

Washoe County HOME Consortium (WCHC)

Needs Assessment & Housing Market Study

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Washoe County HOME Consortium (WCHC) is comprised of Washoe County and the two incorporated cities within the county, Reno and Sparks. 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 following assessment highlights Washoe County as a whole. This information is used to compliment the previous sections which contained data on the City of Reno. This condensed NA focuses on the housing demographics in the County, as well as the relationship between different racial and ethnic groups, household income, and housing problems.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)

Introduction

The following section will show that the housing issues faced by the County are similar to the ones faced by the City of Reno. Specifically, the greatest housing issue facing residents is affordable housing. Cost burden is a problem faced by homeowners and renters throughout the area. Through the creation of new affordable housing and restoration of the current housing stock, the county can help minimize the financial burden that vulnerable communities face.

Summary of Housing Needs

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	412,844	450,486	9.1%
Households	160,797	177,632	10.5%
Median Income	55,658	61,155	9.9%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2006-2010 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Since 2010, the population of Washoe County has increased by approximately 9.1%, which is similar to the 10% growth seen in Reno. During the same time period the number of households increased more quickly. This indicates a situation where the household size is slightly reducing throughout the County.

The Median Household Income (MHI) in Washoe County increased by 9.9%. However, as mentioned previously in this document, that growth does not take into account inflation. The purchasing power in Washoe County actually decreased by 5.3%. This means the median income household in 2018 is in a financially weaker position than in 2010.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	20,135	20,710	27,655	17,710	82800
Small Family Households	5,335	5,970	8,945	6,980	40135
Large Family Households	1,350	1,935	2,730	1,630	5610
Household contains at least one person 62-74 years of age	4,030	4,700	6,470	4,180	20205
Household contains at least one-person age 75 or older	1,865	3,350	3,530	1,770	6075
Households with one or more children 6 years old or younger	2,365	2,945	3,245	2,229	9135

Table 2 - Total Households Table

Data 2012-2016 CHAS
Source:

In the above table, family dynamics are broken down by income group to identify any relationship that may exist between these two factors.

Family Size: The strongest link between family type and HAMFI appears to be household size, particularly small families. Small families appear to be linked with higher incomes while large families are linked with lower incomes. Approximately 26.5% of extremely low-income households are small while 48.5% of households earning more than 100% AMI are small.

Elderly and Children: In Washoe, the presence of elderly residents or children does not appear to correlate closely with income. Across income groups, between 29.3% and 38.9% of the households have a resident 65 years old or older present.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	595	415	345	200	1,555	70	75	60	90	295
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	515	455	475	170	1,615	75	50	85	25	235
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	790	1,150	1,025	260	3,225	140	185	625	290	1,240
Housing cost burden greater than 50% of income (and none of the above problems)	9,135	4,045	970	80	14,230	3,360	2,790	2,215	560	8,925
Housing cost burden greater than 30% of income (and none of the above problems)	1,130	5,180	5,895	2,180	14,385	755	1,820	3,425	2,400	8,400
Zero/negative Income (and none of the above problems)	1,315	0	0	0	1,315	590	0	0	0	590

Table 3 – Housing Problems Table

Data 2012-2016 CHAS
Source:

In the above table there is a similar pattern displayed in Washoe County as the City of Reno. Cost Burden is a significant factor with over 28,500 renters and over 17,000 homeowners paying 30% or more of their income to housing expenses.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	12,165	11,245	8,710	2,890	35,010	4,400	4,915	6,415	3,365	19,095
Having none of four housing problems	1,070	1,630	6,480	5,025	14,205	595	2,920	6,050	6,435	16,000
Household has negative income, but none of the other housing problems	1,315	0	0	0	1,315	590	0	0	0	590

Table 4 – Housing Problems 2

Data 2012-2016 CHAS
Source:

In Washoe County, renters are much more likely to have a severe housing problem than homeowners. Over 71% of renters and approximately 54.4% of homeowners have at least one housing problem.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,905	3,375	2,400	9,680	1,035	1,470	2,000	4,505
Large Related	1,015	835	510	2,360	250	565	445	1,260
Elderly	2,405	2,225	1,240	5,870	1,595	1,410	1,350	4,355
Other	5,880	3,845	2,650	12,375	1,490	590	980	3,060
Total need by income	13,205	10,280	6,800	30,285	4,370	4,035	4,775	13,180

Table 5 – Cost Burden > 30%

Data 2012-2016 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,080	1,220	370	4,670	775	950	750	2,475
Large Related	760	180	30	970	200	395	125	720
Elderly	1,740	1,170	395	3,305	1,140	695	540	2,375
Other	4,530	1,470	265	6,265	1,040	435	360	1,835
Total need by income	10,110	4,040	1,060	15,210	3,155	2,475	1,775	7,405

Table 6 – Cost Burden > 50%

Data Source: 2012-2016 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,135	1,325	1,345	380	4,185	215	145	505	265	1,130
Multiple, unrelated family households	45	240	105	45	435	105	80	175	65	425
Other, non-family households	170	55	75	45	345	0	4	40	0	44
Total need by income	1,350	1,620	1,525	470	4,965	320	229	720	330	1,599

Table 7 – Crowding Information – 1/2

Data Source: 2012-2016 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2,660	2,755	2,820	8,235	510	1,070	1,565	3,145

Table 8 – Crowding Information – 2/2

Data Source: 2012-2016 CHAS

The four tables above breakdown the most common housing problems by income group: cost burden and overcrowding. A table with severe cost burden, spending 50% or more of a household's income on housing costs, is also included. Throughout these tables it is shown that housing cost problems exist throughout the County but are much more prevalent among renters and lower income households. The final table shows that households with children also face overcrowding more often in rental units than owner-occupied units.

Describe the number and type of single person households in need of housing assistance.

Residents who live alone may have an increased risk of housing instability. The median household income for a single person household is \$35,964 in Washoe County, which is over \$25,000 less than the countywide MHI of \$61,498. Single person households are also more likely to not have access to a personal vehicle, which can limit transportation options making commuting more difficult.

In Washoe County, single-person households are more likely to be renters. Given the information analyzed earlier it is likely that many of these households are cost burdened. That amounts to over 27,000 households that may need housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

Residents who have disabilities often have additional housing needs in order to maintain safe, secure, and affordable homes. In some cases, the resident will need modifications to the unit to make it accessible. In Washoe County, there are 52,415 residents who report having a disability, or 12% of the population. Unsurprisingly, the likelihood that a resident has a disability increases with age and over 33% of all residents 65 or older report a disability.

In order to properly address the needs of this population it is important to understand how common different types of disabilities are. The most commonly reported disabilities are self-care disability and ambulatory disability. Ambulatory disability is defined by the US Census Bureau as "having serious difficulty walking or climbing stairs" and self-care disability is defined as "having difficulty bathing or dressing."

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Gathering accurate statistics on the number of survivors of the listed crimes is incredibly difficult. Many incidents go unreported for a variety of reasons, including fear of future violence, loss of children, and lack of housing or economic support. It is important that resources are dedicated to providing support and safety for residents in need of escaping and reporting violence.

The national Center for Disease Control (CDC) tracks the incidence of Intimate Partner Violence (IPV) and Sexual Violence, which includes physical violence as well as non-physical but threatening behavior such as stalking. CDC data and similar studies consistently find the prevalence of physical violence against women to range from approximately one-quarter to one-third of adult women.

According to the National Intimate Partner and Sexual Violence Survey 2010-2012 State Report, the lifetime prevalence of rape for women in Nevada is approximately 23%. This is the fifth highest prevalence rate of all states in the U.S. The lifetime prevalence rate for any type of domestic violence, including dating violence, sexual assault and stalking in Nevada is 43.8% for women.

What are the most common housing problems?

As discussed previously, the only housing problem that is common is cost burden.

Are any populations/household types more affected than others by these problems?

Lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect we see that low and extremely low-income renters are more affected by housing problems than other groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

HUD defines extremely low-income households as households that earn 0-30% AMI (area median income), and severe housing cost burden as housing expenses that are greater than 50% of income.

As indicated in 2016 CHAS data in Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are over 23,000 households with severe housing cost burden greater than 50%. These households are at imminent risk of becoming homeless. These households are at risk of being unsheltered and may need rapid re-housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The County does not provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing instability is often a complex problem is impacted by housing, economic, and social issues. Housing characteristics linked with housing instability include extremely low income, lack of support for residents who are currently homeless, unaccompanied youth, and youth aging out of foster care. Renters are also at an increased risk of instability due to their home being owned by another person who may decide to take the rental unit off the market. Housing characteristics alone are not the only factor involved with instability and risk of homelessness. Additional factors such as drug and alcohol addiction, crime, health, education, and others are discussed in the Consortium’s Analysis of Impediments to Fair Housing Choice.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

An important aspect of understanding the needs of the community is to identify if any racial or ethnic groups face a greater need in the community. In this section, the existence of housing problems amongst racial groups is compared to the entire County population within each income group. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16565	1665	1905
White	10580	1140	1240
Black / African American	665	50	160
Asian	735	130	90
American Indian, Alaska Native	330	80	14
Pacific Islander	49	15	4
Hispanic	3850	180	355

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data 2012-2016 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16160	4550	0
White	10370	3025	0
Black / African American	515	50	0
Asian	660	200	0
American Indian, Alaska Native	90	110	0
Pacific Islander	145	24	0
Hispanic	4050	1070	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data 2012-2016 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15125	12530	0
White	10205	8555	0
Black / African American	385	205	0
Asian	795	475	0
American Indian, Alaska Native	140	325	0
Pacific Islander	105	15	0
Hispanic	3255	2710	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data 2012-2016 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6255	11460	0
White	4305	8005	0
Black / African American	145	195	0
Asian	340	315	0
American Indian, Alaska Native	34	190	0
Pacific Islander	44	35	0
Hispanic	1290	2535	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data 2012-2016 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income: In Washoe County, 90.9% of the population has at least one housing problem. There are no racial or ethnic groups that are disproportionately impacted in this income group.

Very Low Income: The county-wide rate of housing problems for this income group is 78.0%. One group, Black or African American households, have a disproportionately higher rate of housing problems with 91.2%.

Low Income: In this income group approximately 54.7% of the households have a housing problem. There are two groups that are disproportionately impacted by housing problems. Approximately 65.3% of Black or African American households and 87.5% of Pacific Islander households experience at least one housing problem.

Moderate Income: Residents in this group are significantly less likely to have a housing problem than other groups. Overall, 35.2% of the population reports a housing problem. There are two racial groups with disproportionate housing problems. Approximately 51.9% of Asian households, and 55.7% of Pacific Islander households report a housing problem.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Similar to the above section, below severe housing problems are broken down by race and ethnicity and household income. The goal is to identify any groups that are disproportionately impacted by severe housing problems. The same HUD guidelines are used, a disproportionately greater need exists when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14680	3550	1905
White	9485	2230	1240
Black / African American	600	115	160
Asian	655	195	90
American Indian, Alaska Native	220	190	14
Pacific Islander	49	15	4
Hispanic	3310	720	355

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2012-2016 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9155	11550	0
White	5755	7645	0
Black / African American	295	270	0
Asian	360	500	0
American Indian, Alaska Native	65	140	0
Pacific Islander	70	94	0
Hispanic	2440	2680	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data 2012-2016 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5800	21855	0
White	3440	15315	0
Black / African American	115	470	0
Asian	460	815	0
American Indian, Alaska Native	69	390	0
Pacific Islander	50	65	0
Hispanic	1620	4340	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data 2012-2016 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1975	16035	0
White	1020	11285	0
Black / African American	14	315	0
Asian	140	515	0
American Indian, Alaska Native	24	205	0
Pacific Islander	15	65	0
Hispanic	430	3390	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2012-2016 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Extremely Low Income: In Washoe County a significant number of extremely low-income residents have a severe housing problem. At the jurisdiction level 80.5% of all residents in this income group are disproportionately impacted. There are no racial or ethnic groups disproportionately impacted by severe housing problems at this level

Very Low Income: Households in this group are significantly less likely to have a severe housing problem than the above group, only 44.2% of very low-income households have a severe housing problem. Again, there are no minority racial or ethnic groups disproportionately impacted.

Low Income: Only 21% of residents in this group have a severe housing problem. There are two groups disproportionately impacted. Approximately 36.1% of Asian households and 43.5% of Pacific Islander households reported a severe housing problem.

Moderate Income: At the County level only 11% of the moderate-income residents have a severe housing problem. One racial group is disproportionately impacted by severe housing problems. According to the available data, 21.4% of Asian households in this income group have a severe housing problem.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Given the prevalence of cost burdened households a deeper analysis of the data is warranted. The cost burden and severe cost burden rates are broken down by racial and ethnic groups. HUD guidelines deem a group is disproportionately impacted when persons of a particular racial or ethnic group experience cost burden or severe cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	109,440	31,290	26,095	2,188
White	83,255	21,650	18,585	1,420
Black / African American	1,560	895	870	180
Asian	5,020	1,360	1,115	105
American Indian, Alaska Native	1,475	255	280	19
Pacific Islander	285	175	130	19
Hispanic	16,040	6,350	4,595	400

Table 17 – Greater Need: Housing Cost Burdens AMI

Data 2012-2016 CHAS
Source:

Discussion:

Cost Burden: Overall, 18.8% of the population pays between 30% and 49.9% of their income to housing expenses. One racial or ethnic group is disproportionately impacted. Approximately 29.7% of Pacific Islander households are cost burdened.

Severe Cost Burden: At the county level 15.6% of the population has a severe cost burden by paying over 50% of their income to household expenses. The only group that has a disproportionate severe cost burden rate is African American or Black households with 26.2%.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Throughout the Washoe County there were several groups that have a disproportionately greater need and are summarized below.

Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Black or African American households
- Low Income: Pacific Islander and Black or African American households
- Moderate Income: Asian, and Pacific Islander households

Severe Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: No racial or ethnic groups
- Low Income: Asian and Pacific Islander households
- Moderate Income: Asian households

Housing Cost Burden

- Cost Burden: Black or African American and Pacific Islander households
- Severe Cost Burden: Black or African American households

If they have needs not identified above, what are those needs?

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Washoe County by analyzing various housing and economic indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section looks at the composition of Washoe County's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	116,551	60.1%
1-unit, attached structure	9,460	4.9%
2-4 units	13,671	7.0%
5-19 units	24,935	12.9%
20 or more units	18,225	9.4%
Mobile Home, boat, RV, van, etc.	11,114	5.7%
Total	193,956	100.0%

Table 18 – Residential Properties by Unit Number

Data Source: 2014-2018 ACS

The table above breaks down Washoe County's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 60.1% of all housing units. HUD defines a single-family property as one with four or fewer units. By that definition 72% of all units in the County are single-family. Multifamily units are less common, making only 22.3% of all units.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	463	0.5%	6,124	8.2%
1 bedroom	2,215	2.1%	18,602	25.0%
2 bedrooms	14,547	14.1%	26,463	35.5%
3 or more bedrooms	85,867	83.3%	23,351	31.3%
Total	103,092	100.0%	74,540	100.0%

Table 19 – Unit Size by Tenure

Data Source: 2014-2018 ACS

In Washoe, the size of units varies significantly between homeowners and renters. Owner-occupied units tend to be larger than rental units. Approximately 83.3% of homeowner units are 3 or more bedrooms

while only 31.3% of renter units are that size. On the other end only 2.6% of homeowner units are 1 bedroom or smaller, for renters that unit size makes up 33.2% of all units.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

HOME Investment Partnership Program (HOME): In order to expand the supply of decent, save, secure and affordable housing to very low- and low-income households. The Consortium has worked with key stakeholders in the community to establish the following goals over the next 5 years for this Consolidated Plan:

Homeowner Housing rehabilitated:10 Household Housing Unit

Rental units constructed: 225 Household Housing Unit

Rental units rehabilitated: 225 Household Housing Unit

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the HUD Section 8 and Multifamily Database, there are thirteen contracts in Reno. These contracts account for 1,166 affordable housing units, the majority of which are 1-bedroom (675 units). There are six contracts that have the potential to expire in the next five years.

- Reno Silvercrest Residence – 1-bedroom units: 56

- William J. Raggio Plaza
 - 1-bedroom units: 18
 - 2-bedroom units: 3

- John Butterworth Estates
 - 1-bedroom units: 18
 - 2-bedroom units: 6

- Sierra Manor II – 1-bedroom units: 39

- Carville Park Apartments – 1-bedroom units: 208

- Silver Terrace Apartments
 - 2-bedroom units: 59

- 3-bedroom units: 38

Does the availability of housing units meet the needs of the population?

Unfortunately, the availability of housing units does not meet the needs of the population. There is a need for quality affordable housing units of multiple sizes throughout the County.

Describe the need for specific types of housing:

The City of Reno is in need of two primary housing types. Additionally, affordable units are needed in high-income and low-poverty areas to increase access to these areas for LMI households.

- Large rental units: There are relatively few large rental units available for families who may need it. This can lead to overcrowding and other substandard living conditions.
- Small homeowner units: There are very few units in the County that appeal to homeowners that prefer small units. First time homeowners and retirees looking to downsize may prefer small units and without them they may be priced out of the market or end up cost burdened.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following section examines the cost of housing for both homeowners and renters within Washoe County. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

In the County, the median home value of owner-occupied units has increased by only 1.3%. Rent has grown significantly more quickly, by 13% between 2010 and 2018. As noted in the Needs Assessment, renters experience housing problems, particularly cost burden, more often than homeowners.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	295,700	299,400	1.3%
Median Contract Rent	779	880	13.0%

Table 20 – Cost of Housing

Data Source: 2006-2010 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

The table below breaks out the rent paid in Washoe County by price cohorts. The most common cohort is the \$500 to \$999 group with 44.4% of all renters. The next largest group is the \$1,000 to \$1,499 price cohort. A more in-depth look at renter households is completed later in this document.

Rent Paid	Number	%
Less than \$500	4,094	5.6%
\$500-999	32,403	44.4%
\$1,000-1,499	23,490	32.2%
\$1,500-1,999	9,951	13.7%
\$2,000 or more	2,985	4.1%
Total	72,923	100.0%

Table 21 - Rent Paid

Data Source: 2014-2018 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	N/A	N/A
50% HAMFI	N/A	N/A
80% HAMFI	N/A	N/A
100% HAMFI	N/A	N/A
<i>Total</i>	N/A	N/A

Table 22 – Housing Affordability

Data Source: 2012-2016 CHAS

Is there sufficient housing for households at all income levels?

No, there is not enough housing at all income levels. Households with lower incomes have fewer housing options of all sizes and tenures.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is unlikely to get better, particularly for renters. Home values in the county have grown relatively stable in the County, but the available type and location of housing units may not meet demand.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

N/A. See the Reno MA-15 for how HOME rents/FMR compare to the area median rent.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps below provide details on the condition of housing units throughout Washoe County by looking at factors such as age, vacancy, and the prevalence of housing problems.

HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities, 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Definitions

The County does not maintain definitions of substandard condition and substandard condition suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	25,319	25.6%	32,015	43.0%
With two selected Conditions	421	0.4%	3,374	4.5%
With three selected Conditions	16	0.0%	226	0.3%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	77,336	75.0%	38,925	52.2%
Total	103,092	100.0%	74,540	100.0%

Table 23 - Condition of Units

Data Source: 2014-2018 ACS

The table above details the number of owner and renter households that have at least one housing condition. Renters are much more likely to experience housing problems than homeowners. Approximately 43% of all renters have at least one housing problem while only 25.6% of homeowners experience that. Very few households have multiple housing problems and due to the analysis conducted throughout this document it is safe to say that the housing problem faced by most is cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	31,925	31.0%	14,962	20.1%
1980-1999	38,494	37.3%	26,838	36.0%
1950-1979	29,403	28.5%	28,256	37.8%
Before 1950	3,270	3.2%	4,484	6.1%
Total	103,092	100.0%	74,540	100.0%

Table 24 – Year Unit Built

Data Source: 2014-2018 ACS

In Washoe County, housing is relatively new, particularly owner-occupied units. However, there are still a number of homes built prior to 1980. Due to the use of lead-based paint prior to 1978, in this analysis any units built prior to 1980 will potentially have a lead-based paint hazard. Approximately 31.7% of owner-occupied units and 43.9% of renter-occupied units have a lead-based paint hazard. This amounts to over 65,000 households at risk of lead-based paint.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,669	35%	23,990	46%
Housing Units build before 1980 with children present	8,150	17%	3,600	7%

Table 25 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazard

In Washoe County, there is a need for housing rehabilitation for both homeowners and renters. Of particular concern are low income households that are living in older homes that may have a risk of a lead-based paint hazard.

Data note: Data above is for the City of Reno. For housing units built before 1980 with children present, the most recent data available was 2015 CHAS data. The 2011-2015 ACS data was used for the total number of units built before 1980 to match the time period.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

As shown in the table above, about 32,600 owner occupied homes and 32,740 rented housing units were built before 1980 and are occupied by families with children. Housing units built prior to 1980 may contain Lead-Based Paint in portions of the home (window and door frames, walls, ceilings, etc.) or in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following impediments were found in the research and community participation conducted for the 2015 Washoe County AI.

Impediment No. 1. Persons with disabilities have difficulty obtaining reasonable accommodations.

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

Impediment No. 3. Affordable rental housing is lacking.

Impediment No. 4. There is a lack of public engagement in fair housing.

Impediment No. 5. Housing in lower income areas is in poor condition.

Impediment No. 6. Some homeowners' associations (HOAs) and landlords engage in discriminatory practices.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Washoe County housing problems are fairly rare, except for being cost burdened. According to the 2014-2018 ACS 5-Year Estimates, the countywide rate of each is:

- Cost Burden: 33.1%
- Overcrowding: 5.4%
- Lack of Complete Plumbing Facilities: 0.2%
- Lack of Complete Kitchen Facilities: 1.2%

In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Countywide average. For this analysis, HUD's definition of "disproportionate" will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole. In Washoe County that translates to cost burden greater than 43.1%, overcrowding greater than 15.4%, lack of plumbing facilities greater than 10.2%, and lack of kitchen facilities greater than 11.2%.

In Washoe County there are four tracts that multiple housing problems concentrated.

- Tract 1.02 – Reno North
 - Lacks Kitchen – 14.9%
 - Cost Burden – 56.4%
- Tract 9.00 – Reno Southeast
 - Overcrowded – 17.0%
 - Cost Burden – 43.7%
- Tract 17.01 – Reno North
 - Overcrowded – 18.5%
 - Cost Burden – 45.2%
- Tract 22.11 – Reno Southeast
 - Overcrowded – 19.0%
 - Cost Burden – 45.9%

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

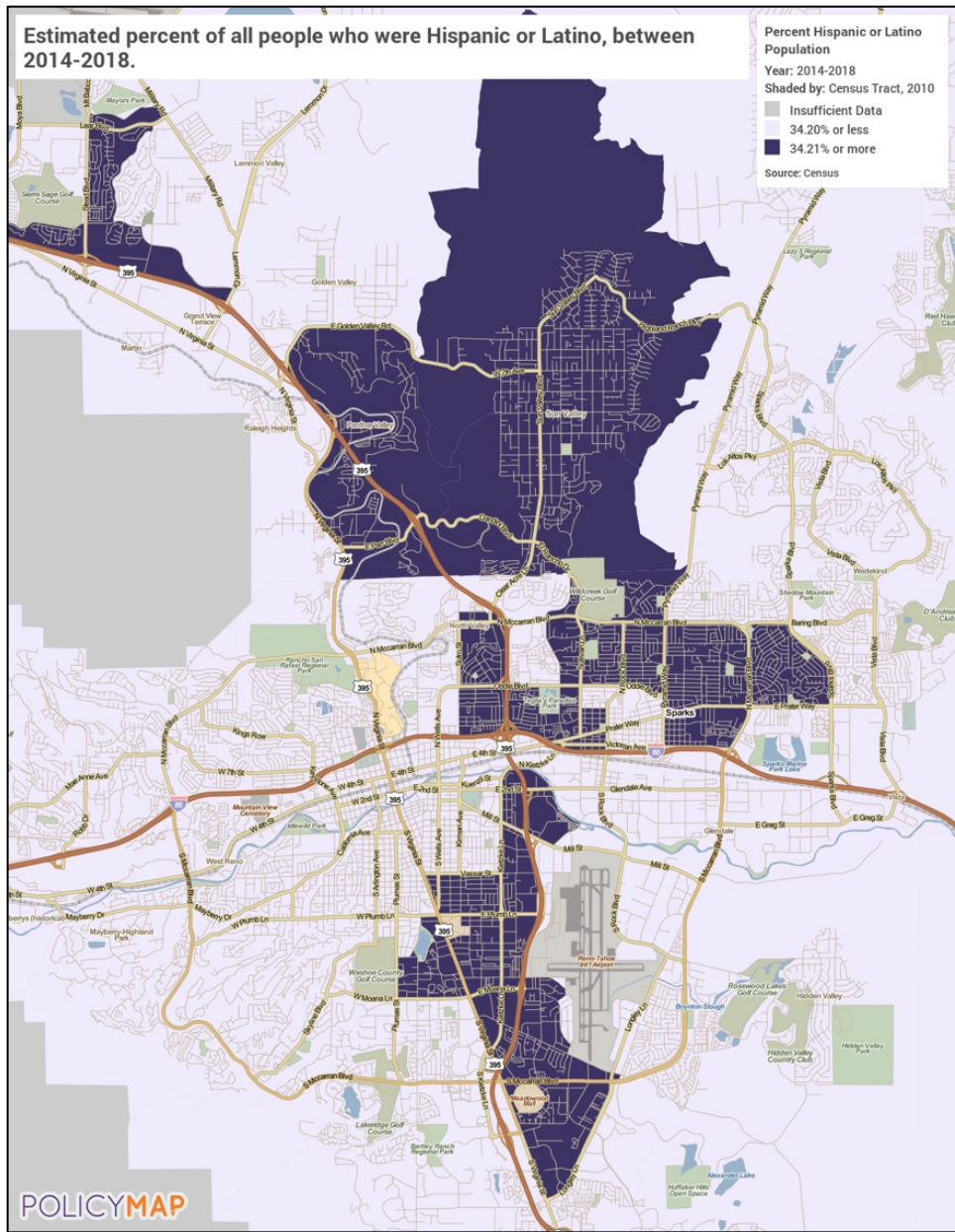
For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the county as a whole. According to the 2014-2018 American Community Survey 5-Year estimates the racial and ethnic breakdown of Washoe County’s population is:

- White: 78.9%
- Black or African American: 2.3%
- American Indian and Alaska Native: 1.6%
- Asian: 5.2%
- Native Hawaiian and Other Pacific Islander: 0.6%
- Other Race, non-Hispanic: 7.0%
- Two or More Races, non-Hispanic: 4.4%
- Hispanic or Latino: 24.2%

The following areas display a concentration of racial or ethnic minorities:

- Tract 24.07 – Asian: 15.85%
- Tract 35.01 – American Indian or Alaskan Native: 14.08%
- Tract 402.00 – American Indian or Alaskan Native: 61.17%

The following map displays the areas with a concentration of Hispanic residents near Reno and Sparks.



A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the Washoe County. According to the 2014-2018 American Community Survey 5-Year Estimates, the Median Household Income in the county is \$61,115. A tract is considered to have a low-income concentration if the MHI is \$48,892 or less. The only area not identified in the Reno portion of this report that has a low-income concentration is the area around Pyramid Lake. This area also has a large Native American population.

What are the characteristics of the market in these areas/neighborhoods?

The low-income concentration area is located North of Reno. The median rent in this area is relatively low, \$511 per month. There is not enough information on home sales in the area to determine a median sale price. The vast majority of the homes are single-family unit

Are there any community assets in these areas/neighborhoods?

The Pyramid Lake Area is a rural area that is home to the Pyramid Lake Paiute Tribe. Roads through the area are limited to state road 445 and 447. The only town in this tract is the Census-Designated Place Nixon, Nevada serves as the seat of tribal government and has a population of 374 people. Pyramid Lake attracts many anglers and sales of licenses and permits is a significant source of revenue for the tribe.

Are there other strategic opportunities in any of these areas?

The census tracts noted above provide an opportunity for investments that can greatly impact the residents of those areas. Support for housing and economic opportunities can assist residents in need of jobs near their homes. It is important to be aware of and recognize the potential for gentrification and steps should be taken to help support the residents who are currently living in these high potential areas.