ***Does the Zoning Code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit?*** No.

18. ***How is "special group residential housing" defined in the jurisdiction Zoning Code?*** The code does not define "special group residential housing" but the following definitions are relevant.

    A group home is defined as, *"A community-based dwelling use providing food and shelter, personal guidance, care, rehabilitation services, or supervision. Group homes shall have a maximum of six clients plus two staff residing in a house, except where federal and/or state law requires otherwise. Group homes serving persons with disabilities may have a maximum of ten clients with house parents or guardians and shall be licensed by the city, county, or state."*

    The definition provides for a higher occupancy limit for group homes serving persons with disabilities. Group homes are permitted as principle uses in nearly every zone district Mixed Residential-medium density urban (MF21) and Urban Residential/Commercial-high density urban (MF30).

    A congregate care facility is defined as, *"A residential facility providing food and shelter, personal guidance, care, rehabilitation services, or supervision of over six clients. Shall be licensed by the city, county or state or operated by a non-profit organization."*

    Congregate care facilities are permitted as a principal use by right or by special use permit (depending on density) in Mixed Residential-low density urban (MF14), MF21 and MF30.

    The code does not appear to deny housing opportunities for individuals with disabilities, and it does appear to make reasonable accommodation to make housing accessible to persons with disabilities.

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[3] Smith & Lee Assoc., Inc. v. City of Taylor, Michigan, 1996.

19. ***Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act?*** No.

City of Reno Master Plan. The City of Reno Master Plan, developed in 2008 and currently in the process of being updated, is an important policy document providing guidance on land use, housing, infrastructure and public services.

Policies that address, or are related to, fair housing choice from the 2008 Plan include:

- H-1: Encourage the development of affordable and workforce housing throughout the community with incentives, modified development standards and zoning regulations, waiving certain fees, and/or flexibility in administrative procedures or other regulations/procedures.

- H-3: The existing affordable housing stock should be preserved and rehabilitated to ensure affordability units. The demolition or conversion of sound, affordable housing stock is discouraged.

- H-4: Appropriate locations for mobile home parks should be identified in which the park infrastructure and the majority of units are feasible to preserve.

- H-5: Affordable and workforce housing should be encouraged in transit oriented developments (TODs) and regional centers, near services, transportation routes, schools, and employment areas.

- H-7: Encourage housing developments to be accessible to persons with disabilities.

- H-8: Promote developments for low-income and affordable senior housing, which are accessible to persons with disabilities.

- H-9: Disperse housing types and sizes throughout the City, rather than concentrate similar housing types and sizes in certain areas.

- H-10: Encourage mixed-income housing.

- H-11: Assist individuals and families at-risk to maintain their current housing and avoid entry into the homeless service system.

- H-14: Promote owner-occupied housing units and support programs that increase homeownership opportunities.

Housing Plan. The housing component of the 2008 Master Plan, also being updated, contains goals, policies and actions that promote fair housing and reduce barriers to housing choice for protected classes. Some of the key goals and related policies and actions include:

Goal 1: Remove regulatory barriers to increase the availability of affordable housing for all.

- Policies and actions to accomplish this goal include regulatory changes to increase density and affordable housing opportunities.

Goal 5: Promote housing for special needs.

- Policies and actions to accomplish this goal include a commitment to increase the supply of permanent-supportive and affordable housing, rent and mortgage payment assistance programs and rental opportunities for hard-to-house individuals and families.

At the time this study was conducted, the city was in the process of updating its Master Plan.

City of Sparks Code Review

1. ***Does the code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?*** No. The code defines family as:

   "1 person living alone, at least 2 persons related by blood, marriage or legal adoption, a group of up to 4 persons living as a single housekeeping unit, or a family foster home, independent living foster home (with up to 4 unrelated children between 16 and 18 years of age), or specialized foster home as defined in NRS Chapter 424; or up to 10 unrelated persons with a disability, as defined in 42 U.S.C. § 3602, along with related or unrelated house parents or guardians of those persons and any additional persons who are related to the house parents or guardians within the third degree of consanguinity or affinity. A family includes necessary employees of the family, such as household servants."

2. ***Is the Code definition of "disability" the same as the Fair Housing Act?***

   The code defines disability by referring to *42 U.S.C. § 3602,* which is the Fair Housing Act.

3. ***Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"?*** No. The code permits group homes by right in residential districts. Boarding and rooming houses are a different use from group homes.

4. ***Does the zoning ordinance deny housing opportunities for disability individuals with on-site housing supporting services?*** No.

5. ***Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?*** No.

6. ***Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?*** The city's code does not address reasonable modifications.

7. ***Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?*** No.

8. **Does the zoning ordinance address mixed uses?** Yes. The code defines mixed use districts as: "*districts provide[ing] a mix of uses, including high-density residential. The district allows vertical and/or horizontal mixing of uses on sites. The regulations create mix of uses with an*

efficient and compact development pattern that encourages shared parking and economical use of land."

9. ***How are residential land uses discussed?*** The code discusses single family, multifamily and mixed-use residential zone districts with varying densities, locations and requirements. Multifamily and attached unit communities are required to have at least three recreational options. The code does a nice job of presenting site design, parking and architectural standards in pictures and sketches, for ease of interpretation.

10. ***Does the zoning ordinance describe any areas in this jurisdiction as exclusive?*** Not directly.

11. ***Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?*** No. The code is proactive in that it gives examples of housing types that seniors might occupy, including Accessory Dwelling Units (ADUs).

12. ***Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?*** Accessibility is primarily discussed in the context of parking and open space.

Sparks' old code gave special attention to accessible housing in the discussion of special permit approval:

"If granting or recommending the granting of the special use permit, the planning commission must make findings that the proposed special use will be compatible with the existing or permitted uses of adjacent properties and is consistent with the City of Sparks' master plan. The planning commission must take into account:

1. *The potential impairment of natural resources and the total population which the available natural resources will support without unreasonable impairment; and*

2. *The availability of and need for affordable housing in the community, including affordable housing that is accessible to persons with disabilities."*

In addition, tenants with disabilities residing in rental units that are converted to time share units must be given, upon request, an extended rental agreement or a lease of six months for each year of residence in the development, which stipulates that the monthly rent on the unit will only increase as much as the Consumer Price Index (CPI).

The code also allowed for significant reductions in parking requirements for developments in which residents with disabilities primarily live.

13. ***Does the zoning ordinance establish occupancy standards or maximum occupancy limits?*** None that raise fair housing concerns. See the discussion of these limits in item No. 1 above.

14. ***Does the zoning ordinance include a discussion of fair housing?*** No.

15. ***Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking.*** For all types of parking, one space is required per dwelling unit in multifamily residences. One accessible parking space is required for each 25 standard spaces. One out of eight spaces must be van accessible; if only one space is required, it must be van accessible.

16. ***Does the Zoning Code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit?*** No.

17. ***Does the Zoning Code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit?*** No.

18. ***How is "special group residential housing" defined in the jurisdiction Zoning Code?*** The code does not define "special group residential housing."

19. ***Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act?*** No.

Housing plan. The City of Sparks adopted a Housing Plan in 2008. The Plan is comprised of eight overarching goals to help maintain and improve housing affordability in Sparks:

Goal 1: Remove regulatory barriers to increase the availability of affordable and workforce housing;
Goal 2: Preserve and rehabilitate affordable and workforce housing;
Goal 3: Provide developer incentives;
Goal 4: Identify funding sources for affordable housing;
Goal 5: Promote housing for special needs;
Goal 6: Encourage sustainable development and energy efficiency for new and existing housing;
Goal 7: Increase homeownership opportunities; and
Goal 8: Coordinate regional housing initiatives.

Several recommendations in the Housing Plan are relevant to the fair housing concerns that were raised in the land development code review or could improve housing options of certain protected classes:

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:
Single-family homes will not be allowed in multifamily zones. *Note: revisions have been made to the code since the 2008 Housing Plan was written which allow single family homes in some multifamily zones.*

Evaluate the status of cluster developments, mobile homes, and multifamily developments as permitted uses by right. Allowing development by right in more zones for cluster, mobile home, and multifamily developments could increase the ability of developers to build affordable housing.

Policy 2.1: Provide quality rental housing in Sparks.

Program 2.1: The City will investigate the development a Rental Housing Inspection and Enforcement Program. The basic components of the program are: 1) the inspection of housing identify housing code violations, and require correction of the deficiencies; 2) develop a reprogram that provides inspection of housing on a demand-driven basis.

Policy 3.5: Promote the development of affordable housing near services, transportation routes, schools, jobs, and child care by encouraging infill development that includes affordable housing.

Program 3.5: The City will promote infill residential development within the urban area and older parts of the City where small projects that can be integrated with existing neighborhoods. The City develops and maintains a community-wide inventory of potential residential infill sites.

Policy 3.6: Promote mixed-use development that includes affordable housing.

Program 3.6: The City will promote mixed-use residential/commercial developments in TODsDowntown Center and in Emerging Employment Centers by providing incentives for projects that include a specific number of housing units affordable to lower-income households.

Program 3.7: Allow "by right" the development of manufactured homes on single-family lots.

Washoe County Code Review

1. ***Does the code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?***

The Washoe County development code defines family as:

"Family means one (1) or more persons related by blood, marriage or legal adoption, or a group of six (6) or fewer unrelated persons and two additional persons who act as house parents or guardians, living together in a dwelling unit."

According to lawyer Brian Connolly, co-author of a recent American Bar Association book on group homes planning and regulation, some jurisdictions are removing definitions of family from local codes to avoid potential liability. [4] Instead, communities are using more flexible definitions that avoid distinctions based on the relation of the household members and instead focus on the "functional aspects of a family relationship." An example of a more current family definition:

Any group of individuals living together as the functional equivalent of a family where the residents may share expenses, meals and function as a close group. A family includes residents of residential care facilities and group homes for persons with disabilities. A family does not include larger institutional group living situations (e.g., college dormitories or fraternities/sororities).[5]

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[4] *Group Homes: Strategies for Effective and Defensible Planning and Regulation*, Connolly, Brian J. and Dwight H. Merriam.

[5] Ibid.

2. ***Is the Code definition of "disability" the same as the Fair Housing Act?*** The code does not contain a definition of disability. Because the term "disability" can be narrowly defined by those unfamiliar with the Fair Housing Act, we recommend incorporating a reference to and excerpt from the definition in the Act, which can be located on the Department of Justice website: http://www.justice.gov/crt/fair-housing-act-2

3. ***Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"?*** No.

   The code defines group homes as, *"occupancy of a single family dwelling by and the care for a group of 10 or fewer persons on a weekly or longer basis who are not defined as family the number of persons who reside in a group home excludes any caregivers and their family who also resident in the single family residence.*

   This term includes specifically the following uses:

   (i) Residential facility for groups; or

   (ii) Home for individual residential care;

   (iii) Halfway house for recovering alcohol or drug abusers;

   (iv) Group foster home."

In contrast, a Boardinghouse is defined as *"a building or portion thereof (not a motel) where, for compensation, meals and lodging are provided for more than three guests."*

4. ***Does the zoning ordinance deny housing opportunities for disability individuals with on-site housing supporting services?*** No.

5. ***Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?*** The code restricts occupancy of unrelated persons to six, plus two persons who act as house parents or guardians.

   We understand that these restrictions are related to recent changes in state law that resulted from a lawsuit. These include the maximum number of unrelated residents and the minimum distance between group home establishments. Although the motivation for this change—to bring the code in line with what was, at the time, current thinking about group home regulations—this could become problematic if the state's laws do not keep up with legal challenges to or expectations for group home regulations.

We encourage the county to continue to monitor developments in group home and occupancy standards. Six unrelated persons was once generally thought to be the minimum acceptable standard for occupancy. In response to legal challenges, many jurisdictions have raised this to

eight, or 10, some 12. In a Michigan lawsuit, the limit of six individuals was successfully challenged because it did not allow a reasonable rate of return for a group home facility.[6]

6. ***Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?*** The city's code does not specifically address reasonable modification for residents with disabilities living in municipal-supplied or managed housing. The code could be improved by defining and discussing reasonable accommodations.

7. ***Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?*** No.

8. ***Does the zoning ordinance address mixed uses?*** Yes, the code allows mixed uses in the following districts: Suburban Residential (mixed use village center with discretionary permit), Urban Residential (mixed use village centers) and Commercial. The code also allows transfers of densities from common open space to support mixed-use environments.

9. ***How are residential land uses discussed? What standards apply?*** The code has 21 regularly zones for residential use with varying densities, locations and requirements. The high density zones allow for single family homes to be built on 3,700 to 5,000 square foot lots. Multifamily and attached unit development zoning ranges by zone and includes densities of 21 units per acre, 8 units per 8,000 square feet and 2 units per 8,000 square foot lot.

10. ***Does the zoning ordinance describe any areas in this jurisdiction as exclusive?*** Not directly. However, low density residential uses have very large minimum lot sizes, although these are largely described as maintaining or supporting agricultural uses.

11. ***Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?*** Only through Continuum of Care facilities, which are considered Commercial uses by the code.

12. ***Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?*** No.

13. ***Does the zoning ordinance establish occupancy standards or maximum occupancy limits?*** Yes, the code restricts occupancy of unrelated persons to six, plus two persons who act as house parents or guardians.

14. ***Does the zoning ordinance include a discussion of fair housing?*** No.

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[6] Smith & Lee Assoc., Inc. v. City of Taylor, Michigan, 1996.

15. ***Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking.*** The number of handicapped spaces is determined by the number of parking spaces in the parking lot (Table 110.410.15.1 in the residential code). For example, a lot with 151-200 spaces would require six handicapped spaces.

16. ***Does the Zoning Code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit?*** Only for Continuum of Care facilities for seniors, which are defined as commercial use and require a special permit for to establish residential density and parking standards.

17. ***Does the Zoning Code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit?*** No.

18. ***How is "special group residential housing" defined in the jurisdiction Zoning Code?*** The code does not define "special group residential housing;" instead, group homes and Continuum of Care facilities are defined (see prior discussions of).

19. ***Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act?*** No; the Fair Housing Act is referred to in the discussion of amendments that have been made to bring the code into conformance with state law.

Regional Plan

The Truckee Meadows Regional Plan, adopted in 2013, provides a blueprint for development in Washoe County over the next 20 years. The plan aims to direct future growth, prioritize development and coordinate service provision and capital improvements for the region.

The plan's broad aims are to:

- Minimize sprawl by directing growth to the core of the region, promoting infill strategies, and transit oriented development;
- Optimize capital investment and maintenance costs for infrastructure;
- Constrain development on areas such as playas and wetlands, and require local governments to prepare and maintain management plans for development on hillsides;
- Coordinate future development with availability of services, facilities and natural resources to support that development; and,
- Promote cooperation among local governments.

The regional plan emphasizes the need for a broader range of market rate and affordable housing types, such as multifamily housing units, assisted living facilities, and student housing and mid- to high-rise apartments, to adequately respond to the growth and diversity of the county. Efforts to increase the range of housing types and affordable housing options could have positive implications for fair housing. However, policies that steer development to certain parts

of the region must be balanced with the need for affordable housing in high opportunity areas. The regional plan differs somewhat from the opportunities to disperse diverse and affordable housing types, as allowed by Washoe County.

The plan includes one goal and related policy that directly addresses housing choice:

Goal 1.4. Within one year of the adoption of the Regional Plan, local government master plans must include strategies based on quantifiable goals set by the jurisdiction to:

> a) Increase affordable housing opportunities for persons earning less than 80 percent of AMI
>
> b) Increase workforce housing opportunities for persons earning between 80 and 120 percent of the AMI.

The goals must be measurable, with a timeline that covers at least the five-year planning period. The master plan also incorporates the requirements of State Law for the housing elements of the master plan:

- ***Policy 1.4.1.*** Local government master plans must promote and not conflict with Nevada Revised Statute on the Elements of a Master Plan, and include strategies that address jurisdiction regulations addressing the creation of new, and the maintenance of existing, housing, coordination efforts, financial tools, and community education with the aim of:
    - Identifying the needs of the community regarding affordable and workforce housing;
    - Reducing regulatory barriers to the provision of affordable housing;
    - Preserving or rehabilitating current affordable and workforce housing stock when possible;
    - Increasing new affordable and workforce housing stock;
    - Providing for a diverse range of housing types;
    - Documenting existing and new affordable and workforce housing; and,
    - Developing incentives, partnerships, and processes to facilitate the creation of additional affordable and workforce housing stock.

The regional planning agency is in the process of conducting a housing plan, which will evaluate needed housing supply and affordability levels.

Regional barriers analysis. In 2006, a study of regional barriers to affordable housing development was completed by Praxis Consulting and the Truckee Meadows Growth Task Force.

The study was based on in-depth interviews with key informants, as well as a demographic and housing market analysis. The top barriers identified by the report included:

- Land and housing costs that rose very quickly (note: this preceded the housing market downtown);
- Difficulty of developers with assembling lower cost land on which to build moderately- and affordably-priced housing. Developers were buying and "land banking" lower-priced land on the outskirts of Washoe County. Although this might lead to greater affordability, public transit and services are lacking in these areas.
- High costs of water, labor and construction all contribute to high housing costs.
- The relatively higher cost of infill incentivizes developers to build in greenfields. The cities do not encourage infill development.
- High upfront development fees, even for affordable projects.
- Requirement of special use permits (SUPs) for multifamily developments near single family developments.
- Downzone of densities in regional plan.
- Lengthy development approval processes.
- Lack of regional coordination and planning around housing.
- Lack of money to subsidize affordable housing development.
- Not-in-My-Backyard Syndrome (NIMBYism).

Planning Fees

As part of the land use review for the AI, fees for zoning changes, variance requests and the development of residential housing for Reno, Sparks and Washoe County were examined.

Figure IV-1 shows the fees for zoning changes and variance requests.

Figure IV-1.
Change of Zoning and Variance Fees for Reno, Sparks and Washoe County

	Zoning Change	Variance
City of Reno	$6,000	$1,750 (single family zoning district); $2,500 (all other zoning districts)
City of Sparks	$1,017 ($527 plus $500 noticing fee)	$4,610 ($4,110 plus $500 noticing fee)
Washoe County	$179 (change of land use); $244 (minor/major special use permit; $226 (Washoe County Health Fees)	$934 (onsite subdivision or sewage disposal variance request); $271 (general variance request); $226 (Washoe County Health Fees)

Source: City of Reno, City of Sparks, Washoe County.

Figure IV-2 displays the common building permits and impact fees assigned for building a $200,000 or a home that has 2,000 square feet.

Figure IV-2.
Common Building and Impact Fees for Reno, Sparks and Washoe County, State of Nevada

	Building Permit	Sewer Connection	Transportation	Park	Electric, Mechanical and Plumbing fees
City of Reno	$1,201 ($787 + $4.14 for each additional $1,000 of value above $100,000) (1)	$6,376 (2)	$3,997 (3)	$1,000 (4)	Electric Permit 20% of Building Permit Fee; Mechanical 15% of Building Permit Fee; Plumbing 20% of Building Permit Fee
City of Sparks	$1,554 ($993.75 + $5.60 for each additional $1,000 of value above $100,000) (1)	$4,367	$3,997 (3)	$619	Electric Permit - $90; (5) Plumbing Permit - $20; Mechanical Permit -$69 (6)
Washoe County	$1,760 ($1,141.94 + $6.18 for each additional $1,000 of value above $100,000) (1)	-	$3,997 (3)	-	Electric Permit - $45; Plumbing Permit - $45; Mechanical Permit - $45

Note: Unless otherwise noted, each fee is assessed on a per-unit basis.
(1) Estimated value of home is $200,000.
(2) Single-family dwelling rate; the multifamily per dwelling unit sewer fee connection is $5,445.
(3) Average of North and South Service Area of the Regional Road Impact Fee for single-family dwelling.
(4) One percent of valuation of structure, not to exceed $1,000 per unit.
(5) Assumes a 2,000 square foot single-family home.
(6) Assumes $2,000 minimum for mechanical permit fee.
Source: City of Reno, City of Sparks, Washoe County.

Based on a home value of $200,000, building permit fees vary from $1,201 in Reno, $1,554 in Sparks and $1,760 in Washoe County. Sewer and park impact fees are slightly higher in Reno than in Sparks. The regional road impact fee is a regional fee in Washoe County that is calculated by vehicle miles traveled for various land uses and for north and south service areas, delineated by I-80. The transportation fee in Figure IV-2 is the average of the two service areas for a single-family dwelling.

Service delivery and transportation. Equitable delivery of community services in minority- and poverty-concentrated communities was examined through discussions with residents and stakeholders.

Public transit was rated as a top barrier by residents and stakeholders. Residents remarked that public transit is missing in some affordable areas of the region—Stead, Spanish Springs, Cold Springs; some of these areas are occupied by seniors and persons with disabilities who cannot drive. Public transit connections are also lengthy, especially between Reno (where most jobs are located) and Sparks (where affordable housing is located).

Private Sector Actions

The concluding section in this chapter focuses on private sector actions that could present barriers to fair housing choice. This section incorporates relevant input from the community input process. It also contains an analysis of Home Mortgage Disclosure Act (HMDA) data, which report lending activity of financial institutions.

Barriers identified through public process. Residents and stakeholders frequently mentioned the following private sector actions that are prevalent in the region and create barriers to housing choice:

- Landlords refusing to make reasonable accommodations for persons with disabilities, especially when involving service and companion/support animals;
- Owners of mobile home parks not maintaining formal leases or methods to contact landlords about their properties, making them vulnerable to being overcharged, evicted without cause and/or unable to report maintenance needs. For example: One resident in Sun Valley incorrectly has several meters on her utilities bill and, rather than the landlord remedy the problem, he/she threatens to evict her if she doesn't pay it.

Mortgage lending. HMDA data are widely used to examine potential discrimination in mortgage lending. Financial institutions have been required to report HMDA data since the 1970s, when civil rights laws prompted higher scrutiny of lending activity. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, public HMDA data remain limited because of the information that is *not* reported. As such, studies of lending disparities that use HMDA data carry a similar caveat: HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Violations of fair lending, practices, however, generally originate with federal regulators who have access to a broader set of information (e.g., borrower loan files) of lending practices.

This section uses the analysis of HMDA data to determine if disparities in loan approvals and terms exist for loan applicants of different races and ethnicities. The HMDA data analyzed in this section reflect loans applied for by residents of the region in 2014, the latest year for which HMDA were publicly available at the time this document was prepared. It also compares the results of the HMDA analysis with lending outcomes reported in the last regional AI.

Loan applications. During 2014, households in Washoe County submitted 14,033 loan applications for home purchases, loan refinances and home improvements.

Figure IV-3 shows the proportion of loans made in Reno, Sparks and unincorporated Washoe County.

Figure IV-3.
Distribution of Mortgage Loans among Jurisdictions, 2014

	Percentage of Loans
Reno	66%
Sparks	17%
Unincorporated Washoe County	84%

Note:

Does not include loans for multifamily properties or non-owner occupants. Data do not add to 100% because many Census tracts cross jurisdictional boundaries.

Source:

FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.

Overall, most of the loan applications (49%) were for home purchases. Another 46 percent were for refinances. Just 5 percent were for home improvements. Nearly three-fourths (71%) of the loan applications were conventional (i.e., not government insured- or guaranteed), 18 percent were Federal Housing Administration-insured and 11 percent were Veterans Administration-guaranteed.

Outcome of loan applications. Exactly two-thirds (67%) of loans applied for were originated. Fifteen percent of all loan applications were denied and 12 percent were withdrawn by the applicant. Figure IV-4 displays the actions taken on loan applications in 2014.

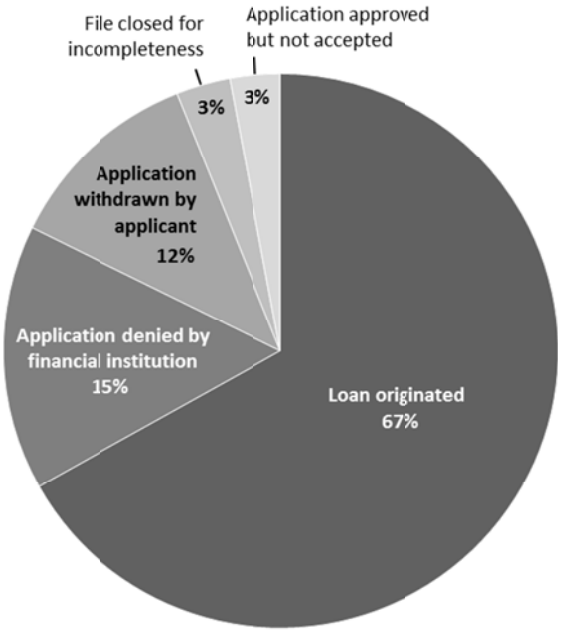
Figure IV-4.
Loan Applications and Action Taken, All Jurisdictions, 2014

Note:

Does not include loans for multifamily properties or non-owner occupants.

Source:

FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.



Reno and Sparks had almost identical loan outcomes as for the county overall.

Outcome of applications by race and ethnicity. Figure IV-5 presents more detail on the outcomes of loan applications, focusing on differences in race and ethnicity.

The racial and ethnic group with the highest denial rate was Native Hawaiians/Pacific Islanders, with a denial rate of 24 percent. This compares to a denial rate of 15 percent for all loan applicants and 14 percent for white applicants. American Indians and Asians had the second-highest denial rates, both at 21 percent.

The mortgage lending outcomes shown in Figure IV-5 differ from national and state outcomes in several ways. First, the difference in denials among African Americans and Whites was only 2 percentage points. Nationally, the denial rate in 2014 was 25 percent for African American applicants, compared to just 10 percent of non-Hispanic white applicants—a difference of 15 percentage points. Second, denial rates for Asian applicants in Washoe County were also much higher than that of white applicants; this was also not the case nationally. Third, differences in denial rates between Hispanic and non-Hispanic borrowers are much smaller than it is nationally.

The HMDA analysis in the 2015 State of Nevada AI, which focused on nonentitlement areas of the state (therefore excluding Reno and Sparks), found relative high rates of denials for American Indian and Hispanic applicants. Denial rates for other racial groups were not significantly different than the denial rates for white applicants.

Figure IV-5.
Outcome of Mortgage Loan Applications by Race and Ethnicity, All Jurisdictions, 2014

Race/Ethnicity	Percent Originated	Percent Approved but Not Accepted by Applicant	Percent Denied	Percent Withdrawn	Percent Incomplete
Race					
American Indian or Alaska Native	61%	0%	21%	16%	2%
Asian	60%	3%	21%	13%	3%
Black or African American	65%	1%	16%	15%	3%
Native Hawaiian or Pacific Islander	61%	6%	24%	7%	2%
White	69%	3%	14%	11%	3%
Ethnicity					
Hispanic	67%	2%	17%	11%	2%
Non-Hispanic	68%	3%	14%	12%	3%
African American/White Difference	**-4%**	**-2%**	**2%**	**3%**	**0%**
American Indian/White Difference	**-8%**	**-3%**	**7%**	**4%**	**-1%**
Hispanic/non-Hispanic Difference	**-1%**	**-1%**	**3%**	**0%**	**-1%**

Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.

Loan origination rates were similar across racial and ethnic categories, all above 60 percent. American Indian and Asian applicants had the lowest origination rates at 61 percent. White, Hispanic and African American applicants had the highest rates at 65, 67 and 69 percent, respectively.

Reno's denials by race and ethnicity. In Reno alone, American Indians applicants had loans originated 61 percent of the time; Asian applicants, 60 percent; African Americans, 65 percent; and white applicants, 69 percent. Hispanic borrowers had loans originated 66 percent of the

time—the same as non-Hispanic applicants. These outcomes are very similar to those of the county overall.[7]

Sparks' denials by race and ethnicity. Sparks had too few loan applications by non-white applicants in 2014 to analyze with any level of data significance. Of the loan applications submitted in 2014, about 85 percent were from white applicants and, in more than 100 cases, the race or ethnicity of the applicant was not reported. Forty were from Asian applicants. Of these, 58 percent were originated, slightly lower than the 60 percent for the county overall.

Of the about 300 applications submitted by Hispanic borrowers, 67 percent were originated, compared to 69 percent for non-Hispanic borrowers—not a meaningful difference.

Reasons for differences and trends. There are many reasons why loan origination rates may be lower for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since minorities typically have lower incomes. Second, minority applicants are more likely to not accept their loan offers, even if they are approved. For example, in Washoe County in 2014, 16 percent of American Indian/Alaskan Native applicants did not accept their loan offer compared to 11 percent of white applicants. Differences in the completeness of loan applications and withdrawal of applications by potential borrowers also affect the origination rates.

The 2008 AI conducted in Washoe County examined mortgage loan trends from 2000 through 2005. The denial rate for American Indians was nearly 28 percent—about 15 percentage points higher than that for white applicants. African American and Hispanic applicants had denial rates of around 21 percent—8 percentage points higher than white applicants. These trends compared to 2014 lending outcomes suggest that the gap in denials between minority and white borrowers had declined.

Denial rates exhibit significant variation over time, according to the Federal Reserve, driven by changes in demand for certain types of loans, variation in borrower type and changes in credit standards. Nationally, denial rates on home purchase applications in 2014 was very low—even lower than during the housing boom years. The relatively low denial rate in 2014 is attributed to a drop in applications from riskier applicants, perhaps related to tightening of credit availability and lending standards.

Outcomes and types of loans. Loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants. Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution.

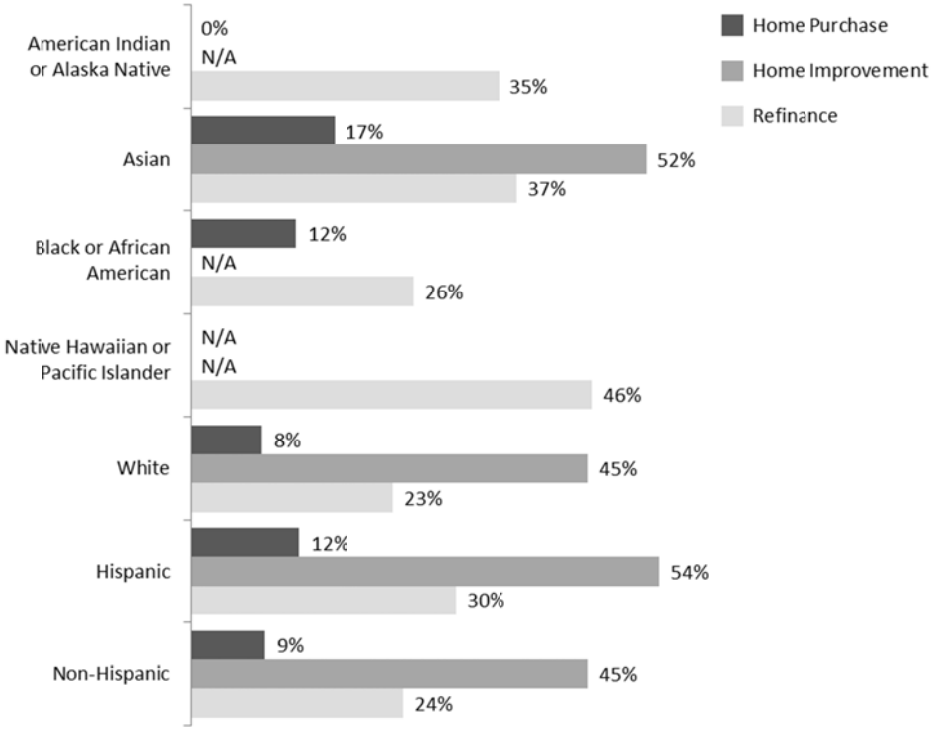
An examination of the types of loans applied for by applicants of varying races and ethnicities found that Hispanic applicants were much more likely than other applicants to apply for home purchase loans (60% of loan applications). American Indians were the least likely to apply for

[7] This analysis only includes Census tracts that are fully contained within the City of Reno.

home purchase loans and the most likely to apply for refinancing. Native Hawaiian/Pacific Islanders were the most likely of all applicants to apply for home improvement loans.

Figure IV-6 displays the denial rate by race and ethnicity and loan purpose. Denial rates for home purchases are very low across racial and ethnic groups except for Asians. As expected, home improvement loans are denied about 50 percent of the time. Home purchase denials are lowest for African American and white borrowers.

Figure IV-6.
Denial by Race and Ethnicity and Loan Purpose, All Jurisdictions, 2014



Note: Excludes denial rates when fewer than 20 loans were made; denoted as N/A.

Source: FFIEC HMDA Raw Data, 2013 and BBC Research & Consulting.

Washoe County loan applicants were denied home purchase loans at about the same rate as applicants nationally (13%); this was also true of refinances. The data differ, however, in that Washoe County loan applicants show less variation in denial rates across race, ethnicity and loan type than applicants nationwide.

Outcomes and income levels. Figure IV-7 examines differences in loan origination and denial rates by income range. Loan applicants were grouped into one of four income ranges:

- Applicants earning 50 percent or less of the HUD Median Family Income (MFI) at the time—or $31,500 or less;
- Applicants earning between 50 and 80 percent MFI—or between $31,500 and $50,400;
- Applicants earning between 80 and 100 percent MFI--$50,400 to $63,000; and

- Applicants earning $63,000 and more.

As shown by Figure IV-7, the difference in approval rates was modest, except for the lowest income applicants.

Figure IV-7.
Mortgage Loan Application Originations and Denials by Income Level, All Jurisdictions, 2014

	Originated	Denied
Less than 50% MFI	53%	28%
50-80% MFI	66%	18%
80-100% MFI	70%	13%
100% MFI+	69%	14%

Note:
Does not include loans for multifamily properties or non-owner occupants.
Source:
FFIEC HMDA Raw Data, 2014 and BBC Research & Consulting.

HMDA data contain some information on why loans were denied, which can help to explain differences in denials among racial and ethnic groups. Figure IV-8 shows the reasons for denials in Washoe County.

For all racial and ethnic categories, inadequate or poor credit history was the top reason for denials. The second most common reason was lack of collateral or high debt-to-income ratios.

Inadequate or poor employment history, denial of mortgage insurance and unverifiable information were very minor reasons.

Figure IV-8.
Reasons for Denials of Loan Applications by Race and Ethnicity of Applicant, All Jurisdictions, 2014

Race/Ethnicity	Collateral Insufficient	Credit Application Incomplete	Credit History Inadequate/Poor	Debt-to-Income Ratio Too High	Employment History Inadequate/Poor	Insufficient Cash (downpayment, closing costs)	Mortgage Insurance Denied	Unverifiable Information	Other Reasons
Race									
American Indian or Alaska Native	22%	11%	44%	11%	0%	0%	0%	0%	11%
Asian	9%	9%	32%	31%	2%	0%	0%	2%	14%
Black or African American	0%	7%	57%	21%	0%	0%	0%	0%	14%
Native Hawaiian or Pacific Islander	19%	13%	31%	13%	0%	0%	0%	0%	25%
White	18%	14%	26%	24%	2%	2%	0%	5%	9%
Ethnicity									
Hispanic	20%	7%	30%	28%	3%	1%	0%	2%	8%
Non-Hispanic	18%	13%	27%	24%	2%	2%	0%	4%	10%

Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data and 2014 and BBC Research & Consulting.

Subprime loans. The subprime lending market declined significantly following the housing market crisis. Nationally, in 2014, only about 3 percent of conventional home purchases and 2 percent of refinance loans were subprime. Interestingly, nationally, small banks and credit unions were much more likely to originate subprime loans than were mortgage companies or large banks in 2014.[8] ,[9]

In 2014, in Washoe County, 7.4 percent of the loans were subprime. The average interest rate above the prime rate was 2 percentage points. A borrower with a subprime rate would pay, on average, about $3,000 more per year than a prime rate borrower, or about $90,000 over the life of the loan. Given that the top reason for denials in the county was inadequate or poor credit history—and considering the high cost of subprime loans to a borrower—this is an area that the county should monitor.

Summary

This section describes housing patterns in the region, including the public provision and regulation of housing and access to mortgage financing. The primary findings include:

- The procedures and practices of the Reno Housing Authority and zoning and land use regulations of the jurisdictions do not create significant barriers to housing choice.
- The differences in mortgage loan denials among borrowers of varying races and ethnicities are minor and have declined since the last AI was completed.
- Some private sector actions cause barriers to housing choice and/or violate the FFHA. The most prevalent include landlords failing to make reasonable accommodations and absentee landlords, some who own mobile home parks and lease trailers, operating without formal lease agreements, making tenants vulnerable to evictions, occupying unmaintained properties and/or overpaying rents and utilities.

[8] For the purposes of this section, "subprime" is defined as a loan with an APR of more than three percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining "subprime" in the HMDA data.

[9] http://www.federalreserve.gov/pubs/bulletin/2015/pdf/2014_HMDA.pdf

SECTION V.

Disability and Access Analysis

SECTION V.
Disability and Access Analysis

This section examines the housing choices of persons with disabilities and access to community opportunities. As estimated by the American Community Survey (2009-2013), 45,568 residents of Reno, Sparks and Washoe County are living with at least one disability, as measured by the U.S. Census Bureau. Overall, 38 percent of residents with disabilities are age 65 and older; 54 percent are between the ages of 18 and 64.

Segregation/Integration

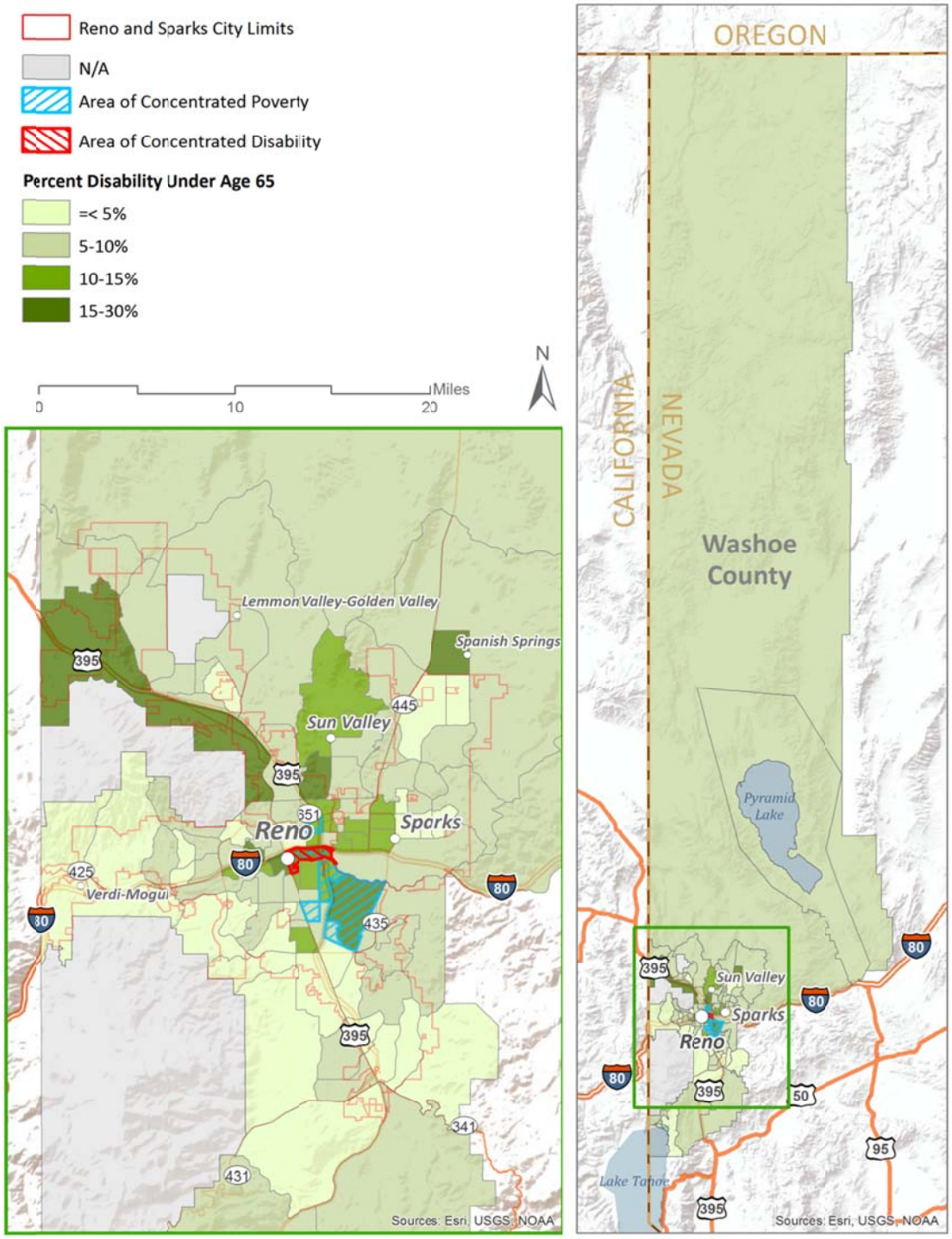
Figures V-1 and V-2 examine where persons with disabilities live for two age cohorts: individuals under the age of 65 and those age 65 and older. Overall, 8 percent of county residents under age 65 have a disability compared to 32 percent of the older cohort. Figures V-1 and V-2 examine concentrations of persons with disabilities overlaid by areas of concentrated poverty. As shown in Figure V-1, one census tract in south Reno is both an area of concentrated poverty and an area with an incidence of persons with disabilities under age 65 that is three times the county average for that age cohort (25% of residents under the age of 65 in Census tract 32031000102 have a disability and the poverty rate in this tract is 49%). In general, greater proportions of younger individuals with disabilities live in the urbanized areas than in more rural northern and southern Washoe County. Higher concentrations of seniors with disabilities (45% of residents or more in a Census tract) are found in both urban and rural settings, including much of northern Washoe County, an area unserved by transit.

Integration. Northern Nevada Center for Independent Living (NNCIL) works with individuals and their families to find housing and services needed for a successful transition from institutions to integrated settings. Finding affordable housing that meets the individual's accessibility needs is the most common challenge to overcome for transition to independence. Proximity to transit and services is also an important consideration.

> *"I had to move when I became paralyzed. I went into a rehab place and from there, NNCIL helped me find an apartment. My rent takes 80 percent of my income."*

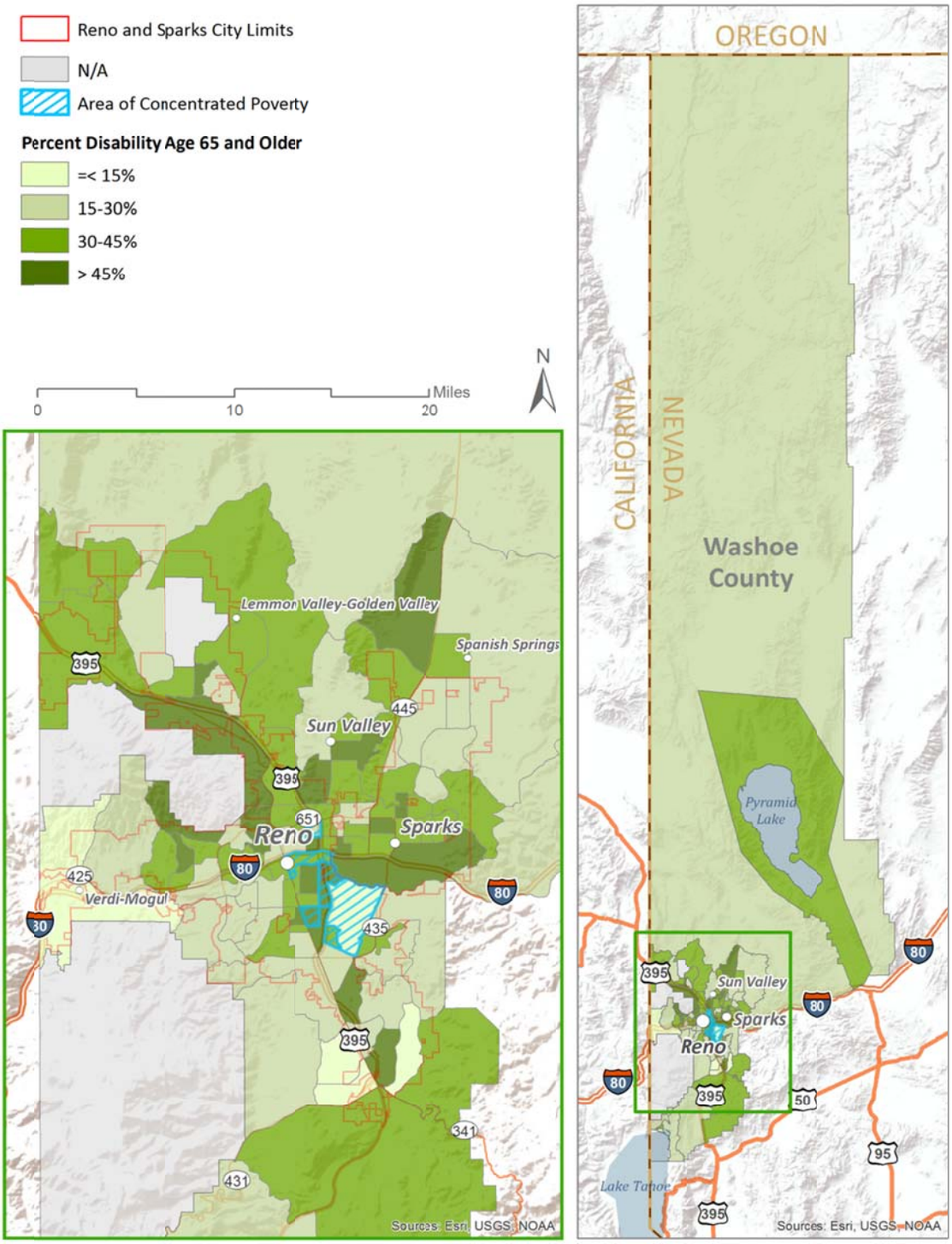
Access to employment, education, and services. In focus groups, affordable housing, access to public transit and pedestrian facilities were the primary barriers described by participants with disabilities. They did not describe being limited in access to employment, education or services. As the participants are affiliated with NNCIL, it may be that these individuals experience lower barriers to employment, education or services than individuals navigating these aspects of life in Washoe County without the resources of NNCIL or similar organizations.

Figure V-1.
Percent Disability Under Age 65, Areas of Concentrated Poverty and Concentrated Disability, Washoe County, 2013



Source: 2009-2013 American Community Survey.

Figure V-2.
Percent Disability Age 65 and Over, Areas of Concentrated Poverty and Concentrated Disability, Washoe County, 2013



Source: 2009-2013 American Community Survey.

Public Transit and Pedestrian Facilities

Many residents with disabilities are unable to drive motor vehicles or do not have access to a private vehicle. These residents rely on a combination of pedestrian facilities, public transit and transportation provided by friends and family to reach common destinations. The availability and quality of these facilities and services varies widely across Washoe County, with transit service limited to the Reno-Sparks area.

Public transit. Figure V-3 presents the RTC ACCESS service area within Reno, Sparks and Washoe County. As shown, ACCESS services, the federally-required ADA transportation service, are available within the metro area and parts of northern and southern Washoe County that border Reno and Sparks. Persons with disabilities who participated in the focus groups rely on primarily rely on RTC's fixed route service (RIDE) and the ACCESS service for transportation to work, school, errands, appointments and other destinations. Typical challenges associated with RTC's transit offerings described by focus group participants include:

> *"I live in Sparks, and we're going to need to move because transportation ends at 6:50 p.m. I don't want my blindness to be a limitation on my children."*

- Reliability problems on some routes;
- Inefficient routes or having to piece together multiple routes to reach common destinations (i.e. traveling from Sparks to the University of Reno Campus);
- Limitations on the ability to fully participate in the community due to service hour limits;
- Limitations on neighborhood choice due to needing to live near transit stops.

Figure V-3.
RTC ACCESS Service Area

Source:
http://www.rtcwashoe.com/public-transportation-operations-2-120.html

Pedestrian and wheelchair facilities. Blind and visually impaired pedestrians and those with mobility limitations who participated in the focus groups described their challenges

navigating Reno and Sparks on foot or using a wheelchair. The most common barriers encountered include:

- Missing curb cuts; and
- Missing sidewalks or sidewalks in disrepair.

"Sparks knows that the barriers to walking are there, especially in Midtown. They just need the funds to fix them. Sparks has been really responsive about putting in audible signals."

Focus group participants complimented City of Sparks' staff's commitment to making accessibility improvements and acknowledged that funding is the greatest barrier. In contrast, participants shared their perception that City of Reno does not always consider access for people with disabilities when making infrastructure decisions or improvements.

"Reno just built a new baseball stadium and the curb cuts are not ADA compliant. They managed to make curb cuts for cars, but not for people."

Housing Choice and Access

Finding affordable, accessible housing close to public transit and services is a difficult task for residents with disabilities.

- The region's most recent Consolidated Plan found that Reno, Sparks and the reminder of Washoe County have rental shortages of units affordable to low income renters. Subsidized units, where rent is determined on a sliding income scale are particularly scarce.
- As in many communities, much of the market rate affordable rental stock in the urban core is found in older buildings, built before the passage of ADA requirements. This further constrains the options for those persons with disabilities who require fully accessible units.
- Housing tends to be more affordable outside of the metro area, but the more rural communities and unincorporated areas lack public transit and accessible infrastructure.
- When persons with disabilities request reasonable modifications, such as ramps and grab bars, private landlords often refuse. NNCIL frequently installs ramps for clients. In their experience, many private landlords or apartment managers are resistant to ramp installation until they receive education about fair housing law.
- As noted in the previous chapter, the Reno Housing Authority (RHA) owns and manages 38 fully accessible units and 300 barrier free units and administers Section 8 vouchers. Section 8 clients with disabilities have had challenges renting single family homes because of the stigma landlords associate with Section 8

"There were two steps to get into my apartment. The property owner was resistant to a ramp for architectural reasons. We eventually located to a different apartment. It's definitely not easy to find accessible apartments, especially those that are affordable [and subsidized] —where rent is based on income."

"My last landlord wouldn't put handrails in the bathroom and wouldn't allow us parking in a convenient place."

program participants. From their description, refusal to accept Section 8 applies to all prospective tenants and not just those with disabilities.

Contributing Factors

"Contributing factors" are defined in the new AFH template. These are factors that commonly create impediments or barriers to housing choice for residents with disabilities.

In Reno, Sparks and Washoe County, the contributing factors include:

- Lack of availability of affordable, accessible rental housing throughout the region, particularly within the metro areas;
- Limited availability of public transportation throughout the region;
- Lack of access to transportation on certain fixed routes due to lack of reliability and hours of service;
- Poor condition of properties in south Reno and Sun Valley;
- Inaccessible sidewalks, pedestrian crossings and public infrastructure in Reno and Sparks;
- Private discrimination related to landlord denial of requests for reasonable accommodations or modifications

Summary

Key findings from this section's review of the housing landscape and access to opportunity of persons with disabilities include:

- A lack of housing that is affordable, accessible and proximate to public transit causes barriers to housing choice for residents with disabilities, particularly those with lower incomes and those that must rely on public transit for transportation services.
- There is a perception that considering or meeting the accessibility needs of pedestrians and residents with disabilities is not a top priority in Reno.
- Pedestrian facilities in both Reno and Sparks are inaccessible or pose safety hazards to pedestrians with disabilities. Funding for barrier removal is inadequate.
- Private landlords lack knowledge about fair housing laws that govern reasonable modification and accommodation requests.

SECTION VI.

Enforcement and Fair Housing Resources

SECTION VI.
Enforcement and Fair Housing Resources

This section of the AI examines fair housing trends evident in fair housing complaint data and legal cases. It begins with a review of fair housing capacity in the region.

Fair Housing Law and Enforcement

The Federal Fair Housing Act (FFHA) was part of the federal Civil Rights Act of 1968. The original language in the FFHA prohibited discrimination in the sale, rental and financing of dwellings in housing-related transactions based on race, color, national origin and religion. The FFHA was amended twenty years later, in 1988, to prohibit discrimination on the basis of disability or familial status, and to require accessible units in multifamily developments built after 1991.

Developments exempted from the FFHA include: housing developments for seniors, housing strictly reserved for members of religious organizations or private clubs, and multifamily housing of four units or less with the owner occupying one unit.

The State of Nevada fair housing law mirrors the FFHA, with the addition of protections based on ancestry, sexual orientation and gender identity or expression.

Enforcement. Washoe County residents who feel that they might have experienced a violation of the FFHA or state fair housing laws can contact one or more of the following organizations: the Silver State Fair Housing Council, based in Reno; the Nevada Equal Rights Commission; and/or HUD's Office of Fair Housing and Opportunity in San Francisco (FHEO). The Cities of Reno, Sparks and Washoe County do not enforce fair housing locally other than referring questions and claims to Silver State Fair Housing, the state and/or HUD.

Silver State Fair Housing Council (SSFHC). SSFHC is a nonprofit fair housing agency, with offices in Reno and Las Vegas, which has advocated for equal access to housing in Nevada since 1989. The organization primarily engages in fair housing education, outreach, investigation and testing activities. SSFHC completes intakes and preliminary investigation of potential fair housing violations and, if violations are suspected, refers the cases to HUD. SSFHC also assists residents with reasonable accommodations requests.

State of Nevada Equal Rights Commission (NERC). The NERC investigates cases of both housing and employment discrimination. NERC has two offices in Nevada, one located in Las Vegas and one in Reno. Because NERC is not a substantially equivalent agency, it does not investigate FFHA complaints. Instead, NERC enforces state fair housing law. NERC, not HUD, investigates complaints related to sexual orientation or gender identity, since these are not protected classes under federal law.

HUD. Housing discrimination complaints under federal law are filed with HUD online at http://www.hud.gov/complaints/housediscrim.cfm, toll free at (800) 669-9777, or by contacting HUD's FHEO headquarters in Washington D.C. or the regional fair housing office in San Francisco, which serves Nevada residents (415-489-6524 or 415-436-6594 TDD).

According to HUD, when a complaint is received, HUD will notify the person who filed the complaint along with the alleged violator and allow the alleged violator to submit a response. The complaint will then be investigated to determine whether there has been a violation of the FFHA.

A complaint may be resolved in a number of ways. HUD is first required to try to reach an agreement between the two parties involved. This "conciliation" agreement must protect both the filer of the complaint and the public interest. If an agreement is approved, HUD will take no further action unless the agreement has been breached.

If during the investigative, review and legal process HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in federal district court.

Fair housing complaints must be filed with HUD within one year of the occurrence of the alleged violation.

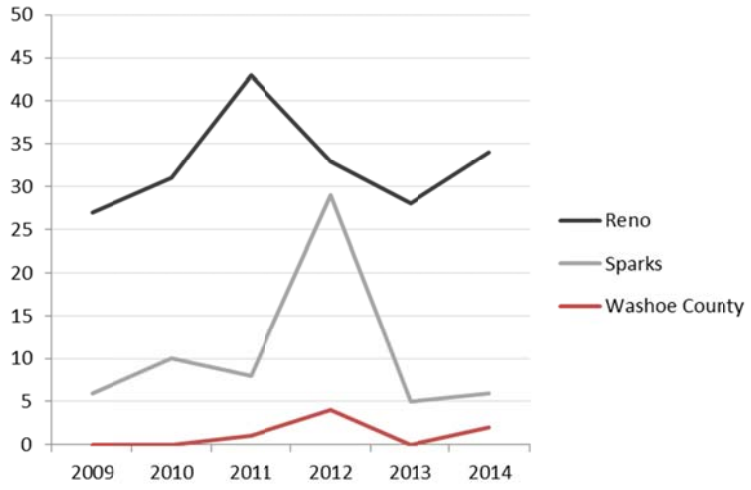
Intakes, Complaints and Legal Cases

This section reviews trends in fair housing intakes completed by SSFHC, complaints referred to HUD and fair housing cases investigated by the federal Department of Justice.

Fair housing intakes and complaints. Between 2009 and 2014, SSFHC completed 267 intakes. Figure VI-1 shows trends in intake levels and where the intakes originated. About three-fourths of the intakes came from Reno residents; another one-fourth was from Sparks residents. Less than 3 percent were from residents living in unincorporated areas of the county.

Figure VI-1.
Total Intakes by Jurisdiction, 2009-2014

Source:
Silver State Fair Housing Council..



HUD referrals. Of these intakes, 193 were referred to HUD as fair housing complaints. Figure IV-2 shows the basis for these complaints. Nearly half were disability-related. The next most common reason for the complaints was racial discrimination, comprising about one-fourth of all complaints.

Figure VI-2.
Basis of Complaints Forwarded to HUD, All Jurisdictions, 2009-2014

Source:
Silver State Fair Housing Council.

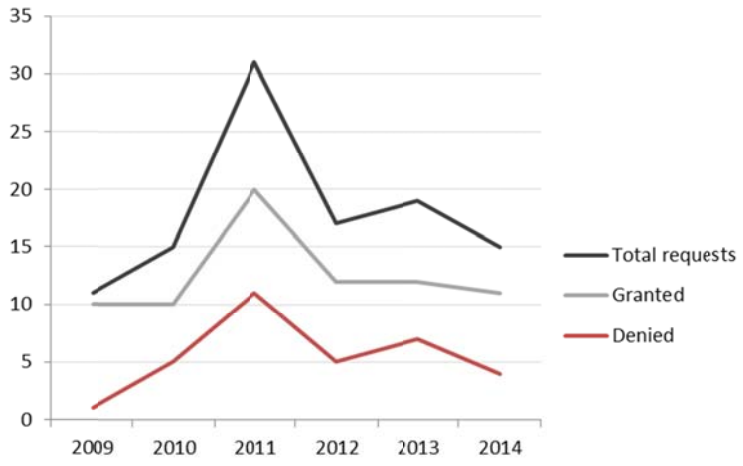
	2009	2010	2011	2012	2013	2014	Total
Race	8	11	7	6	5	10	47
Color	2	1	0	1	0	2	6
Religion	1	0	0	0	1	1	3
Sex	5	4	2	2	3	7	23
National Origin	0	6	0	2	0	6	14
Familial Status	0	3	0	0	1	2	6
Disability	18	10	19	10	13	24	94
Ancestry	0	0	0	0	0	0	0
Sexual Orientation	0	0	0	0	0	0	0
Gender Identity	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	**34**	**35**	**28**	**21**	**23**	**52**	**193**

Another complaint, still under investigation when this report was prepared, occurred in nearby Carson City in July 2015. The federal Department of Justice filed a complaint of fair housing discrimination against two landlords in Carson City of based on their refusal to rent to families with children. This alleged violation was discovered through an ad placed by the landlords, which advertised that they only wanted adult tenants. In follow up testing, the landlords refused to rent to a family with three children after they inquired about the property.

Reasonable accommodations requests. Figure IV-3 shows the number and outcome of reasonable accommodations requests handled by SSFHC. Of the requests, about 70 percent were granted.

Figure VI-3
Reasonable Accommodation Requests, All Jurisdictions, 2009-2014

Source:
Silver State Fair Housing Council..



Low levels of complaints. The level of intakes and complaints filed relative to population in Washoe County is very low. In 2014, for example, only 10 out of every 100,000 residents in the county filed complaints—about .01 percent. This relatively low level of engagement appears to

be consistent with statewide trends: According to the 2015 State of Nevada AI, only 47 complaints were received in nonentitlement areas for the entire 10 year period between 2004 and 2014.

Fair housing legal cases. A review of fair housing legal cases reported by the federal Department of Justice and maintained by the National Fair Housing Advocate case database found several cases occurring in the Washoe County region. These cases, which provide context for fair housing trends in the region, are summarized below, organized in descending order by the date on which they occurred.

Although this legal review focused on cases occurring in the region during the past five years, older cases are included if they include significant findings and/or settlements.

United States v. DeAngli. This 2013 case involved an owner and manager of an apartment complex in Reno who attempted to evict two residents because they allowed a friend, who had a personality disorder, to visit them with his support dog. The consent decree issued by the Department of Justice required the apartment owner/manager to adopt a fair housing-compliant assisted animal policy; obtain fair housing training; and pay $10,000 to the complainants.

United States v. Rosewood Park Apartments. This 2012 case, filed by the Department of Justice, alleged that the owners and operators of the largest apartment complex in Reno (more than 900 units) denied housing to persons with disabilities with assistance animals. Under the agreement, the defendants agreed to pay $127,500 to the family who was prevented from moving into the apartment complex and to compensate the investigating organization that represented the family. The apartment owners/operators also paid $25,000 to compensate yet-to-be identified victims and $15,000 in civil penalties.

United States v Weilburg. This 2012 case alleged that the owner of a single family house in Sparks refused to rent to a woman who had severe allergies because he feared she would pass out from breathing dust or dust mold while operating the electric range in the home. The case was investigated by HUD and dismissed.

U.S. v. Nationwide Nevada. This 2008 complaint alleged that Nationwide Nevada and its general partner NAC Management, Inc., engaged in a pattern or practice of discrimination by refusing to finance car loans for consumers living on Indian reservations in Utah and Nevada. This case was brought under the Equal Credit Opportunity Act (ECOA). Under the consent order, Nationwide Nevada paid $170,000 to compensate loan applicants who were denied loans due to their residence on an Indian reservation. The consent order also enjoined the company from discriminating on the basis of race, color or national origin against loan applicants because they live on an Indian reservation. The company also agreed to implement a non-discrimination policy stating that consideration of residency on an Indian reservation is not a valid basis for declining to purchase automobile sales finance contracts. The company now provides enhanced equal credit opportunity training to its officers and employees.

United States v. ERGS, Inc. This case was filed in 2004 and settled in 2005. This case involved the failure of a developer to design and construct a 236-unit apartment complex in Reno in compliance with the accessibility guidelines in the FFHA. The complaint also alleged the

defendants engaged in a pattern or practice of discrimination. The defendants included the developer and architect of the projects and the current owner of one complex as a party to the lawsuit.

The consent order issued in the case required accessibility improvements to the apartment units and the complexes' common areas **at an estimated cost of $1.67 million**. The agreement also provided for damages, reimbursement of attorney's fees, establishment of a $150,000 fund to compensate individuals injured by the inaccessible housing, and a $30,000 civil penalty.

United States v. Meadows Apartment Limited Partnership. This 2002 case involved an apartment manager in Sparks who restricted the use of common areas in the apartment complex for persons under the age of 18. This included the playground, basketball court and swimming pool. Use by children was restricted regardless of parental supervision.

The consent decree provided that all current and future employees sign a certification acknowledging receipt of the decree and the complexes new non-discrimination policy. The decree also required the defendants to distribute to each tenant and applicant a copy of the policy, as well as HUD materials about fair housing discrimination.

United States v. Zenith of Nevada, Inc. (Perma-Bilt). This 2005 case alleged that the Nevada homebuilder Perma-Bilt discriminated on the basis of disability when they refused to test building studs for mold and canceled a family's purchase agreement after learning the children had severe asthma. Under the terms of the settlement agreement the builder is required post non-discriminatory policies, train employees, provide periodic reports to the United States, pay $50,000 to the adult complainants, and $5,000 in trust to each of the two children.

Fair Housing Resources

As required by HUD, this section describes the extent to which the jurisdictions have provided resources to agencies and organizations that may assist in fair housing analysis, investigation, education and outreach.

Fair housing activities are conducted on both a regional basis, through the HOME Consortium, and by individual jurisdiction. The section begins with a summary of the efforts of the HOME Consortium.

During the past five years, regional efforts to address fair housing barriers have responded to the impediments found in the 2008 AI. The impediments included lack of public awareness of fair housing and fair housing services, a fair housing service delivery system that could be improved, "fairly high" home mortgage loan denial rates for some minority applicants and some discriminatory terms and conditions in rental leases.

The HOME Consortium has contracted with SSFHC to address many of these impediments through education and outreach, investigative and enforcement activities. Annually, Reno and Sparks collectively provide $25,000 in CDBG administrative funds to SSFHC. Washoe County provides $10,000 of General Funds annually to support SSFHC.

Local jurisdiction staff monitor SSFHC's activities, participate in education efforts and provide support (e.g., building permit and other data) for both educational and investigative activities.

In addition, the Consortium requires all Affordable Housing Municipal Loan Program funding applicants submit a Fair Housing Certification and Assurances form, to make them aware of fair housing requirements and certify that the applicant, principal officers, and the associated property not have unsatisfactorily resolved fair housing complaints filed with HUD.

Applicants are further required to certify that they will adhere to the Consortium's Affirmative Fair Housing Marketing Plan that is included in the application. Staff monitors properties including compliance with the marketing plan, ensuring that fair housing posters are visible in rental offices, that documents include the fair housing wording regarding discrimination, that equal opportunity and the accessibility logotypes are used in advertising, and that they are maintaining waiting and denial lists, etc., in compliance with fair housing law.

It is the policy of the HOME Consortium to require its contractors to provide equal employment opportunity to all employees and applicants for employment without regard to race, color, religion, sex, national origin, disability, veteran or marital status, sexual orientation, or economic status and to take affirmative action to ensure that both job applicants and existing employees are given fair and equal treatment.

Application materials and/or bid documents for both HOME- and CDBG-funded projects require that full consideration be given to minority and women owned businesses. The Consortium also requires that all Section 3 covered contracts include the Section 3 Clause, which states that all work to be performed under the contract requires, to the greatest extent feasible, opportunities for training and employment be given to lower income residents of the area of the Section 3 project and contracts for work in connection with the project be awarded to business concerns located in or owned in substantial part by persons residing in the area of the Section 3 project.

The City of Reno also encourages the creation of affordable housing through developer incentives such as density bonuses and parking reductions. Staff work diligently to ensure these options continue and to educate developers, managers and residents on the need to provide affordable housing opportunities without barriers.

Summary

This section examines fair housing complaints, enforcement, trends in fair housing violations and the region's fair housing resources. Major findings include:

- Few residents in the region submit fair housing complaints. It is unclear if this is due to lack of knowledge and awareness of fair housing or because few barriers exist in the region and may be a combination of both.

- The number and significance of fair housing lawsuits in the region suggest that fair housing continues to be a challenge, particularly involving discrimination in rental transactions and failure to make reasonable accommodations.

- Since the last AI was completed in 2008, the jurisdictions have mostly engaged in providing funding for fair housing education and outreach, investigation and enforcement, as well as encouraging a wide variety of housing options in each community.

SECTION VII.

Impediments, Assessment of Past Goals, and Fair Housing Actions

SECTION VII.
Impediments, Assessment of Past Goals, and Fair Housing Actions

This section of the Washoe County regional AI identifies existing impediments to fair housing choice and recommends a Fair Housing Action Plan (Action Plan) to address the impediments.

It begins with a discussion of the impediments that were identified in the last AI, which was conducted in 2008. The section concludes with a matrix outlining the fair housing goals, activities and outcomes for the next five years for the City of Reno, the City of Sparks and Washoe County.

2008 Impediments to Fair Housing Choice—Do They Remain?

The impediments found in the 2008 Reno, Sparks and Washoe County AI included the following. The comments in italics discuss if the impediments were also found in the 2015 AI.

There is a lack of public awareness of fair housing and fair housing services. The 2008 AI concluded that inadequate fair housing education and training opportunities contributed to a lack of and difficulty understanding fair housing laws.

*Residents and stakeholders participating in the 2015 AI rated lack of understanding of fair housing laws as a **moderate** barrier to housing choice. They recognized that the region has a well-established and effective fair housing organization, yet residents don't seem to be engaged in fair housing or housing issues.*

In addition, the very low number of complaints— only 10 out of every 100,000 residents in the county filed complaints, about .01 percent—suggests that continued and enhanced fair housing education and outreach is needed.

The fair housing service delivery system is not as effective as desired. The AI found a lack of knowledge and uniformity in fair housing referrals by experts and stakeholders.

This was not identified as a barrier in the 2015 AI.

There are fairly high home mortgage denial rates for selected minorities. Minorities have higher denial rates for home mortgage loans; these are especially high for minorities in subprime mortgage lending markets. Subprime lenders appear to be targeting key minority groups.

The HMDA analysis conducted for the 2015 AI found that loan outcomes have changed since the 2008 AI. The gap in loan originations and denials among racial and ethnic groups has declined and, for the region's majority racial and ethnic groups, is less than 10 percentage points.

There appears to be discrimination in the rental markets. The most frequent types of discrimination include: 1) Discriminatory terms and conditions in rental leases; 2) Failure to make reasonable accommodations; and 3) Evidence of noncompliance with design and construction requirements.

The 2015 AI found that discrimination in the rental market, particularly failure to make reasonable accommodations, persists in the region.

Assessment of Past Goals and Actions

As discussed in Section VI of the AI, the primary method for addressing the fair housing impediments identified in the 2008 AI has been funding the Silver State Fair Housing Council (SSFHC) to conduct education and outreach, investigation and enforcement activities. Annually, Reno and Sparks have been providing $25,000 in CDBG administrative funds to SSFHC; Washoe County has provided $10,000 in funding.

Each year, these funds are used for:

Reno and Sparks

- Annual fair housing poster contest, including printing/distribution of calendars and awards reception during Fair Housing Month;
- Placement of fair housing ads in local publications during Fair Housing Month (2);
- One accredited training for housing professionals;
- Community outreach events (2);
- Fair housing presentations to property management classes (2);
- Technical support to city staff;
- Distribution of fair housing brochures at city office locations; and
- Answering calls from community members experiencing housing-related issues.

Washoe County

- Annual fair housing poster contest, including printing/distribution of calendars and awards reception during Fair Housing Month;
- Placement of fair housing ads in local publications during Fair Housing Month (1);
- Graphics and language for county's website and Facebook page, highlighting fair housing protections for posting during Fair Housing Month;
- Community outreach events (2);
- Technical support to county staff; and
- Answering calls from community members experiencing housing-related issues.

Incorporating more fair housing elements into the Consolidated Plan process. The cities of Reno and Sparks complete Consolidated Plans; Washoe County does not. The new requirements for Consolidated Plan reporting through the eCon Planning Suite require narrative about fair housing barriers and, in the CAPER, action items to address the barriers. Reno and Sparks have already begun incorporating language into how they have worked to address fair housing barriers into their annual Action Plans. This will be enhanced with the completion of this AI and reporting of progress using the Fair Housing Action Plan matrix prepared for each jurisdiction.

Current Fair Housing Issues and Priorities

The impediments identified through the 2015 AI research are presented below. These are organized in a manner consistent with the new Assessment of Fair Housing (AFH) template:

- Impediments;
- Contributing factors to impediments;
- Highest priority goals to mitigate the factors that limit or deny housing choice or access to opportunity or negatively impact fair housing or civil rights compliance.

2015 Impediments to Fair Housing Choice

The following impediments were found in the research and community participation conducted for the 2015 Washoe County AI. The impediments are presented along with how they were determined (evidence) and if a disparate impact on a protected class could be identified.

Impediment No. 1. Persons with disabilities have difficulty obtaining reasonable accommodations. Some landlords refuse to make reasonable accommodations for persons with disabilities, especially when involving service and companion/support animals.

Evidence of this impediment is found in fair housing intakes, complaints, lawsuits, and input from residents and stakeholders.

This impediment disparately impacts persons with disabilities. The full extent of this impediment is unknown; additional fair housing testing and investigation is needed to determine the prevalence of this form of discrimination.

Impediment No. 2. Limited availability of public transit and inaccessible infrastructure creates access barriers for persons with disabilities. Neighborhood choice of persons with disabilities who rely on public transit is limited to areas served by fixed route transit and by the service hours of buses on those routes. As shown on the transit area service map, much of Washoe County is inaccessible to these families due to an absence of public transportation.

In addition, there are many barriers to walking and wheelchair access in Sparks and Reno. A recent example given by participants in a focus group to discuss accessibility was Reno's new baseball stadium, which reportedly has curb cuts that are not ADA compliant.

This impediment was identified by persons with disabilities who participated in a focus group for the AI. This impediment disparately impacts persons with disabilities.

Impediment No. 3. Affordable rental housing is lacking. Lack of affordable housing was consistently rated as one of the top barriers in the region by residents and stakeholders.

A gaps analysis conducted for the region's 2015 Consolidated Plan found that:

- In Reno, a rental shortage of 10,800 units renting for less than $500 per month exists for renters earning $20,000 and less. This is 4,600 more units than in 2008. The gap increased because growth in low income renters that exceeded growth in the affordable units to serve them.

- In Sparks, the rental gap is estimated at 2,960 units for renters earning less than $20,000 per year.

- In the county overall, there is a shortage of 8,200 rentals of less than $500 per month. Countywide, there are 11,300 households earning less than $15,000, but only 3,100 affordable rentals available to house them.

It does not appear that lack of affordable housing has a disparate impact on any one protected class; rather, lack of affordable housing is a barrier that affects extremely low income residents of all protected classes.

Impediment No. 4. There is a lack of public engagement in fair housing. There is a very level of fair housing intakes and complaints filed relative to the county's population. In 2014, for example, only 10 out of every 100,000 residents in the county filed complaints—about .01 percent. Yet the number and significance of fair housing lawsuits in the region suggest that fair housing continues to be a challenge, particularly involving discrimination in rental transactions and failure to make reasonable accommodations.

This relatively low level of engagement appears to be consistent with statewide trends: According to the 2015 State of Nevada AI, only 47 complaints were received in nonentitlement areas for the entire 10 year period between 2004 and 2014.

Lack of knowledge and awareness of fair housing likely equally affects all protected classes.

Impediment No. 5. Housing in lower income areas is in poor condition. Staff at the local family resource center in Washoe County estimates that 80 percent of the children in Sun Valley's four elementary schools do not live in adequate housing, largely due to neglect, absentee landlords, and a cultural ethos of "live and let live."

Participants in a focus group in Reno described substandard housing and neighborhood conditions in neighborhoods south of downtown Reno, which is an area of Hispanic concentration.

This impediment affects low income residents in these areas equally. To the extent that racial and ethnic minorities are steered toward occupying these areas and/or have limited choices in

other neighborhoods, landlord negligence and poorly maintained neighborhoods could disparately impact minority residents.

Impediment No. 6. Some homeowners' associations (HOAs) and landlords engage in discriminatory practices. It is common for owners of mobile home parcels in the Sun Valley area of the county to rent without a lease agreement and to rent without direct contact information for landlords or property management. As such, residents of these properties are vulnerable to being overcharged, evicted without cause, and/or unable to report maintenance needs.

Some HOAs and landlords also violate fair housing law by refusing to rent to families with children, refusing to allow service or assistance animals, and discouraging the sales of properties to certain protected classes.

This barrier was identified through focus groups and in public meetings for the AI. Fair housing compliant data and legal cases also provide evidence of discriminatory practices of some landlords. These affect the protected classes who experience the discrimination.

Zoning ordinances and land use codes do not create barriers—minor improvements are suggested. The zoning codes and land use regulations of the jurisdictions do not create significant barriers to housing choice. The code review found only minor recommendations for improvements; these are discussed in Section IV of the AI. In sum, zoning and land use regulations could be improved by:

City of Reno

- Improving the definition of family to avoid distinctions based on the relation of the household members; instead focus on the "functional aspects of a family relationship."

- Ensuring that planned unit development regulations do not specifically exclude group homes.

City of Sparks

- Incorporating elements of the old zoning and land use code that gave special attention to accessible housing in the discussion of special permit approval into the current code.

Washoe County

- Improving the definition of family to avoid distinctions based on the relation of the household members; instead focus on the "functional aspects of a family relationship."

A bigger challenge in the region is related to natural resources, namely water availability, and funding to extend public transit. Densities in many high opportunity and future growth areas are restricted because of water constraints, municipal service and fiscal concerns.

Contributing Factors

"Contributing factors" are defined in the new AFH template. These are factors that commonly create impediments or barriers to housing choice.

In Reno, Sparks and Washoe County, the contributing factors include:

- Lack of availability of affordable rental housing throughout the region;
- Limited availability of public transportation throughout the region;
- Poor condition of properties in South Reno and Sun Valley;
- Inaccessible sidewalks, pedestrian crossings and public infrastructure in Reno and Sparks;
- Lack of investment in some neighborhoods; and
- Private discrimination.

Highest Priority Fair Housing Goals and Fair Housing Action Plan

The following matrix outlines the recommended goals and fair housing action items for the City of Reno, the City of Sparks and Washoe County. Some of these goals overlap and should be addressed as a collaborative efforts.

Guided by HUD's AFH template, the matrix also shows how the goal will address the contributing factor(s) and remedy fair housing issues, and metrics and milestones for determining what fair housing results will be achieved, as well as the timeframe for achievement.

FAIR HOUSING PLAN - City of Reno, City of Sparks, Washoe County

CITY OF RENO FAIR HOUSING PLAN					
FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
Goal No. 1. Improve the housing and community environment for persons with disabilities.	Discrimination against persons with disabilities in rental transactions	**Impediment 1. Persons with disabilities have difficulty obtaining reasonable accommodations.**	City of Reno, contracting with Silver State Fair Housing Council	**1)** Fund fair housing testing and investigation; **2)** Build community awareness of fair housing challenges in the region through neighborhood leadership group presentations, updates to City Council and outreach to business groups; and **3)** Improve landlord and HOA awareness of and compliance with fair housing law through increased education and outreach.	Ongoing; to be monitored annually. Fair Housing Activity funding level to be increased (FY 2016/2017).
	Inaccessible sidewalks, pedestrian crossings and public infrastructure	**Impediment No. 2. Limited availability of public transit and inaccessible infrastructure create access barriers for people with disabilities.**	City of Reno	Prioritize and fund improvements to increase accessibility of the city for persons with disabilities through sidewalk and ped ramp improvements	Annually with CDBG funding.
Goal No. 2. Ensure that affordable housing is available throughout the city in all types of neighborhoods.	Lack of availability of affordable rental housing	**Impediment No. 3. Affordable rental housing is lacking.** **Impediment No. 5. Housing in lower income areas is in poor condition.**	City of Reno, Washoe County HOME Consortium, State of Nevada Housing Division	**1)** Encourage developers to include affordable housing in all their developments; **2)** Focus code enforcement and public investment efforts on improving conditions in low income, minority concentrated neighborhoods; and **3)** Consider the needs of low income and disabled residents when investing in community amenities.	Monitor the increase in affordable housing annually and report to City Council and HUD. Ongoing and monitored through regular HOME inspections. To be considered annually when HOME and CDBG funds are being allocated.
Goal No. 3. Improve the level of community engagement in fair housing.	Lack of engagement in fair housing	**Impediment No. 4. There is a lack of public engagement in fair housing.**	City of Reno, contracting with Silver State Fair Housing Council	**1)** Continue, and as budgets allow, increase funding for fair housing education and outreach; and **2)** Build community awareness of fair housing and challenges in the region through neighborhood leadership group presentations, updates to City Council and outreach to business groups.	Ongoing; to be monitored annually. Fair Housing Activity funding level to be increased (FY 2016/2017).
Goal No. 4. Improve Access to Opportunity regionwide.	Limited availability of public transit; Poor housing conditions; Lack of investment in some neighborhoods		City of Reno, City of Sparks, Washoe County, Truckee Meadows Regional Planning Agency	**1)** View housing, planning and budgeting decisions through an "access to opportunity" lens; and **2)** Prioritize the creation of more affordable, accessible housing near public transit.	To be determined and monitored on an annual basis.

FAIR HOUSING PLAN - City of Reno, City of Sparks, Washoe County

CITY OF SPARKS FAIR HOUSING PLAN

FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
Goal No. 1. Improve the housing and community environment for persons with disabilities.	Discrimination against persons with disabilities	**Impediment 1. Persons with disabilities have difficulty obtaining reasonable accommodations.**	City of Sparks, contracting with Silver State Fair Housing Council	**1)** Fund fair housing testing and investigation; **2)** Build community awareness of fair housing challenges in the region through neighborhood leadership group presentations, regular updates to City Council and outreach to business groups; and **3)** Improve landlord and HOA awareness of and compliance with fair housing law through increased education and outreach.	Currently in progress. CDBG Fair Housing Activity funding level to be increased (FY 2016/2017).
	Inaccessible sidewalks, pedestrian crossings and public infrastructure	**Impediment No. 2. Limited availability of public transit and inaccessible infrastructure create access barriers for people with disabilities.**	City of Sparks	As budgets allow, fund improvements to increase accessibility of the city for persons with disabilities.	Ongoing; currently in progress.
Goal No. 2. Ensure that affordable housing is available throughout the city for all social economic classes.	Lack of availability of affordable rental housing	**Impediment No. 3. Affordable rental housing is lacking.**	City of Sparks, Washoe County HOME Consortium (WCHC) and State of Nevada	**1)** As development decisions are made, consider how well each development includes a range of housing types and choices; and **2)** Ensure that any affordable housing demolished and redeveloped contains some affordable housing.	Ongoing and currently in progress. May require legislative action.
Goal No. 3. Improve the level of community engagement in fair housing.	Lack of engagement in fair housing	**Impediment No. 4. There is a lack of public engagement in fair housing.**	City of Sparks, contracting with Silver State Fair Housing Council	**1)** Continue, and as budgets allow, increase funding for fair housing education and outreach--for example, by placing public service ads and announcements on TV, in target media outlets, through social media; and **2)** Build community awareness of fair housing and challenges in the region through neighborhood leadership group presentations, regular updates to City Council and outreach to business groups.	Calendar Year 2017. Anticipated funding increase of CDBG Fair Housing Activity (FY 2016/2017).
Goal No. 4. Improve Access to Opportunity regionwide.	Limited availability of public transit; Poor housing conditions; Lack of investment in some neighborhoods.		City of Sparks in consultation with Regional Transit Commission (RTC), City of Reno and TMRPA	**1)** View housing, planning and budgeting decisions through an "access to opportunity" lens; and **2)** As budgets improve, prioritize the creation of more affordable, accessible housing near public transit.	

WASHOE COUNTY FAIR HOUSING PLAN

FAIR HOUSING GOAL	CONTRIBUTING FACTORS TO BE ADDRESSED BY GOAL	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES	TIMEFRAME FOR ACHIEVEMENT
Goal No. 1. Improve the housing and community environment for persons with disabilities.	Discrimination against persons with disabilities in rental transactions	**Impediment 1. Persons with disabilities have difficulty obtaining reasonable accommodations.**	Washoe County, contracting with Silver State Fair Housing Council	**1)** Fund fair housing testing and investigation; **2)** Build community awareness of fair housing challenges in the region through neighborhood leadership group presentations, regular updates to county leadership; and **3)** Improve landlord and HOA awareness of and compliance with fair housing law through increased education and outreach.	Ongoing; to be monitored annually.
	Limited public transit	**Impediment No. 2. Limited availability of public transit and inaccessible infrastructure create access barriers for people with disabilities.**	Washoe County Regional Transportation Commission, Washoe County	**1)** Explore innovative and cost effective shuttle services to better connect persons with disabilities and seniors to needed amenities (grocery stores, doctor's office); and **2)** Work with the regional transit provider to prioritize expansions in transit into areas that are aging and where persons with disabilities reside.	Ongoing; to be monitored annually.
Goal No. 2. Ensure that affordable housing is available regionwide, especially as the region develops new housing.	Lack of availability of affordable rental housing	**Impediment No. 3. Affordable rental housing is lacking.** **Impediment No. 5. Housing in lower income areas is in poor condition.**	Washoe County, Truckee Meadows Regional Planning Agency, City of Sparks, City of Reno, Washoe County HOME Consortioum(WCHC), and State of Nevada	**1)** Work with the Truckee Meadows Regional Planning Agency and, utilizing the agency's upcoming housing study, to prioritize development of subdivisions that include a range of housing types and choices; and **2)** Examine how code enforcement efforts could be paired with general funds or HOME funds to provide grants for rehabilitating affordable housing in poor condition.	Ongoing.
Goal No. 3. Improve the level of community engagement in fair housing.	Lack of engagement in fair housing	**Impediment No. 4. There is a lack of public engagement in fair housing.**	Washoe County, Silver State Fair Housing Council	**1)** Continue, and as budgets allow, increase funding for fair housing education and outreach--for example, by placing public service ads and annoucements on TV, in target media outlets, through social media; and **2)** Build community awareness of fair housing and challenges in the region through neighborhood leadership group presentations, regular updates to county leadership and outreach to business groups.	Ongoing; to be monitored annually.
Goal No. 4. Improve Access to Opportunity regionwide.	Limited availability of public transit; Poor housing conditions; Lack of investment in some neighborhoods		Washoe County Regional Transportation Commission, Washoe County HOME Consortium (WCHC), City of Reno, City of Sparks, Washoe County, Truckee Meadows Regional Planning Agency	**1)** View housing, planning and budgeting decisions through an "access to opportunity" lens; and **2)** As budgets improve, prioritize the creation of more affordable, accessible housing near public transit.	To be determined and monitored annually.
Goal No. 5. Improve landlord-tenant relations in Sun Valley.	Differential terms and conditions in real estate transactions	**Impediment No. 6. Some HOAs and landlords engage in discriminatory practices.**	Washoe County, Silver State Fair Housing Coucil	**1)** Educate residents in Sun Valley about tenants' rights and fair treatment by landlords; and **2)** Investigate allegations of overcharging, failure to make repairs and discrimination.	Implement fiscal year 2016-17 monitor annually.