
CHAPTER 11:
Population and Housing Element

This chapter (previously chapter 8) has not been modified with this 2006 Master Plan update. Refer to Chapter 2: “Summary of Changes Reflected in 2006 Update” for information regarding when it is likely to be updated.

Introduction

This portion of the Master Plan provides a summary of housing issues in Douglas County, including a population and housing profile of the County and an analysis of identified housing needs. The chapter also inventories existing affordable housing efforts and outlines a tiered approach to addressing identified housing needs within the County.

The housing analysis is largely based on demographic and housing data from several tabulations of the 1990 Census data, including the general population and housing tabulations and more specialized tabulations that focus on housing problems and regional employment/commuting patterns. The data was updated whenever possible with more recent information, including estimates of current demographic characteristics, sales price data from the Douglas County Assessor’s Office, building permit data from the Community Development Department, employment data from the Nevada Employment Security Department, and various other data. The emphasis of the analysis is on conditions within Douglas County, but regional data is also often included for purposes of context and comparison and to describe housing-related issues that are regional in scope.

The chapter concludes with Goals and Policies to provide direction for the County to meet its housing needs in the future.

POPULATION CHARACTERISTICS

Population

The 1995 population of Douglas County was 34,493 people, according to estimates generated by Strategic Mapping, Inc. (a GIS software and demographic research firm based in Santa Clara, CA) and processed for this study by the Bureau of Business and Economic Research at the University of Nevada, Reno. This represents an increase of 6,856 people since the 1990 Census, or a percentage increase of 24.8 percent. Of the five Douglas County planning zones, the Carson Valley grew the fastest in the 1990-95 period (26.9 percent), while the Topaz area grew the slowest (14.5 percent). The Carson Valley currently accounts for the large majority of Douglas County's population (estimated 73 percent), followed by the Tahoe/Sierra area (21 percent), Topaz (5 percent), and Pinenut (1 percent).

Figure 8.11.1: Population by Planning Zone, 1990 vs. 1995

	<u>1990 Census</u>	<u>1995 Estimate</u>	<u>Change</u>	<u>Pct. Change</u>
Carson Valley	19,797	25,098	5,301	26.8%
Topaz	1,429	1,636	207	14.5%
Pinenut	296	352	56	18.9%
Tahoe/Sierra	6,115	7,407	1,292	21.1%
TOTAL	27,637	34,493	6,856	24.8%

Source: 1990 Census; Strategic Mapping, Inc.; University of Nevada - Reno Bureau of Business and Economic Research.

Race/Ethnicity

In 1995, approximately 93.1 percent of Douglas County residents were white. An estimated 837 were American Indian, Eskimo, or Aleut, 675 were Asian or Pacific Islander, 138 were black, and 739 were of other races. An estimated 2,501 residents were of Hispanic origin (of any race).

Figure 8.11.2: Population by Race/Ethnicity, 1990 vs. 1995

	<u>Pct of 1990</u>		<u>1995</u>	<u>Pct of 1995</u>		<u>90-95</u>	<u>90-95 Pct.</u>
	<u>1990</u>	<u>Total</u>		<u>Total</u>	<u>Change</u>	<u>Change</u>	
White	26,130	94.5%	32,104	93.1%	5,974	22.9%	
Black	86	0.3%	138	0.4%	52	60.5%	
American Indian, Eskimo, or Aleut	570	2.1%	837	2.4%	267	46.8%	
Asian or Pacific Islander	361	1.3%	675	2.0%	314	87.0%	
Other race	490	1.8%	739	2.1%	249	50.8%	
Total Population	27,637	100.0%	34,493	100.0%	6,856	24.8%	
Hispanic origin (of any race)	1,652	6.0%	2,501	7.3%	849	51.4%	

Source: 1990 Census; Strategic Mapping, Inc.; University of Nevada - Reno Bureau of Business and Economic Research.

Age

The population of Douglas County is gradually aging. The median age has increased from 36.2 in 1990 to 38.4 in 1995, and the proportion of seniors aged 65 and over increased from 12.1 percent of the total population in 1990 to 13.2 percent in 1995. Additionally, the large baby boomer cohort has aged from 26 - 44 in 1990 to 31 - 49 in 1995, contributing to declines in the 25 - 34 age group and increases in the 45 - 54 age group.

In other trends, the proportion of youths aged 17 or younger has remained steady at 25.6 percent in both 1990 and 1995. The proportion of young adults aged 18 - 24, who are commonly college students or entry - level workers, grew from 6.2 percent in 1990 to 8.1 percent in 1995. The proportion of people aged 25 - 54, who can be thought of as “workers,” declined slightly from 46.5 percent of the population in 1990 to 44.0 percent in 1995. The proportion of people aged 55 to 64, the age range in which many retire, is also estimated to have declined slightly, from 9.6 percent in 1990 to 9.1 percent in 1995.

The Topaz area has a distinctly older population than other Douglas County planning zones. The estimated median age in 1995 for the Topaz area is 48, with approximately 42 percent of the population aged 55 or older.

Figure 8-11.3: Population by Age, 1990 vs. 1995

	<u>1990</u>	<u>1990 Pct</u>	<u>1995</u>	<u>1995 Pct</u>	<u>1990 - 95 Pct Change</u>
0 to 5 years	2,479	9.0%	2,976	8.6%	20.0%
6 to 13 years	3,249	11.8%	4,058	11.8%	24.9%
14 to 17 years	1,344	4.9%	1,797	5.2%	33.7%
18 to 20 years	740	2.7%	1,392	4.0%	88.1%
21 to 24 years	980	3.5%	1,411	4.1%	44.0%
25 to 34 years	4,394	15.9%	3,696	10.7%	-15.9%
35 to 44 years	5,216	18.9%	6,373	18.5%	22.2%
45 to 54 years	3,237	11.7%	5,103	14.8%	57.6%
55 to 64 years	2,646	9.6%	3,130	9.1%	18.3%
65 to 74 years	2,373	8.6%	2,960	8.6%	24.7%
75 to 84 years	810	2.9%	1,328	3.9%	64.0%
85 years and over	169	0.6%	270	0.8%	59.8%
Total Population	27,637	100.0%	34,493	100.0%	24.8%
Median Age	36.2		38.4		

Source: 1990 Census; Strategic Mapping, Inc.; University of Nevada - Reno Bureau of Business and Economic Research.

Household Type and Household Size

As of the 1990 Census, there were an estimated 10,571 households in Douglas County. By 1995, that had increased to an estimated 13,077 households, a growth of 23.7 percent. Approximately 0.8 percent of the population lived in group quarters rather than housing units in 1990, including occupants of nursing homes, correctional institutions, and juvenile institutions.

Most households in Douglas County were family households as of 1990 (74.4 percent). The primary types of family households were married couples without related children (35.4 percent), married couples with related children (28.0 percent), single mothers with kids (5.4 percent), single fathers with kids (2.2 percent), and various other types of family households (3.4 percent). The remaining 25.6 percent of households were non-family households. Most non-family households consisted of one person living alone (18.2 percent of all households).

The overall average household size in 1990 was 2.59 persons per household. Family households generally had more people (average of 2.94 persons per family) than non-family households (average of 1.59 persons per household). Altogether, considering all households, 18.2 percent of households consisted of one person, 40.8 percent had two people, 17.7 percent had three people, 14.7 percent had four people, and 8.5 percent had five or more people.

Figure 8.11.4: Household Type and Group Quarters by Planning Area, 1990

	Carson Valley	Topaz	Pinenut	Tahoe/ Sierra	COUNTY TOTAL
HOUSEHOLDS BY TYPE					
Total households	7,250	620	106	2,595	10,571
Family households (families)	5,673	472	87	1,628	7,860
Married-couple families	4,825	422	79	1,367	6,693
Percent of total households	66.6	68.1	74.5	52.7	63.3
Other family, male householder	268	9	2	109	388
Other family, female householder	580	41	6	152	779
Nonfamily households	1,577	148	19	967	2,711
Percent of total households	21.8	23.9	17.9	37.3	25.6
Householder living alone	1,175	117	14	615	1,921
Householder 65 years and over	423	42	2	123	590
Persons living in households	19,587	1,429	296	6,099	27,411
Persons per household	2.70	2.30	2.79	2.35	2.59
GROUP QUARTERS					
Persons living in group quarters	210	0	0	16	226
Institutionalized persons	189	0	0	16	205
Other persons in group quarters	21	0	0	0	21

Source: 1990 Census

Household Income

Douglas County is estimated to be one of the most affluent counties in the State of Nevada. According to 1990 Census data, in 1989 Douglas County had Nevada’s highest median household income (\$35,209, vs. statewide median of \$31,011) and highest per capita income (\$17,260, vs. statewide average of \$15,214). Between 1989 and 1995, the median household income in Douglas County is estimated to have increased by 14.6 percent and per capita income is estimated to have increased by 12.4 percent, unadjusted for inflation.

As of 1989, Douglas County also had Nevada’s lowest poverty rate (6.8 percent of persons living below the poverty line). However, poverty was prevalent for particular groups, including households headed by single mothers (40 percent of households in poverty) and Native Americans (54 percent of persons in poverty). Further data on income is discussed later in this document in “Section III - Identification of Housing Needs by Income Level.”

Figure 8-11.5: Household Income, 1989 vs. 1995

	1989 # HH's	1989 % of HH's	1995 # HH's	1995 % of HH's	Pct Chg in HH's	Pct Chg in Distribution
\$0 to \$9,999	894	8.5%	998	7.6%	11.6%	-9.8%
\$10,000 to \$14,999	682	6.4%	677	5.2%	-0.7%	-19.7%
\$15,000 to \$24,999	1,882	17.8%	2,000	15.3%	6.3%	-14.1%
\$25,000 to \$34,999	1,790	16.9%	2,119	16.2%	18.4%	-4.3%
\$35,000 to \$49,999	2,319	21.9%	2,721	20.8%	17.3%	-5.1%
\$50,000 to \$74,999	1,910	18.1%	2,638	20.2%	38.1%	11.7%
\$75,000 to \$99,999	490	4.6%	949	7.3%	93.7%	56.6%
\$100,000 to \$149,999	356	3.4%	621	4.7%	74.3%	40.9%
\$150,000 or more	248	2.4%	354	2.7%	42.5%	15.2%
TOTAL HOUSEHOLDS	10,571	100.0%	13,077	100.0%	23.7%	
Median household income	\$35,209		\$40,366		14.6%	
Per capita income	\$17,620		\$19,813		12.4%	

Source: 1990 Census; Strategic Mapping, Inc.; University of Nevada - Reno Bureau of Business and Economic Research.

HOUSING CHARACTERISTICS

Total Inventory of Housing Units

As of August 1995, Douglas County had approximately 17,519 housing units, as estimated by adding units authorized by building permits in the 1990 - 95 period to the 1990 Census count of housing units.⁽¹⁾ This represents an increase of 3,398 units since 1990 (24.1 percent). Most of the growth in the 1990 - 95 period occurred in the Carson Valley Planning Zone (86 percent of new construction). The Carson Valley planning zone now accounts for an estimated 62 percent of Douglas County's housing units, up from 57 percent in 1990. The Tahoe area, by contrast, saw relatively little growth in the 1990-95 period (162 units), and its share of the County's total units dropped from 37 percent in 1990 to 31 percent in 1995.

Figure 8-11.6: Housing Units by Planning Zone, 1990 - 95

	Carson Valley/ <u>Pinenut</u>	<u>Topaz</u>	Tahoe / <u>Sierra</u>	<u>Total</u>
UNITS AS OF 1990 CENSUS				
April 1, 1990	8,115	796	5,210	14,121
BUILDING PERMITS ISSUED 1990 - 95				
1990	572	75	34	681
1991	415	57	33	505
1992	511	52	37	600
1993	520	56	23	599
1994	631	43	20	694
Through 8/31/95	288	16	15	319
Subtotal	2,937	299	162	3,398
GRAND TOTAL OF HOUSING UNITS				
Grand Total	11,052	1,095	5,372	17,519
Pct Growth 1990-95	36.2%	37.6%	3.1%	24.1%

(1) Note: The August 1995 estimate of 17,519 units is likely to be slightly high due to: (1) possible double-counting of units for which building permits were issued in January through March, 1990; and (2) failure to account for demolitions of residential units, the removal or replacement of mobile homes, and the conversion of residential units to other uses.

Housing Units by Type

The predominant housing type in Douglas County is single-family dwellings, estimated at 68.1 percent of all units in 1995. Attached units account for an estimated 20.1 percent of all units in 1995, and mobile homes and trailers comprise an estimated 11.8 percent of units. Building activity in the 1990 - 95 period was heavily concentrated in single-family dwellings (86 percent), with mobile homes accounting for approximately 10 percent of new units and attached units accounting for 5 percent of new units.

The housing type mix varies significantly by planning zone. In the Carson Valley area, 81 percent of units are single-family dwellings, 12 percent are attached units, and 7 percent are mobile homes. In the Topaz area, mobile homes predominate (70 percent), followed by single-family dwellings (30 percent). The Tahoe/Sierra area has a diverse mix of units, with 49 percent single-family dwellings, 41 percent attached units, and 10 percent mobile homes.

Figure 8-11.7: Housing Units by Type by Planning Zone, 1990 - 95

	Carson Valley/Carson Valley/ <u>Pinenut</u>	Tahoe/ <u>Topaz</u>	Sierra <u>Sierra</u>	<u>TOTAL</u>	<u>PCT OF TOTAL</u>
1990 Census					
Single-family dwellings	6,274	242	2,509	9,025	63.9%
Attached units	1,143	2	2,216	3,361	23.8%
Mobile home, trailer, other	698	552	485	1,735	12.3%
Total	8,115	796	5,210	14,121	100.0%
1990-95 Permits					
Single-family dwellings	2,699	86	125	2,910	85.6%
Attached units	152	0	5	157	4.6%
Mobile home, trailer, other	86	213	32	331	9.7%
Total	2,937	299	162	3,398	100.0%
8/31/95 Total					
Single-family dwellings	8,973	328	2,634	11,935	68.1%
Attached units	1,295	2	2,221	3,518	20.1%
Mobile home, trailer, other	784	765	517	2,066	11.8%
Total	11,052	1,095	5,372	17,519	100.0%

Source: 1990 Census; 1990 - 95 Douglas County building permit records.

Housing Units by Occupancy and Tenure

As of the 1990 Census, an estimated 74.9 percent of Douglas County’s housing units were occupied and 25.1 percent were vacant. Among occupied units, an estimated 68.9 percent were owner-occupied and 31.1 percent were renter-occupied. Among vacant units, approximately 50.1 percent were vacant for “recreational, seasonal, or occasional use” (e.g., timeshares and second homes), 14.7 percent were for sale or rent, 4.5 percent had been rented or sold but not yet occupied, 0.1 percent (7 units) were intended for occupancy by migrant workers, and 30.6 percent were vacant for other purposes.

Occupancy patterns differed significantly by planning zone in 1990. In the Carson Valley, approximately 65 percent of all units were owner-occupied, 26 percent were renter-occupied, and 9 percent were vacant. In the Topaz area, 67 percent were owner-occupied, 11 percent were renter-

occupied, and 22 percent were vacant. In the Tahoe/Sierra zone, 29 percent of all units were owner-occupied, 21 percent were renter-occupied, and 50 percent were vacant. The Tahoe/Sierra area accounted for almost all of the units classified as “vacant for recreational, seasonal, or occasional use” in Douglas County (96 percent).

Figure 8.11.8: Housing Units by Occupancy Status, 1990

	Carson Valley	Topaz	Pinenut	Tahoe/ Sierra	COUNTY TOTAL
OCCUPANCY AND TENURE					
Total housing units	7,993	796	122	5,210	14,121
Occupied housing units	7,250	620	106	2,595	10,571
Owner occupied	5,160	530	97	1,498	7,285
Percent owner occupied	71.2	85.5	91.5	57.7	68.9
Renter occupied	2,090	90	9	1,097	3,286
Vacant housing units	743	176	16	2,615	3,550
For seasonal, recreational, or occasional use	37	33	1	1,706	1,777
Persons per owner-occupied unit	2.69	2.24	2.86	2.34	2.59
Persons per renter-occupied unit	2.72	2.70	2.11	2.36	2.60

Source: 1990 Census.

Housing Prices

According to U.S. Census data, Douglas County had the highest median housing values for owner-occupied units of any county in Nevada in 1990 (median of \$121,000, followed by Washoe County at \$111,200, Storey County at \$99,500, and Carson City at \$99,300). Note that these figures include only owner-occupied units, and thus reduce distortion by excluding high-priced second homes. Nonetheless, the Douglas County figures are pulled upwards by expensive owner-occupied units in the Tahoe area, as illustrated in the table below.

Douglas County also had Nevada’s highest rents in 1990, with a 1990 median contract rent of \$539. Following Douglas County were Clark County (\$461), Washoe County (\$429), and Carson City (\$406).

Table Figure 8.11.9: 1990 housing values and contract rent by Douglas County Census Division

	<u>Median Value</u>	<u>Contract Rent</u>
Genoa/Jacks Valley Census Division	\$132,800	\$557
Gardnerville/Minden Census Division	\$102,300	\$518
Topaz Census Division	\$96,600	\$371
Pinenut Census Division	\$141,300	\$325
<u>Tahoe Census Division</u>	<u>\$216,600</u>	<u>\$570</u>
TOTAL	\$121,000	\$539

Source: 1990 Census.

The value of housing units has increased significantly since 1990, as indicated by sales data collected by the Douglas County Assessor. The median sales price of residential units countywide increased from \$115,000 in 1990 to \$144,000 through November 1995, a 25.2 percent increase. Within this overall upward trend, price increases have varied significantly by geographic location. In the 1990 - 95 period, the Tahoe area saw the greatest price increases (38 percent), followed by the Carson Valley (30 percent) and Topaz (20 percent). Price increases also varied by housing type, as single-family homes rose from a median sales price of \$117,000 in 1990 to \$147,250 in 1995 (26 percent increase), condominiums went from \$127,250 to \$140,000 (10 percent), mobile homes from \$45,650 to \$66,000 (45 percent); and duplex units from \$115,250 to \$167,500 (45 percent). Price breakouts which account for both location and unit type together, and thus reduce distortion due to high-priced areas and high-priced unit types, are also included in the table below. It is worth noting that the various 1990 - 95 sales price increases generally outpaced the 1989 - 95 growth in median household income in Douglas County (14.6 percent growth in median income), which suggests that housing in the County has become less affordable to prospective owners relative to a few years ago.

Figure 8-11.10: Median Sales Price and Number of Sales by Unit Type and Geographic Area 1990 - 95

	TOTAL		SINGLE-FAMILY	CONDOMINIUM	MOBILE HOME	DUPLEX				
	<u>Med'n Price</u>	<u># Sales</u>	<u>Med'n# Sales Price</u>	<u>Med'n# Sales Price</u>	<u>Med'n# Sales Price</u>	<u>Med'n# Sales Price</u>	<u>Med'n# Sales Price</u>			
TOTAL DOUGLAS COUNTY										
1990	\$115,000	1,033	\$117,000	841	\$127,250	98	\$45,650	58	\$115,250	36
1991	\$121,125	950	\$126,000	768	\$113,700	91	\$53,500	57	\$118,000	34
1992	\$126,900	930	\$129,000	769	\$145,000	76	\$47,000	59	\$149,400	26
1993	\$136,000	1,221	\$139,175	1,019	\$135,450	96	\$47,000	67	\$155,000	39
1994	\$142,000	1,132	\$147,066	928	\$128,500	88	\$63,000	67	\$160,000	49
<u>Thru 11/95</u>	<u>\$144,000</u>	<u>779</u>	<u>\$147,250</u>	<u>632</u>	<u>\$140,000</u>	<u>84</u>	<u>\$66,000</u>	<u>45</u>	<u>\$167,500</u>	<u>18</u>
90-95	\$29,000		\$30,250		\$12,750		\$20,350		\$52,250	
Change										
90-95 Pct Chg	25.2%		25.9%		10.0%		44.6%		45.3%	
TAHOE AREA										
1990	\$165,000	279	\$194,000	171	\$135,750	88	\$50,000	3	\$127,000	17
1991	\$174,000	258	\$210,000	169	\$135,000	70	\$53,500	3	\$87,000	16
1992	\$185,000	224	\$240,000	149	\$148,000	69	\$48,750	4	\$92,345	2
1993	\$191,500	240	\$245,000	154	\$141,500	77	\$60,000	3	\$119,500	6
1994	\$206,000	223	\$265,000	149	\$140,000	59	\$56,254	6	\$145,000	9
<u>Thru 11/95</u>	<u>\$228,000</u>	<u>189</u>	<u>\$290,000</u>	<u>120</u>	<u>\$164,000</u>	<u>62</u>	<u>\$62,000</u>	<u>5</u>	<u>\$147,350</u>	<u>2</u>
90-95	\$63,000		\$96,000		\$28,250		\$12,000		\$20,350	
Change										
90-95 Pct Chg	38.2%		49.5%		20.8%		24.0%		16.0%	
CARSON VALLEY / SIERRA / PINENUT AREA										

1990	\$104,000	704	\$105,000	657	\$57,900	10	\$45,650	18	\$110,000	19
1991	\$113,500	647	\$115,000	589	\$74,400	21	\$54,900	19	\$133,750	18
1992	\$116,450	666	\$117,000	613	\$67,000	7	\$40,000	22	\$151,950	24
1993	\$131,000	917	\$132,000	847	\$72,000	19	\$49,000	18	\$158,400	33
1994	\$137,871	852	\$138,950	762	\$67,000	29	\$63,000	21	\$160,250	40
<u>Thru 11/95</u>	<u>\$135,500</u>	<u>563</u>	<u>\$138,000</u>	<u>506</u>	<u>\$75,000</u>	<u>22</u>	<u>\$78,000</u>	<u>19</u>	<u>\$167,500</u>	<u>16</u>
90-95	\$31,500		\$33,000		\$17,100		\$32,350		\$57,500	
Change										
90-95 Pct	30.3%		31.4%		29.5%		70.9%		52.3%	
Chg										
TOPAZ AREA										
1990	\$55,000	50	\$80,500	13	n/a	n/a	\$40,000	37	n/a	n/a
1991	\$56,900	45	\$87,250	10	n/a	n/a	\$49,000	35	n/a	n/a
1992	\$60,000	40	\$95,000	7	n/a	n/a	\$55,000	33	n/a	n/a
1993	\$59,950	64	\$106,000	18	n/a	n/a	\$46,000	46	n/a	n/a
1994	\$71,000	57	\$132,000	17	n/a	n/a	\$63,300	40	n/a	n/a
<u>Thru 11/95</u>	<u>\$66,000</u>	<u>27</u>	<u>\$86,000</u>	<u>6</u>	<u>n/a</u>	<u>n/a</u>	<u>\$60,000</u>	<u>21</u>	<u>n/a</u>	<u>n/a</u>
90-95	\$11,000		\$5,500		n/a		\$20,000		n/a	
Change										
90-95 Pct	20.0%		6.8%		n/a		50.0%		n/a	
Chg										

Source: Douglas County Assessor's Office; RRC Associates.

IDENTIFICATION OF HOUSING NEEDS BY INCOME LEVEL - THE 1990 “CHAS” DATA

The U.S. Department of Housing and Urban Development (HUD) and the U.S. Census Bureau undertook special tabulations of the 1990 Census data to assist state and local jurisdictions in developing a Comprehensive Housing Affordability Strategy (CHAS). A HUD-approved CHAS is required of state or local jurisdictions as a condition for receiving federal assistance under the National Affordable Housing Act.⁽²⁾ The data tabulations prepared for CHAS purposes focus specifically on housing needs by income level, and provide a very detailed picture of housing problems experienced by lower income segments in the Douglas County community as of 1990. The income classifications are expressed as a percentage of the area median income (AMI), adjusted for household size. Households earning 0 - 30 percent of the area median income are generally considered extremely low income, households earning 31 - 50 percent of AMI are considered low income, households earning 51 - 80 percent of AMI are considered moderate income, and households earning 81 - 95 percent of AMI are considered middle income. Note that the income limits used to define “low” income, “moderate” income, and other income categories can differ for specific federal programs.⁽³⁾

⁽²⁾ The Nevada Housing Division, together with the Nevada Commission on Economic Development, the Nevada Health Division, and the Nevada Welfare Division, prepares a Consolidated Submission for Community Planning and Development Programs (including a CHAS) for Nevada’s rural counties in aggregate (including Douglas County). These agencies are also largely responsible for administering federally-funded housing and community development programs in Nevada’s rural areas.

⁽³⁾ For example, for HUD’s Section 8 Housing Assistance Payments program, Public Housing program, and other programs subject to Section 3 (b) (2) of the United States Housing Act of 1937, “very low income” is defined as 50 percent of the median income for the area, and “low income” is defined as 80 percent of the median income for the area.

Distribution of households by income category and race/ethnicity

In 1990, approximately 7.8 percent of Douglas County households had extremely low incomes (30% of AMI or less), 8.0 percent had low incomes (31 - 50% of AMI), 19.3 percent had moderate incomes (51 - 80% of AMI), 9.9 percent had middle incomes (81 - 95% of AMI), and 55.0 percent had above-middle incomes (96%+ of AMI). The table below illustrates that Native American households were significantly more likely than average to have low incomes, with approximately 51 percent having low or extremely low incomes.

Figure 8-11.11: Income Category by Race/Ethnicity, 1990

	PERCENTAGE OF HOUSEHOLD AREA MEDIAN INCOME (AMI)					<u>TOTAL</u>
	<u>0 - 30% of AMI</u>	<u>31 - 50% of AMI</u>	<u>51 - 80% of AMI</u>	<u>81 - 95% of AMI</u>	<u>Above 95% of AMI</u>	
White/Non-Hispanic						
Number of Households	725	771	1,900	993	5,503	9,892
Row Percent	7.3%	7.8%	19.2%	10.0%	55.6%	100.0%
American Indian, Eskimo and Aleut/Non-Hispanic						
Number of Households	67	50	40	11	62	230
Row Percent	29.1%	21.7%	17.4%	4.8%	27.0%	100.0%
Asian and Pacific Islander/Non-Hispanic						
Number of Households	0	0	12	5	36	53
Row Percent	0.0%	0.0%	22.6%	9.4%	67.9%	100.0%
Black/Non-Hispanic						
Number of Households	0	0	2	0	3	5
Row Percent	0.0%	0.0%	40.0%	0.0%	60.0%	100.0%
Hispanic (Any Race)						
Number of Households	38	31	90	35	220	414
Row Percent	9.2%	7.5%	21.7%	8.5%	53.1%	100.0%
Total Households						
Number of Households	830	852	2,044	1,044	5,824	10,594
Row Percent	7.8%	8.0%	19.3%	9.9%	55.0%	100.0%

Source: *The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.*

Income Category by Tenure

As would be expected, the CHAS data shows that renter households have lower incomes than owner households. Approximately 47 percent of renter households have moderate incomes or below, as compared to 30 percent of owners. However, low-income owners outnumber low-income renters in an absolute sense, reflecting the fact that there are more than double the number of owners than renters in the County.

Figure 8-11.12: Income Category by Tenure, 1990

	PERCENTAGE OF HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTAL
	0 - 30% of AMI	31 - 50% of AMI	51 - 80% of AMI	81 - 95% of AMI	Above 95% of AMI	
Owners						
Number of Households	503	514	1,164	737	4,429	7,347
Row Percent	6.8%	7.0%	15.8%	10.0%	60.3%	100.0%
Column Percent	60.6%	60.3%	56.9%	70.6%	76.0%	69.4%
Renters						
Number of Households	327	338	880	307	1,395	3,247
Row Percent	10.1%	10.4%	27.1%	9.5%	43.0%	100.0%
Column Percent	39.4%	39.7%	43.1%	29.4%	24.0%	30.6%
Total Households						
Number of Households	830	852	2,044	1,044	5,824	10,594
Row Percent	7.8%	8.0%	19.3%	9.9%	55.0%	100.0%
Column Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: *The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.*

Income Category by Household Type

The CHAS database provides data for three different types of households: elderly households (one or two-member households with householder or spouse age 62 or older); small related-family households (non-elderly families with two to four members); and large related households (families with five or more members). Data on other households (primarily non-family, non-elderly households) can be derived by subtracting these groups from the total. The largest category of households in 1990 was small related-family households (50.8 percent), followed by elderly households (22.5 percent), “other” households (18.1 percent), and large related-family households (8.6 percent).

Income levels vary significantly by household type. In general, small related-family households are least likely to have low incomes (9.3 percent low/extremely low income), followed by large related households (14.3 percent low income), non-elderly/non-family households (17.3 percent low income), and elderly households (30.2 percent low income). Viewed another way, the largest share of low/extremely low income households are elderly households (42.6 percent), followed by small related-family households (29.8 percent), “other” households (19.7 percent), and large related-family households (7.7 percent).

Figure 8-11.13: Income Category by Household Type, 1990

	PERCENTAGE OF HOUSEHOLD AREA MEDIAN INCOME (AMI)					
	0 - 30% of AMI	31 - 50% of AMI	51 - 80% of AMI	81 - 95% of AMI	96%+ of AMI	TOTAL
Elderly Households (1)						
Number of Households	345	373	573	279	810	2,380
Row Percent	14.5%	15.7%	24.1%	11.7%	34.0%	100.0%
Column Percent	41.6%	43.8%	28.0%	26.7%	13.9%	22.5%
Small related-family households						
Number of Households	255	247	858	461	3,566	5,387
Row Percent	4.7%	4.6%	15.9%	8.6%	66.2%	100.0%
Column Percent	30.7%	29.0%	42.0%	44.2%	61.2%	50.8%
Large related-family households						
Number of Households	57	73	209	121	448	908
Row Percent	6.3%	8.0%	23.0%	13.3%	49.3%	100.0%
Column Percent	6.9%	8.6%	10.2%	11.6%	7.7%	8.6%
All Other Households						

Number of Households	173	159	404	183	1,000	1,919
Row Percent	9.0%	8.3%	21.1%	9.5%	52.1%	100.0%
Column Percent	20.8%	18.7%	19.8%	17.5%	17.2%	18.1%
Total Households						
Number	830	852	2,044	1,044	5,824	10,594
Row Percent	7.8%	8.0%	19.3%	9.9%	55.0%	100.0%
Column Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

(1) Elderly households are one or two member (family or non-family) households with head or spouse age 62+.

(2) Small related-family households are non-elderly family households with two to four members.

(3) Large related households are family households with 5+ members.

Note: "Family households" are households in which the householder and one or more other persons living in the same household are related by birth, marriage, or adoption.

Source: The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.

Rates of Home Ownership by Household Income and Household Type

The following table helps to illustrate the interrelationships between home ownership patterns, income level and household type. In general, home ownership increases with income, from approximately 60 percent of low and moderate income households, to 71 percent of middle income households and 76 percent of above-middle income households. Home ownership is also related to household type and age, and is highest for elderly households (84 percent), followed by small related-family households (71 percent), large related-family households (68 percent), and other households (48 percent). Additionally, within each household type, home ownership rates generally increase with income. The interrelationships between income level, tenure and household type are key factors that underlie housing needs and affect the nature of housing problems for particular groups.

Figure 8-11.14: Home ownership Rates by Household Income and Household Type, 1990

	PERCENT OF HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTAL
	0 - 30% of AMI	31 - 50% of AMI	51 - 80% of AMI	81 - 95% of AMI	96%+ of AMI	
ELDERLY HOUSEHOLDS						
Total	345	373	573	279	810	2,380
Households						
Percent Owner	76.8%	78.3%	86.6%	83.5%	87.0%	83.7%
SMALL RELATED-FAMILY HOUSEHOLDS						
Total	255	247	858	461	3,566	5,387
Households						
Percent Owner	52.2%	55.5%	50.5%	66.4%	78.9%	70.9%
LARGE RELATED-FAMILY HOUSEHOLDS						
Total	57	73	209	121	448	908
Households						
Percent Owner	40.4%	54.8%	55.0%	79.3%	77.5%	68.4%
OTHER HOUSEHOLDS						
Total	173	159	404	183	1,000	1,919
Households						
Percent Owner	47.4%	28.3%	29.7%	55.7%	56.4%	47.6%
TOTAL HOUSEHOLDS						
Total	830	852	2,044	1,044	5,824	10,594
Households						
Percent Owner	60.6%	60.3%	56.9%	70.6%	76.0%	69.4%

Source: *The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.*

Households with Housing Problems

The CHAS data indicates that 29.2 percent of Douglas County households had “housing problems” in 1990. “Housing problems” in this analysis are defined to include payment of more than 30 percent of

gross income for gross housing costs (including utilities), overcrowded conditions (1.01+ persons per room), and lack of complete plumbing or kitchen facilities. A household experiencing one or more of these conditions is considered to have a “housing problem.” As indicated in the following figures and table, the incidence of housing problems is highest for extremely low-income households (73 percent), and progressively lower for households with low incomes (59 percent), moderate incomes (52 percent), middle incomes (32 percent), and above-middle incomes (10 percent).

Among the various types of housing problems, high cost burdens are by far the most prevalent. A total of 27 percent of Douglas County households experience a 30 percent cost burden, including 69 percent of extremely low income households, 59 percent of low income households, 48 percent of moderate income households, 29 percent of middle income households, and 9 percent of above-middle income households. “Severe” cost burdens (housing costs greater than 50 percent of income) are experienced by 9.3 percent of all households, including 50 percent of extremely low income households, 35 percent of low income households, 11 percent of moderate income households, 2 percent of middle income households, and 0.5 percent of above-middle income households. Overcrowding is a problem for approximately 2.4 percent of households, and approximately 1 percent of households lack complete plumbing or kitchen facilities.

As might be expected, the incidence of housing problems is higher for renters (39.7 percent) than for owners (24.6 percent). Renters are also more likely to have 30 percent cost burdens (35.6 percent) than owners (23.2 percent), and are somewhat more likely to have overcrowded units (4.3 percent) than owners (1.6 percent). For renters, housing problems are especially prevalent in the extremely low, low, and moderate income categories (67 - 76 percent), before declining in the middle income category (33 percent) and above-middle income category (7 percent). For owners, housing problems are very common for extremely low income households (71 percent), declining to 48 percent for low income, 41 percent for moderate income, 32 percent for middle income, and 11 percent for above-middle income households.

The incidence of housing problems also varies with household type. Housing problems are most prevalent for large related-family households (44.7 percent), followed by non-elderly, non-family “other” households (36.6 percent), small related-family households (26 percent), and elderly households (24.4 percent). The high incidence of problems for large family households is primarily a reflection of a high incidence of overcrowding for this group (23.0 percent, vs. 0.0 - 0.7 percent for other household types). Large related-family households who rent their housing are especially likely to experience overcrowding (42 percent, as compared to 14 percent for large related-family owners).

Regarding 30 percent cost burdens, the incidence rate is highest for non-elderly, non-family “other” households (36.6 percent), followed by large related-family households (25.6 percent), small related-family households (25.1 percent), and elderly households (24.3 percent). The comparatively low incidence rate of cost burdens for elderly households, even though the elderly are most likely to fall in to lower income groups, reflects the fact that the elderly are most likely to be homeowners and to have paid off their mortgage. However, for the elderly who do experience cost burdens, those cost burdens are comparatively likely to be permanent since many are retired and are on fixed incomes.

Looking at both family/household type and tenure together provides the most detailed picture of housing problems for different segments of the population. As a rule, for each household type, renters are more

likely to experience housing problems than owners (e.g., small-family, low-income renter households are more likely to experience housing problems than small-family, low-income owner households). Incidence rates for housing problems include: large family renter households, 66.2 percent; large family owners, 34.8 percent; small family renters, 31.8 percent; small family owners, 23.7 percent; elderly renters, 35.0 percent; elderly owners, 22.4 percent; “other” renters, 45.1 percent; “other” owners, 26.1 percent.

Figure 8.11.15: Percentage of Douglas County Households with Housing Problems, 1990 (Source: CHAS Tabulations)

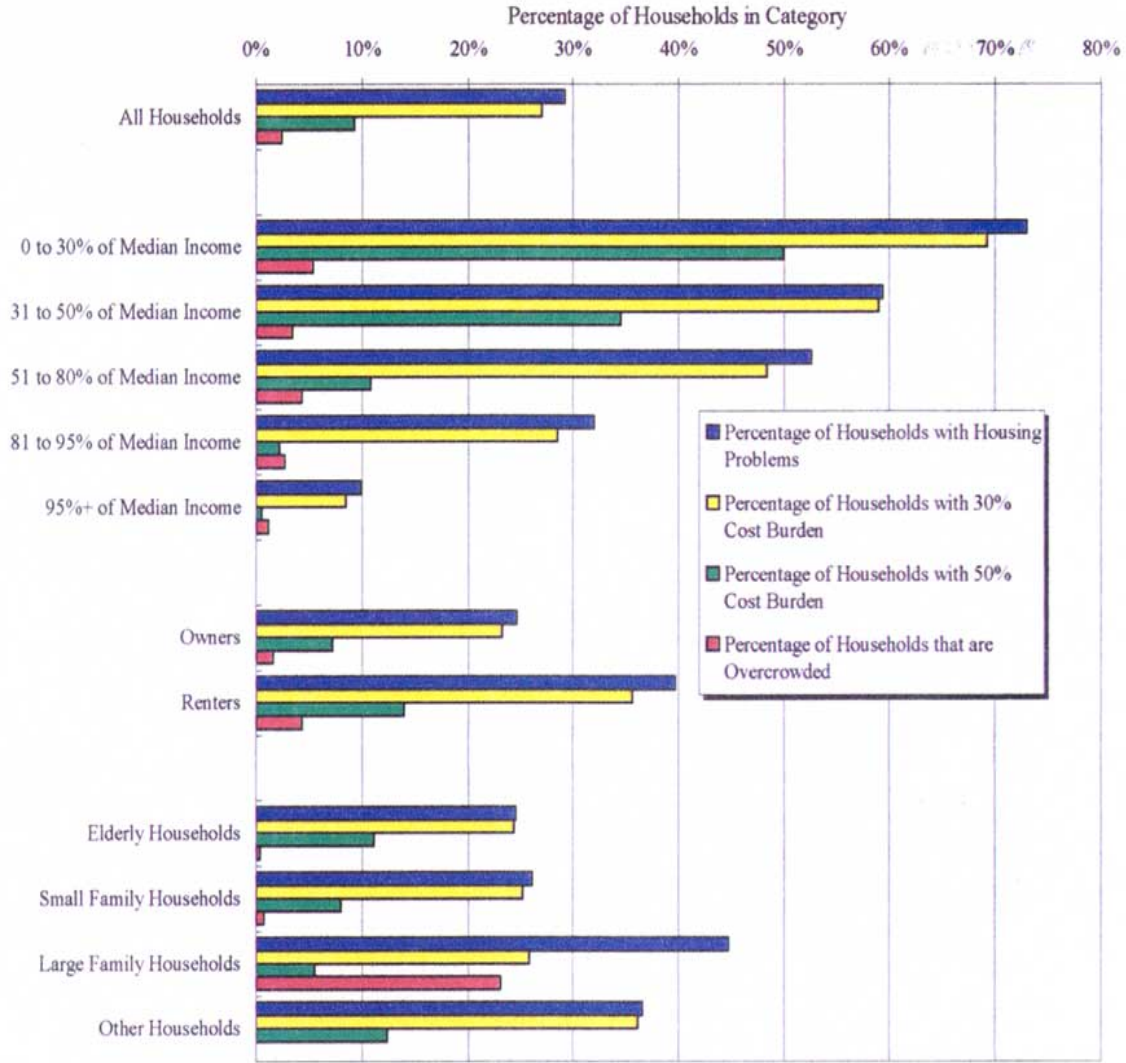


Figure 8.11.16: Number of Douglas County Households with Housing Problems, 1990 (Source: CHAS Tabulations)

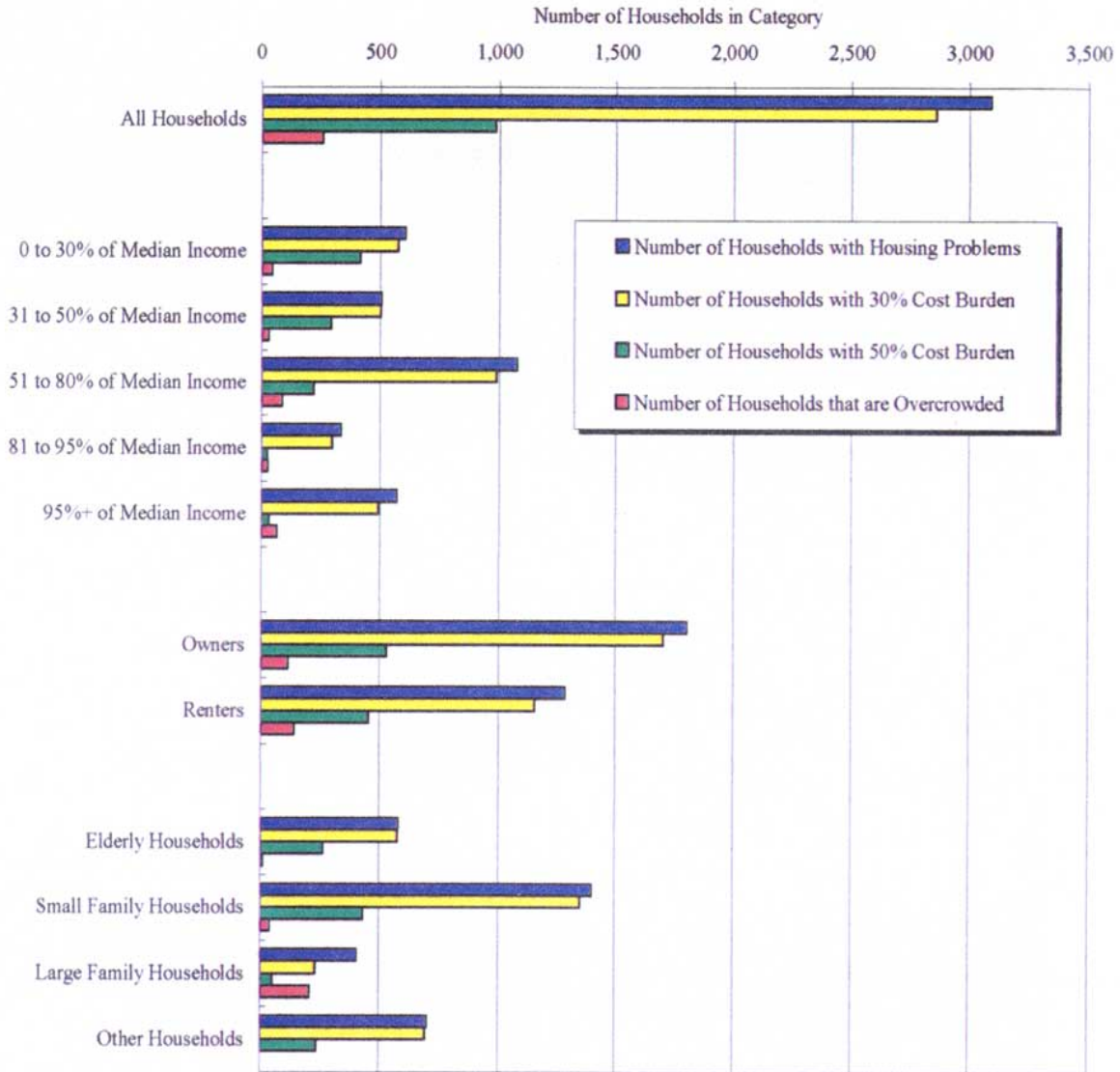


Figure 8.11.17: Households with Housing Problems by Tenure and Household Type, 1990

	PERCENT OF HOUSEHOLD AREA MEDIAN INCOME (AMI)											
	0 - 30% of AMI		31 - 50% of AMI		51 - 80% of AMI		81 - 95% of AMI		Above 95% of AMI		TOTAL	
	HHs	% of HHs	HHs	% of HHs	HHs	% of HHs	HHs	% of HHs	HHs	% of HHs	HHs	% of HHs
TOTAL HOUSEHOLDS WITH HOUSING PROBLEMS												
Total Households	830	100.0%	852	100.0%	2,044	100.0%	1,044	100.0%	5,824	100.0%	10,594	100.0%
Total Households with Housing Problems	605	72.9%	506	59.4%	1,075	52.6%	334	32.0%	572	9.8%	3,092	29.2%
Total Households with 30% Cost Burden	575	69.3%	503	59.0%	989	48.4%	298	28.5%	495	8.5%	2,860	27.0%
Total Households with 50% Cost Burden	414	49.9%	294	34.5%	221	10.8%	23	2.2%	32	0.5%	984	9.3%
Total Households that are Overcrowded	45	5.4%	29	3.4%	88	4.3%	28	2.7%	66	1.1%	256	2.4%
HOUSING PROBLEMS BY TENURE												
Total Owner Households	503	100.0%	514	100.0%	1,164	100.0%	737	100.0%	4,429	100.0%	7,347	100.0%
Total Owner Households with Housing Problems	358	71.2%	248	48.2%	482	41.4%	234	31.8%	482	10.9%	1,804	24.6%
Total Owner Households with 30% Cost Burden	348	69.2%	245	47.7%	446	38.3%	221	30.0%	443	10.0%	1,703	23.2%
Total Owner Households with 50% Cost Burden	202	40.2%	148	28.8%	125	10.7%	23	3.1%	32	0.7%	530	7.2%
Total Owner Households that are Overcrowded	21	4.2%	12	2.3%	41	3.5%	13	1.8%	28	0.6%	115	1.6%
Total Renter Households	327	100.0%	338	100.0%	880	100.0%	307	100.0%	1,395	100.0%	3,247	100.0%
Total Renter Households with Housing Problems	247	75.5%	258	76.3%	593	67.4%	100	32.6%	90	6.5%	1,288	39.7%
Total Renter Households with 30% Cost Burden	227	69.4%	258	76.3%	543	61.7%	77	25.1%	52	3.7%	1,157	35.6%
Total Renter Households with 50% Cost Burden	212	64.8%	146	43.2%	96	10.9%	0	0.0%	0	0.0%	454	14.0%
Total Renter Households that are Overcrowded	24	7.3%	17	5.0%	47	5.3%	15	4.9%	38	2.7%	141	4.3%
HOUSING PROBLEMS BY AGE/FAMILY TYPE												
Total Elderly Households	345	100.0%	373	100.0%	573	100.0%	279	100.0%	810	100.0%	2,380	100.0%
Total Elderly Households with Housing Problems	225	65.2%	149	39.9%	136	23.7%	36	12.9%	35	4.3%	581	24.4%
Total Elderly Households with 30% Cost Burden	222	64.3%	149	39.9%	136	23.7%	36	12.9%	35	4.3%	578	24.3%
Total Elderly Households with 50% Cost Burden	143	41.4%	80	21.4%	29	5.1%	0	0.0%	12	1.5%	264	11.1%
Total Elderly Households that are Overcrowded	0	0.0%	9	2.4%	0	0.0%	0	0.0%	0	0.0%	9	0.4%
Total Small Family Households	255	100.0%	247	100.0%	858	100.0%	461	100.0%	3,566	100.0%	5,387	100.0%
Total Small Family Households with Housing Problems	202	79.2%	166	67.2%	482	56.2%	211	45.8%	342	9.6%	1,403	26.0%
Total Small Family Households with 30% Cost Burden	202	79.2%	166	67.2%	468	54.5%	196	42.5%	322	9.0%	1,354	25.1%
Total Small Family Households with 50% Cost Burden	158	62.0%	110	44.5%	124	14.5%	23	5.0%	17	0.5%	432	8.0%
Total Small Family Households that are Overcrowded	3	1.2%	0	0.0%	16	1.9%	7	1.5%	12	0.3%	38	0.7%
Total Large Family Households	57	100.0%	73	100.0%	209	100.0%	121	100.0%	448	100.0%	908	100.0%
Total Large Family Households with Housing Problems	55	96.5%	50	68.5%	168	80.4%	51	42.1%	82	18.3%	406	44.7%
Total Large Family Households with 30% Cost Burden	28	49.1%	47	64.4%	101	48.3%	30	24.8%	28	6.3%	234	25.8%
Total Large Family Households with 50% Cost Burden	13	22.8%	23	31.5%	13	6.2%	0	0.0%	1	0.2%	50	5.5%
Total Large Family Households that are Overcrowded	42	73.7%	20	27.4%	72	34.4%	21	17.4%	54	12.1%	209	23.0%

Total Other Households	173	100.0%	159	100.0%	404	100.0%	183	100.0%	1,000	100.0%	1,919	100.0%
Total Other Households with Housing Problems	123	71.1%	141	88.7%	289	71.5%	36	19.7%	113	11.3%	702	36.6%
Total Other Households with 30% Cost Burden	123	71.1%	141	88.7%	284	70.3%	36	19.7%	110	11.0%	694	36.2%
Total Other Households with 50% Cost Burden	100	57.8%	81	50.9%	55	13.6%	0	0.0%	2	0.2%	238	12.4%
Total Other Households that are Overcrowded	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

PERCENT OF HOUSEHOLD AREA MEDIAN INCOME (AMI)

	0 to 30% of AMI	31 to 50% of AMI	51 to 80% of AMI	81 to 95% of AMI	Above 95% of AMI	TOTAL
	HHs % of HHs	HHs % of HHs	HHs % of HHs	HHs % of HHs	HHs % of HHs	HHs % of HHs

ELDERLY HOUSEHOLDS OWNERS

Total Households	265	100.0%	292	100.0%	496	100.0%	233	100.0%	705	100.0%	1,991	100.0%
Total Households with Housing Problems	188	70.9%	115	39.4%	83	16.7%	24	10.3%	35	5.0%	445	22.4%
Total Households with 30% Cost Burden	188	70.9%	115	39.4%	83	16.7%	24	10.3%	35	5.0%	445	22.4%
Total Households with 50% Cost Burden	109	41.1%	56	19.2%	20	4.0%	0	0.0%	12	1.7%	197	9.9%
Total Households that are Overcrowded	0	0.0%	9	3.1%	0	0.0%	0	0.0%	0	0.0%	9	0.5%

RENTERS

Total Households	80	100.0%	81	100.0%	77	100.0%	46	100.0%	105	100.0%	389	100.0%
Total Households with Housing Problems	37	46.3%	34	42.0%	53	68.8%	12	26.1%	0	0.0%	136	35.0%
Total Households with 30% Cost Burden	34	42.5%	34	42.0%	53	68.8%	12	26.1%	0	0.0%	133	34.2%
Total Households with 50% Cost Burden	34	42.5%	24	29.6%	9	11.7%	0	0.0%	0	0.0%	67	17.2%
Total Households that are Overcrowded	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

SMALL RELATED HOUSEHOLDS OWNERS

Total Households	133	100.0%	137	100.0%	433	100.0%	306	100.0%	2,813	100.0%	3,822	100.0%
Total Households with Housing Problems	97	72.9%	81	59.1%	239	55.2%	150	49.0%	338	12.0%	905	23.7%
Total Households with 30% Cost Burden	97	72.9%	81	59.1%	239	55.2%	145	47.4%	318	11.3%	880	23.0%
Total Households with 50% Cost Burden	59	44.4%	46	33.6%	72	16.6%	23	7.5%	17	0.6%	217	5.7%
Total Households that are Overcrowded	0	0.0%	0	0.0%	0	0.0%	5	1.6%	12	0.4%	17	0.4%

RENTERS

Total Households	122	100.0%	110	100.0%	425	100.0%	155	100.0%	753	100.0%	1,565	100.0%
Total Households with Housing Problems	105	86.1%	85	77.3%	243	57.2%	61	39.4%	4	0.5%	498	31.8%
Total Households with 30% Cost Burden	105	86.1%	85	77.3%	229	53.9%	51	32.9%	4	0.5%	474	30.3%
Total Households with 50% Cost Burden	99	81.1%	64	58.2%	52	12.2%	0	0.0%	0	0.0%	215	13.7%
Total Households that are Overcrowded	3	2.5%	0	0.0%	16	3.8%	2	1.3%	0	0.0%	21	1.3%

LARGE RELATED HOUSEHOLDS OWNERS

Total Households	23	100.0%	40	100.0%	115	100.0%	96	100.0%	347	100.0%	621	100.0%
Total Households with Housing Problems	23	100.0%	17	42.5%	94	81.7%	38	39.6%	44	12.7%	216	34.8%
Total Households with 30% Cost Burden	13	56.5%	14	35.0%	58	50.4%	30	31.3%	28	8.1%	143	23.0%
Total Households with 50% Cost Burden	2	8.7%	14	35.0%	9	7.8%	0	0.0%	1	0.3%	26	4.2%
Total Households that are Overcrowded	21	91.3%	3	7.5%	41	35.7%	8	8.3%	16	4.6%	89	14.3%

RENTERS

Total Households	34	100.0%	33	100.0%	94	100.0%	25	100.0%	101	100.0%	287	100.0%
Total Households with Housing Problems	32	94.1%	33	100.0%	74	78.7%	13	52.0%	38	37.6%	190	66.2%
Total Households with 30% Cost Burden	15	44.1%	33	100.0%	43	45.7%	0	0.0%	0	0.0%	91	31.7%

	11	32.4%	9	27.3%	4	4.3%	0	0.0%	0	0.0%	24	8.4%
Total Households with 50% Cost Burden	11	32.4%	9	27.3%	4	4.3%	0	0.0%	0	0.0%	24	8.4%
Total Households that are Overcrowded	21	61.8%	17	51.5%	31	33.0%	13	52.0%	38	37.6%	120	41.8%
PERCENT OF HOUSEHOLD AREA MEDIAN INCOME (AMI)												
	0 to 30% of AMI		31 to 50% of AMI		51 to 80% of AMI		81 to 95% of AMI		Above 95% of AMI		TOTAL	
	HHs % of HHs		HHs % of HHs		HHs % of HHs		HHs % of HHs		HHs % of HHs		HHs % of HHs	
OTHER HOUSEHOLDS OWNERS												
Total Households	82	100.0%	45	100.0%	120	100.0%	102	100.0%	564	100.0%	913	100.0%
Total Households with Housing Problems	50	61.0%	35	77.8%	66	55.0%	22	21.6%	65	11.5%	238	26.1%
Total Households with 30% Cost Burden	50	61.0%	35	77.8%	66	55.0%	22	21.6%	62	11.0%	235	25.7%
Total Households with 50% Cost Burden	32	39.0%	32	71.1%	24	20.0%	0	0.0%	2	0.4%	90	9.9%
Total Households that are Overcrowded	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
RENTERS												
Total Households	91	100.0%	114	100.0%	284	100.0%	81	100.0%	436	100.0%	1,006	100.0%
Total Households with Housing Problems	73	80.2%	106	93.0%	223	78.5%	14	17.3%	48	11.0%	464	46.1%
Total Households with 30% Cost Burden	73	80.2%	106	93.0%	218	76.8%	14	17.3%	48	11.0%	459	45.6%
Total Households with 50% Cost Burden	68	74.7%	49	43.0%	31	10.9%	0	0.0%	0	0.0%	148	14.7%
Total Households that are Overcrowded	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Source: *The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.*

Supply vs. Demand of Low-Income Housing

The housing problems discussed above are to a large degree influenced by the supply of housing that is affordable to lower income households. The CHAS database provides estimates of the number of housing units that are “affordable” to low income groups, where “affordable” units are defined to mean units for which a family would pay no more than 30 percent of their income for rent and no more than 2.5 times their annual income to purchase. The results of these CHAS tabulations are summarized in the table below. For renters, the data indicates that the number of rental units affordable to households earning 50 percent of area median income or less (662 units) is practically equivalent to the number of households in the 0 - 50 percent of AMI income range (665 households). This would appear to indicate that there is an adequate supply of rental housing to the lowest-income renters, although complications in this assessment will be discussed below. The data further suggest that there is a substantially greater supply of units affordable in the 51 - 80 percent AMI range (2,045 units) than there are households in that category (880 households), a generally positive indication of affordability.

For owners, the data suggests a deficit in the number of housing units affordable in the 0 - 50 percent AMI range relative to the number of homeowners with incomes in that range (shortfall of 457 units). However, it is difficult to tell what the true implications of this finding are, since the figures are almost certainly distorted by seniors who show up in the demand for low income housing, but should in fact be treated separately since many have paid off their mortgages and are not shopping for housing.

Figure 8.11.18: Comparison of the supply of low-income housing units to the number of low-income households

	UNITS AFFORDABLE AT ... / HOUSEHOLD INCOME AT ...				TOTAL
	0 - 30% of AMI	31 - 50% of AMI	51- 80% of AMI	Above 80% of AMI	
Renter-Occupied Units	339	275	1,855	801	3,270
+ Housing Units Vacant for Rent	3	45	190	77	315
=Total Units Available for Rent	342	320	2,045	878	3,585
- Total Renter Households	327	338	880	1,702	3,247
=Net Surplus (Deficit) of Rental Units	15	(18)	1,165	(824)	338
Owner-Occupied Units	300	240	1,183	5,578	7,301
+ Vacant Units For Sale Only	20	0	10	165	195
=Total Units Available for Owners	320	240	1,193	5,743	7,496
- Total Owner Households	503	514	1,164	5,166	7,347
=Net Surplus (Deficit) of Owner Units	(183)	(274)	29	577	149

Source: *The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.*

The difficulty of making strict determinations of supply relative to demand is illustrated in the following table, which shows the cost of units that are occupied by low-income householders. The table shows that many households own or rent units which are cheaper than they technically could afford, based on their income. For instance, 63 of the 203 rental units that are affordable to those in the 0 - 30 percent AMI range are in fact occupied by households earning 51 - 80% of AMI. Such competition for low-income units strains supply and can force lower-income households to take higher-cost housing (alternatively, some households may prefer to spend a higher proportion of their income on housing). For example, 164 renter households earning 0 - 30% of AMI are in units that are only affordable to households earning at least 51% of AMI. In light of such patterns, it is likely necessary to have an adequate surplus of units relative to the number of households in each income category, in order to accommodate competition by higher income groups for lower-cost units.

Figure 8-11.19: Cost of units occupied by low-income householders

COST OF UNITS (EXPRESSED AS A PROPORTION OF AREA MEDIAN INCOME)					
	0 to 30% of AMI	31 to 50% of AMI	51 to 80%+ of 80% of AMI		Total Households
Low-Income Renter Households					
Income level:					
0 to 30% AMI:	89	33	135	29	286
30 to 50% AMI:	51	31	201	42	325
50 to 80% AMI:	63	109	589	136	897
Low Income Owner Households					
Income level:					
0 to 30% AMI:	56	23	146	317	542
30 to 50% AMI:	82	26	133	280	521
50 to 80% AMI:	24	61	323	726	1,134
Low Income Total Households					
Income level:					
0 to 30% AMI:	145	56	281	346	828
30 to 50% AMI:	133	57	334	322	846
50 to 80% AMI:	87	170	912	862	2,031
Total Units Occupied by Low Income Households	365	283	1,527	1,530	3,705

Source: *The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.*

Comparison of Douglas County Housing Profile With Nearby Jurisdictions

To place the CHAS data and Census data in context, it can be helpful to compare the Douglas County housing situation with other nearby jurisdictions. As summarized in the table below, Douglas County has a similar incidence of housing problems (29.2 percent) as Carson City (29.6 percent), and a lower incidence of problems than Washoe County (35.6 percent) and the City of South Lake Tahoe (46.9 percent). Douglas County also has a similar incidence of households with 50 percent cost burdens (9.3 percent) as Carson City (8.9 percent), and a somewhat lower incidence than Washoe County (11.1 percent) and South Lake Tahoe (15.6 percent).

The relative incidence of housing problems in Douglas County and other jurisdictions is in large part a reflection of differing income levels, housing tenure, and household types. Douglas has a comparatively low proportion of households considered low income (15.6 percent) relative to Carson City (19.6 percent), Washoe County (19.9 percent), and South Lake Tahoe (27.7 percent). It also has a comparatively high percentage of owner households (69.4 percent) as compared to Carson City (62.2 percent), Washoe County (54.6 percent), and South Lake Tahoe (38.2 percent). Douglas County is also distinguished by its relatively low proportion of non-elderly, non-family “other” households at 8.7 percent of households vs. 19.9 percent for Carson City, 26.8 percent for Washoe County, and 31.7 percent for South Lake Tahoe. In addition, Douglas County’s population is similar in age (median 36.2) to Carson City (median 36.6), but somewhat older than the population of Washoe County (median 33.6)

and South Lake Tahoe (median 31.9). As of 1990, Douglas County also differed from other jurisdictions by its comparatively high rents and housing values.

Figure 8-11.20: Comparison of Douglas County Housing Profile with Nearby Jurisdictions, 1990

	<i>DOUGLAS COUNTY</i>		<i>CARSON CITY</i>		<i>WASHOE COUNTY</i>		<i>SOUTH LAKE TAHOE</i>	
	<i>HHs</i>	<i>% of HHs</i>	<i>HHs</i>	<i>% of HHs</i>	<i>HHs</i>	<i>% of HHs</i>	<i>HHs</i>	<i>% of HHs</i>
TOTAL HOUSEHOLDS	10,594	100.0%	15,851	100.0%	102,430	100.0%	8,730	100.0%
HOUSEHOLDS WITH HOUSING PROBLEMS								
Total Households with Housing Problems	3,092	29.2%	4,687	29.6%	36,472	35.6%	4,095	46.9%
Total Households with 30% Cost Burden	2,860	27.0%	4,359	27.5%	32,285	31.5%	3,463	39.7%
Total Households with 50% Cost Burden	984	9.3%	1,415	8.9%	11,345	11.1%	1,361	15.6%
HOUSEHOLDS BY INCOME GROUP								
0 to 30% of Area Median Income	830	7.8%	1,305	8.2%	9,786	9.6%	893	10.2%
31 to 50% of Area Median Income	852	8.0%	1,837	11.6%	10,585	10.3%	1,527	17.5%
51 to 80% of Area Median Income	2,044	19.3%	2,731	17.2%	19,012	18.6%	2,034	23.3%
81 to 95% of Area Median Income	1,044	9.9%	1,346	8.5%	9,690	9.5%	1,000	11.5%
Above 95% of Area Median Income	5,824	55.0%	8,632	54.5%	53,357	52.1%	3,276	37.5%
1989 Median Household Income	\$35,209		\$31,570		\$31,891		\$25,596	
HOUSEHOLDS BY TENURE								
Owner Households	7,347	69.4%	9,866	62.2%	55,954	54.6%	3,335	38.2%
Renter Households	3,247	30.6%	5,985	37.8%	46,476	45.4%	5,395	61.8%
HOUSEHOLDS BY FAMILY STATUS								
Elderly Households	2,380	22.5%	4,354	27.5%	19,785	19.3%	1,427	16.3%
Small Family Households	6,387	60.3%	7,137	45.0%	46,795	45.7%	3,766	43.1%
Large Family Households	908	8.6%	1,210	7.6%	8,366	8.2%	767	8.8%
Other Households	919	8.7%	3,150	19.9%	27,484	26.8%	2,770	31.7%
1990 MEDIAN	36.2		36.6		33.6		31.9	

AGE				
1990 MEDIAN	\$539	\$406	\$429	\$445
CONTRACT				
RENT				
1990 MEDIAN	\$121,000	\$99,300	\$102,294	\$114,000
HOUSING VALUE				

Source: 1990 Census; The Comprehensive Housing Affordability Strategy Database, U.S. Census, August 1993.

ADDITIONAL HOUSING ISSUES

People With Mobility/Self-Care Limitations

An important population for housing purposes are people who have special housing needs or assistance requirements as a result of an impairment or functional limitation. Census data indicates that in 1990, approximately 772 persons had a mobility limitation, self-care limitation, or both, including 84 persons living in nursing homes and 688 persons living in households. The incidence of impairments increases with age, rising from 2.2 percent of the non-institutionalized population aged 16 - 64, to 5.0 percent of those aged 65 -74 and 19.4 percent of those aged 75 or older (note that these percentages understate gross rates since they exclude nursing home residents; reference table below).

There are three basic levels of living available for people with disabilities (and particularly the elderly): independent living, assisted living, and nursing homes. To maintain independent living, people with mobility or self-care limitations may require supportive services or assistance. Examples of services that can help maintain independence include services brought into the home (e.g. meals on wheels), home design modifications (e.g. widened doorways, ramps, or level entrances), services located at fixed sites (e.g. the Douglas Senior Center in Gardnerville), personal assistance services, and transportation services. Assisted living represents an intermediate level of housing designed for persons who cannot live independently, but do not need nursing care. Services can include 24-hour protective oversight, meals, housekeeping, assistance with bathing and dressing, and medication supervision. Nursing homes, which can offer either short-term rehabilitation or long-term care, provide the most extensive level of care, including meals, housekeeping, and 24-hour supervision with personal and medical care.

Figure 8.11.21: Persons with Mobility or Self-Care Limitations, 1990

	Age 16 - 64	Age 65 -Age 74	Age 75+	Total
Civilian noninstitutionalized persons 16 years and over				
Persons with mobility limitation only	122	49	64	235
Persons with self-care limitation only	162	33	17	212
Persons with mobility and self-care limitation	105	35	101	241
Subtotal	389	117	182	688
Persons without mobility or self-care limitation	17,259	2,241	755	20,255
Total	17,648	2,358	937	20,943
Percent with mobility or self-care limitation	2.2%	5.0%	19.4%	3.3%
Institutionalized persons				
Persons in nursing homes				84

Source: 1990 Census.

Employment Issues: Jobs - Housing Balance, Commuting Patterns, and Seasonality of Employment

As of 1990, approximately 17,360 people worked in Douglas County. A little over half of those people (9,450 workers, or 54.4 percent) were Douglas County residents. The remaining workers (7,910 workers) commuted into Douglas County from other jurisdictions, including the City of South Lake Tahoe (4,677 workers), other portions of El Dorado County (930 workers), Carson City (984 workers), Washoe County (538 people), Lyon County (205 workers), and other areas (576 workers). In other words, 46 percent of Douglas County jobholders commuted into the County in 1990, two-thirds of whom were from South Lake Tahoe / El Dorado County.

A significant but lesser amount of out-commuting from Douglas County occurred in 1990. As of 1990, approximately 70 percent of Douglas County's 13,754 employed residents worked within Douglas County (9,450 residents), while 30 percent commuted out of the County (4,124 residents). The primary destination for out-commuters was Carson City (2,365 workers), followed by El Dorado County (706 workers), Washoe County (620 workers), and other areas (433 workers).

Altogether, there was a net inflow of 3,786 workers into Douglas County from all other jurisdictions as of 1990. This included a net inflow of 4,901 workers to Douglas County from El Dorado County, and a net outflow of 1,381 workers from Douglas County to Carson City. In terms of jobs / housing balance, for every employed Douglas County resident, approximately 1.26 people had their primary job in Douglas County.

Over half of the jobs held by in-commuters in 1990 were in the entertainment and recreational services sector and personal services sector (see Table 21). Specifically, of the 7,910 workers who commuted in to Douglas County from other jurisdictions, no less than 4,421 (56 percent) worked in these two sectors (the exact proportion of in-commuters working in each industrial sector cannot be determined from the available data).

The location of jobs within Douglas County can be estimated in a rough way using data from the Nevada Department of Employment Security. The Employment Security Department maintains records of non-agricultural employment at all Nevada establishments that are required to pay unemployment insurance. Table 22 shows aggregate employment by zip code as of August 1994 and February 1995. It should be noted that the data in Table 22 does not include all employment in the County for three primary reasons. First, they exclude agricultural employment (except for agricultural services, which are counted with service sector employment). Second, they exclude businesses that may be located in the respective zip codes, but use a different address for employment reporting purposes (e.g. the address of an accounting firm). Additionally, the data excludes firms that are not required to pay unemployment insurance (e.g. self-employed proprietors). Notwithstanding these limitations, the data indicates that roughly two-thirds of Douglas County's jobs are located in the Tahoe Basin, and roughly one-third are located in the Carson Valley and eastern portions of the County, both in the summer (as represented by August 1994) and winter (as represented by February 1995).

To the extent that jobs and housing are unequally distributed in Douglas County and nearby jurisdictions, and to the extent that those distributions create particular burdens or problems, efforts might be appropriate to mitigate such impacts or their underlying causes. This appears to be the position of the Tahoe Regional Planning Agency with respect to its late 1995 policy of encouraging "fair share" housing policies among the governing jurisdictions in the Lake Tahoe Basin.

An additional employment pattern with housing implications is the seasonality of employment in the County. As illustrated in Figure 3 below, Douglas County shows a distinct summer employment peak, with a typical growth of approximately 1,700 - 2,100 jobs in the peak summer months over minimum employment levels in the previous winter (10 - 13 percent jump). The services sector (including agricultural services), trade sector, and construction sector account for most of these seasonality patterns. Seasonal fluctuation in employment occurs in both the Tahoe area and the Carson Valley, with both showing an increase in jobs in the summer and a decline in jobs in the winter, as illustrated in Table 22. These patterns would be expected to contribute to a tightening of the housing market in the summer months, and may suggest the existence of distinct housing needs for seasonal employees.

Figure 8-11.22: Commuting Patterns Into And Out Of Douglas County, 1990

	Residence of People Who Work in Douglas County		Workplace of Douglas County Residents		Net inflow (outflow) of workers to (from) Douglas County
	Number of Workers	Percent of Workers	Number of Workers	Percent of Workers	Number of Workers
Douglas County	9,450	54.4%	9,450	69.6%	0
South Lake Tahoe City	4,677	26.9%	640	4.7%	4,037
Other El Dorado County	930	5.4%	66	0.5%	864
Carson City	984	5.7%	2,365	17.4%	(1,381)
Washoe County	538	3.1%	620	4.6%	(82)
Lyon County	205	1.2%	72	0.5%	133
Alpine County	82	0.5%	50	0.4%	32
Other	494	2.8%	311	2.3%	183
TOTAL	17,360	100.0%	13,574	100.0%	3,786

Source: Bureau of Transportation Statistics, "Census Transportation Planning Package" (special tabulations of 1990 Census data).

Note: Data refers to location of primary job; if a person held multiple jobs, only the job at which he/she worked the most hours was counted.

Figure 8-11.23: Jobs Held by Douglas County Workers vs. Jobs Held by Douglas County Residents by Industrial Sector, 1990

	Jobs Held by People Working in Douglas County	Pct of Total	Jobs Held by People Living in Douglas County	Pct of Total	Net in-commuting to Douglas County (out-commuting from Douglas County) by Industry	Pct of Total
Agriculture, forestry, and fisheries	548	3.2%	388	2.9%	160	4.2%
Mining	68	0.4%	69	0.5%	(1)	0.0%
Construction	1,392	8.0%	1,335	9.8%	57	1.5%
Manufacturing, nondurable goods	218	1.3%	332	2.4%	(114)	-3.0%
Manufacturing, durable goods	1,247	7.2%	1,125	8.3%	122	3.2%
Transportation	227	1.3%	307	2.3%	(80)	-2.1%
Communications and other public utilities	238	1.4%	248	1.8%	(10)	-0.3%
Wholesale trade	168	1.0%	298	2.2%	(130)	-3.4%
Retail trade	1,704	9.8%	1,748	12.9%	(44)	-1.2%
Finance, insurance, and real estate	856	4.9%	879	6.5%	(23)	-0.6%
Business and repair services	387	2.2%	463	3.4%	(76)	-2.0%
Personal services	3,897	22.4%	1,905	14.0%	1,992	52.6%
Entertainment and recreation services	4,138	23.8%	1,709	12.6%	2,429	64.2%
Health services	380	2.2%	588	4.3%	(208)	-5.5%
Educational services	709	4.1%	693	5.1%	16	0.4%
Other professional and related services	605	3.5%	581	4.3%	24	0.6%
Public administration	576	3.3%	845	6.2%	(269)	-7.1%
Armed Forces	2	0.0%	61	0.4%	(59)	-1.6%
All industries	17,360	100.0%	13,574	100.0%	3,786	100.0%

Source: Bureau of Transportation Statistics, "Census Transportation Planning Package" (special tabulations of 1990 Census data).

Note: Data refers to location of primary job; if a person held multiple jobs, only the job at which he/she worked the most hours was counted.

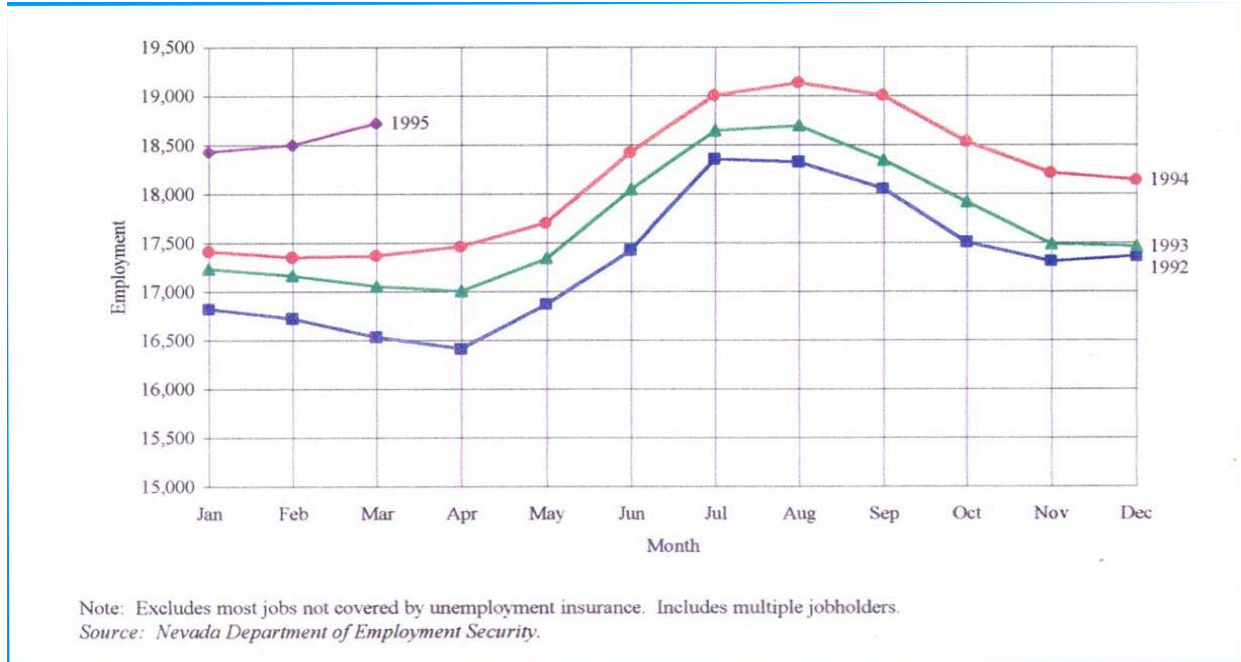
Figure 8-11.24: Number of Jobs Covered by Unemployment Insurance by Zip Code, August 1994 vs. February 1995

Zip Code	Approximate Area	EMPLOYMENT AS OF AUG. 1994		EMPLOYMENT AS OF FEB. 1995	
		Jobs	Percent	Jobs	Percent
Tahoe Area					
89413	(Glenbrook area)	93	0.5%	93	0.6%
89448	(Zephyr Cove area)	987	5.6%	747	4.6%
89449	(Stateline area)	10,210	58.4%	9,926	60.8%
	Subtotal	11,290	64.6%	10,766	66.0%
Carson Valley Area					
89410	(Gardnerville - Topaz area)	2,734	15.6%	2,279	14.0%
89411	(Genoa area)	179	1.0%	136	0.8%
89423	(Minden area)	3,189	18.2%	2,985	18.3%
89705	(Jacks Valley area)	91	0.5%	150	0.9%
	Subtotal	6,193	35.4%	5,550	34.0%
Total covered jobs with above zip codes		17,483	100.0%	16,316	100.0%
Total covered employment in County		19,130		18,500	

Notes: Excludes jobs not covered by unemployment insurance and agricultural jobs (except agricultural services). Includes multiple jobholders. Note that some firms located in Douglas County give a zip code of a location other than the physical location of the firm for unemployment insurance reporting purposes and are thus excluded from zip code breakouts, but are included in the total employment count in the last line of the table.

Source: Nevada Department of Employment Security.

Figure 8.11.25: Non-Agricultural Employment in Douglas County, 1992 - 95



EXISTING HOUSING ASSISTANCE PROGRAMS IN DOUGLAS COUNTY

A wide variety of programs at the federal and state level currently provide housing assistance in Douglas County. Federal agencies active in the provision of housing assistance, often by funneling aid through state agencies, include the Department of Housing and Urban Development (HUD), Rural Economic Community Development Services (RECDs, formerly the Farmer's Home Administration), and the Department of Energy (for weatherization assistance). State-level activity includes housing programs and living assistance programs administered by the Nevada Housing Division, the Nevada Rural Housing Authority, and selected other agencies. At the local level, the Douglas County government presently does not have a housing department or housing authority, or other agency which is specifically organized to address affordable housing issues per se, although it does carry out functions which regulate the development of housing (primarily through the Community Development Division) and which address living needs of residents (e.g. the Social Services Department programs).

The web of housing programs at various governmental levels is complex and often overlapping. Programs differ in the housing populations they assist (e.g. renters, owners, special populations), the types of assistance they provide (e.g. financial assistance for rent, mortgage or construction, financial assistance for repairs or rehabilitation, technical assistance), the specific tools used to provide assistance (e.g. tenant-based and project-based rental assistance, low-interest loans, loan guarantees, tax credits), and the specific entity to which assistance is provided (e.g. to individual persons, developers, non-profit agencies, public agencies, banks, etc.).

An attempt was made to inventory the major housing assistance programs currently in operation in Douglas County. The following summary provides an overview of many of these programs, but it should be noted that the overview is not exhaustive.

Housing ~~assistance~~ Assistance targeted ~~at renters~~ Renters ~~/renter~~ Renter housing Housing

Several programs exist at the state and federal level that are designed to encourage the provision of affordable rental housing and to provide financial assistance to renters or rental housing projects on an ongoing basis. HUD's Section 8 rental certificate and rental voucher programs provide financial subsidies on a tenant- and project-basis. Section 8 funds are administered in Nevada by the Nevada Rural Housing Authority. As illustrated in the table below, a total of 120 renter households were assisted by Section 8 funds in Douglas County as of 1995.

Figure 8.11.26: HUD Section 8 Certificates and Vouchers provided in Douglas County, 1990 - 95

Year	Number of Renter Households Assisted
1995	120
1994	116
1993	107
1992	101
1991	90
1990	92

Source: Nevada Rural Housing Authority.

Rural Economic Community Development Services (RECDs) also provides rental assistance to low-income Douglas County households. As of 1995, an estimated 72 rental households were assisted with RECDs rental programs, up from 61 households assisted in 1991.

Several federal- and state-level programs offer financial incentives to encourage the construction of affordable rental housing. In Douglas County, the Rancho Vista project was built with assistance from the Low Income Housing Tax Credit Program, a program administered by the Nevada Housing Division that offers federal tax credits each year for ten years to owners or developers of low-income rental housing.

Housing Assistance Targeted at Owners/Prospective Owners

The Nevada Housing Division provides low-interest loans through lending institutions to low-income, first-time homebuyers. As illustrated in the table below, the number of loans provided to Douglas County homebuyers has remained at a very low level since 1992. Housing Division staff say the drop-off is not due to funding cuts, since the loan program has been well-funded. Instead, the decline is likely due to a combination of low interest rates (making Housing Division loans less competitive), higher incomes of Douglas County residents (exceeding maximum income eligibility limits), and the high prices of Douglas County housing units (exceeding maximum selling price eligibility limits).

Figure 8.11.27: Single Family Mortgage Purchase Program Loans, Nevada Housing Division, 1977 - 1995

Year	No. of Loans
1977	5
1978	6
1979	23
1980	37
1981	14
<u>1982</u>	<u>28</u>
<u>1983</u>	<u>379</u>
1984	20
1985	45
1986	12
1987	17
1988	10
1989	20
1990	41
1991	15
1992	2
1993	2
1994	1
1995	1

Source: Nevada Housing Division.

RECDS also provides mortgage assistance to first time homebuyers. Somewhat less than 176 low income households (the exact number was not readily available) receive subsidized loans provided directly by RECDS. Income status is re-evaluated every two years, and households which become able to afford market-rate mortgages are moved out of the program. In addition, RECDS also offers loan guarantees to lenders for up to 100 percent of loaned value. Approximately 25 Douglas County homebuyers are assisted with this program.

Federal Housing Administration (FHA) mortgage insurance is used heavily in housing financing in Douglas County. In fiscal year 1994, 753 Douglas County loans were FHA-insured, according to the HUD Field Office in Reno. That number dropped to 321 loans in fiscal year 1995, in part due to an increase in interest rates which caused a drop in refinance activity.

Citizens for Affordable Homes, Inc., a nonprofit corporation based in Carson City, was started in March of 1993 to “provide homeownership opportunities to low and very low income families in Carson City and the surrounding rural counties” (quoted from organization literature). The organization offers homebuyer education seminars and credit counseling, and creates affordable housing using the “mutual self-help method of construction” (participation by families in the construction process). In addition, the organization administers Carson City’s Down Payment Assistance Program.

Housing Assistance Targeted at Specific Populations

The Sierra Assisted Living Project, a 48-unit facility in Douglas County that is intended for seniors and the disabled, is being built with assistance from two housing programs. The project is receiving \$100,000 in financial assistance from the Low Income Housing Trust Fund, a program created by the State of Nevada to fund low-income housing activities and serve as a match credit for required federally funded programs. In addition, it is receiving \$150,000 in HOME Investment Partnership funds that are provided by HUD and administered by the Nevada Housing Division.

Additionally, some elderly and disabled households in Douglas County are being assisted by Section 8 rental assistance programs. As of 1991, Section 8 programs assisted six disabled households and 26 elderly households in Douglas County (this assistance is reflected in Table 23 above).

A small amount of monies is distributed to the Douglas County Social Services Department from the Welfare Set-Aside of the State of Nevada's Low Income Housing Trust Fund. The funds, which amounted to \$16,652 in 1994 and \$6,154 in 1995 for Douglas County, are intended for emergency uses, e.g. for people on the verge of homelessness. A variety of Douglas County facilities and programs provide services to the homeless. The Douglas County Social Services Department provides or facilitates financial assistance, medical/dental services, temporary shelter, and transportation. The Douglas County Council to Prevent Family Abuse provides counseling, day care, food/meals, information/referral, substance abuse services, and transitional shelter. (Source: Consolidated Submission for Community Planning and Development, State of Nevada, FY 1995).

Additionally, certain programs and facilities are available to assist with the living needs of seniors. Examples include the Douglas County Senior Center and the Senior Nutrition Program.

In 1995, approximately 24 Douglas County households received weatherization assistance provided by the Nevada Welfare Division from monies distributed by the U.S. Department of Energy. Due to funding constraints, the weatherization program has been targeted primarily at seniors, as well as the disabled and families with children under the age of six whose incomes fall at or below 150 percent of the poverty line. Program cuts by up to 50 percent are possible in the future as a result of federal budget balancing efforts.

The Washoe Housing Authority currently administers two affordable housing programs that are available to members of the Washoe Tribe. The Authority owns and manages 80 housing units distributed at several locations that are available to low income renters. In addition, the Authority administers a mutual help homeownership program that offers low interest mortgage loans to homebuyers. The Authority also formerly managed a home improvement program which has since been cut by HUD.

IMPEDIMENTS TO THE DEVELOPMENT OF AFFORDABLE HOUSING

Several factors have been identified as actual or possible impediments to the development of affordable housing in Douglas County. Perhaps the most fundamental impediment limiting the supply of affordable housing is that the construction or provision of affordable housing is often unprofitable (or less profitable than other housing endeavors) unless subsidies or incentives are provided. Additionally, possible builders of affordable housing or prospective homebuyers may be unable to meet the financial requirements of lenders. Many of the housing programs described in the previous section are aimed at providing an extra increment of support and associated financing that housing consumers or providers may need to make affordable housing possible, but in most cases the available funding is not enough to meet the needs of all who are qualified for aid. Thus, limits to the amount of public assistance that is currently available from federal and state sources can affect the amount of affordable housing which is provided.

An additional potential impediment includes Douglas County's lack of specifically-dedicated funding, staffing, and planning for affordable housing purposes. This impediment, which was identified by Nevada's 1995 rural-area CHAS document as common to Nevada's rural counties, might be understood as a constraint created by the decision not to address the issue directly or to assume primary responsibility for resolving the issues involved and/or producing the deficient housing. It should be noted that by undertaking a study and planning process of which this document is a part, this situation has already been altered to a certain extent. Beyond studying the issue, however, the County has as yet left open the question whether to pursue more active local-level involvement in affordable housing issues in the future.

Actual or potential impediments to affordable housing also include constraints or costs associated with the specific regulatory controls. In the Tahoe basin, environmental protections and public ownership of land limit the amount of land that is available for development, including affordable housing. Countywide, mobile homes, one of the more affordable housing alternatives, are limited to particular areas. County zoning and subdivision regulations also currently impact alternatives that can help reduce the cost of housing, such as clustering, zero-lot-lines, limited road frontage, accessory dwelling units, and high-density development. The costs of housing can also be affected by a variety of regulated development standards (e.g. curb and gutter requirements, landscaping standards, parking requirements, etc.), building codes, and permit and paperwork procedures. In addition, "conventional wisdom" generally associates growth control programs such as that proposed in this plan with escalation in housing prices, although empirical studies show mixed results on this issue. It is important to note that the various regulations and processes that affect housing costs should be evaluated in a broad context since they usually are intended to serve other important community development goals. It might be appropriate to examine opportunities for regulatory flexibility and/or streamlining in order to facilitate the private sector participation in providing affordable housing units when Douglas County next updates its Development Codes.

SUMMARY AND CONCLUSIONS

Summary of Housing Needs

As outlined in this report, and particularly in the CHAS data, Douglas County can be seen to have a variety of housing needs. The CHAS data indicates that housing needs are predominantly concentrated in the lower income groups. Although the extremely low, low, and moderate income groups account for 35% of total Douglas County households, they comprise 63% percent of households that are overcrowded, 71% of households experiencing housing problems, 72% of households experiencing cost burdens, and 95% of households experiencing severe cost burdens. Looked at another way, of the 3,726 households earning 80 percent of median income or below in 1990, 59 percent (2,186 households) had housing problems, 55 percent (2,067 households) had cost burdens, 25 percent (929 households) had severe cost burdens, and four percent (162 households) were overcrowded (note that these percentages and household counts are for 1990, and that percentages and/or counts may have changed by 1995). The incidence of housing problems is even higher for the low income group (for example, 35 percent have severe cost burdens) and extremely low income group (50 percent have severe cost burdens). **Thise** data has **ve** implications for the housing priorities and types of policies that may be chosen in possible future housing efforts. In addition, federal and state funding is generally more readily available for housing efforts which target lower income groups.

Another important consideration for policy purposes is that lower-income households that are experiencing housing problems are quite diverse. In 1990, of the 2,186 households at 80 percent of AMI or less that had housing problems, approximately half were owners (1,088 households) and half were renters (1,098 households). The mix of types of lower-income households with problems was also diverse, with 23 percent elderly (510 households), 39 percent small families (850 households), 12 percent large families (273 households), and 25 percent “other” (553 households). **Thise** data indicates **s** that housing problems for the lower income groups are distributed across a full range of tenure situations and household types, rather than concentrated in one or two categories, although particular groups tend to be less affluent (e.g. single mothers, Native American households) and may be at particular risk of housing distress.

In considering the nature of the housing problems, it is apparent from the CHAS data that the predominant type of problem is cost/affordability. Of the 3,092 total households at all income levels with housing problems in 1990, 92 percent had cost burdens (2,860 households), 32 percent had severe cost burdens (984 households), 8 percent were overcrowded (256 households; note that this problem is heavily concentrated in large-family households), and 3 percent lacked full plumbing or kitchen facilities (101 households). In addition, the Nevada Housing Division in 1991 classified Douglas County as one of the “least affordable” counties in Nevada, along with Carson City, Washoe, and Clark, based on sales prices of homes relative to household incomes. The affordability problem appears to have worsened in the past five years, judging by data which shows that median housing prices in Douglas County have escalated more quickly than median income. Anecdotally, Douglas County, which just a few years ago was considered the most affordable in the Douglas County-Washoe County-Carson City region, is now considered the least affordable by some housing administrators.

In assessing housing problems, the specialized needs of particular populations also need to be considered. Among the groups that typically have special housing needs are the homeless, people at risk

of homelessness, the elderly, frail elderly, people with severe mental illness, the developmentally or physically disabled, people with alcohol/other drug addiction, persons with AIDS and related diseases, victims of domestic violence, and adolescents. This housing needs assessment did not fully inventory the extent of housing problems for these groups, and unmet needs may need to be further identified and addressed, likely with the assistance of social services providers. In addition, it should be noted that this study did not fully inventory and explore other types of housing problems which may affect the County's housing stock, such as poor structural conditions (e.g. cracking, leaks, peeling paint), compliance with health and safety codes, lead-based paint, radon gas buildup, lack of solar access, weatherization needs, etc.

It is also helpful and important to consider the regional context when evaluating the County's housing needs. Douglas County shows distinct differences from its neighbors, with higher housing prices, a lower incidence of housing problems, higher incomes, a higher percentage of owner-occupied housing, and a greater proportion of family households. Another regional consideration is employment / commuting patterns. Douglas County has a net surplus of jobs relative to resident workers, particularly in the entertainment and recreation services sector and personal services sector, leading to substantial in-commuting from other jurisdictions (particularly El Dorado County). In addition, a substantial (although lesser) amount of out-commuting takes place from Douglas County to other jurisdictions, primarily Carson City. Such regional patterns and associated housing issues are likely to be the subject of regional discussions in the future.

New Steps to Enhance Affordability Included in the Proposed Master Plan

The primary new step to promote housing goals that is included in the proposed Douglas County Master Plan is the affordable and senior housing set-aside provisions of the building permit allocation program. As discussed in more detail in the growth allocation portion of the plan, it is recommended that a certain percentage (yet to be determined) of building permit allocations each year be set aside for housing units in each of these categories. The specific criteria which would govern such standards will be addressed in the next phase of the process, the actual drafting of codes.

In addition, the proposed plan advocates other regulatory changes which can help reduce the cost of housing. The clustering provisions included in the growth management element of the plan encourages landowners in the Agriculture and Forest and Range areas district to cluster development rather than spread it out. If used, clustering may benefit housing affordability by reducing land costs and road/utility access costs.

Options for Future Housing Efforts

Should the County choose to address affordable housing issues more actively, there are a wide variety of techniques and approaches that may be used. Given the preliminary nature of housing policy discussions and activity in the County to date, any specific steps should probably be preceded by additional research and analysis of policy alternatives than has so far been undertaken up to this point. In addition, the County should be sure to coordinate any new housing program with the many existing housing and social services programs, funding sources, and existing or potential participants that exist at the federal, state, and regional governmental levels and in the non-profit and private sectors. To help place the options in context, a brief overview of some of the housing programs of nearby jurisdictions is

included. Additional techniques and approaches that are available to local governments are also discussed below.

Actions taken by other jurisdictions

A brief summary of some of the activities and approaches taken by nearby jurisdictions is provided below. It should be noted that these summaries are not comprehensive, and that in particular no attempt was made to inventory any land use regulatory methods that these jurisdictions may use to encourage affordable housing. However, the examples which are discussed may be helpful for purposes of context and comparison.

The City of Reno, together with the City of Sparks and Washoe County, has the most extensive housing program in the region. The primary organization responsible for affordable housing in the Reno-Sparks area is the Reno Housing Authority, founded in 1943. The Authority owns and operates 730 rental units under the federal Low Rent Public Housing Program, including units for elderly and handicapped people. In addition, it provides housing subsidies to more than 1,500 low-income renter families in Washoe County through Section 8 programs. The Authority has also taken steps to provide transitional housing for homeless families and single mentally ill persons, long-term rental housing for low-income working adults and small families, and homeownership programs for low income families through forgivable down payment loans and low-interest mortgages. In 1994, the Authority had a total budget of \$19.1 million, of which \$17.3 million was federal assistance, \$1.6 million was rent income, and \$0.2 million was other income. Major expenditures included \$10.5 million for Section 8 - housing assistance, \$4.5 million for administrative costs, \$1.6 million for capital projects, and \$0.8 million for maintenance expenses.

In the South Lake Tahoe area, the primary affordable housing organization is the South Tahoe Housing Authority. The purpose of the agency, as quoted from a summary of its programs, is to “increase housing opportunities for all residents of the City of South Lake Tahoe by encouraging the creation of safe, high quality housing to adequately meet the needs of all income groups, but especially for the low and moderate income groups, and to promote the development of affordable housing throughout the entire basin.” Programs offered by the Authority include a housing rehabilitation program, which provides low-interest loans to low-income owner-occupants and owners of low-income rental properties for home repairs, energy conservation, additions for overcrowding, etc. The Authority’s first-time homebuyer program assists low income families purchasing a home by assisting with repairs and providing a second silent mortgage up to \$25,000. The unit legalization program allows the unit owner to legalize an illegal unit by committing it to affordable housing and bringing it up to minimum health and safety standards, and also seeks to prevent the creation of illegal units with penalties, fines, and automatic removal of the unit. Additionally, the Authority provides grants and loans to assist developers in financing the construction of affordable housing projects.

Carson City offers a down payment assistance program that is administered by the nonprofit corporation Citizens for Affordable Homes, Inc. The program provides up to 90 percent of the down payment and some closing costs for homebuyers up to a maximum of \$10,000 in assistance, with repayment required when the assisted family sells the home. Program applicants must be a resident of Carson City for at least a year, have a family income of less than 80 percent of the area median income, have less than \$10,000 in assets, and be first-time homebuyers.

Overview of Affordable Housing Techniques

A wide variety of techniques and approaches can be used by local governments to provide or encourage the development of affordable housing. To increase the supply of affordable housing, one family approaches its use to various land use regulatory tools to mandate or encourage affordable housing production by developers. The senior and low-income housing set-aside provisions of the proposed growth allocation program are examples of this type of approach. The supply of affordable housing can also be increased by various types of non-regulatory financial incentives or subsidies to housing providers, or through the direct involvement of an agency of government (e.g., a housing authority) in the production and/or ownership of affordable housing. Housing affordability and accessibility can also be facilitated by consumer-oriented programs, such as first-time homebuyer programs and rental assistance programs. The various possible approaches can be combined in different ways and offer a large degree of flexibility depending upon the needs, goals, and values of the community. Given the wide diversity of approaches that are possible, only some of the more commonly used techniques are discussed below.

Land use regulations that mandate the production of affordable housing generally occur in two primary forms. The mandatory forms of “inclusionary zoning” or “inclusionary housing” programs, of which the proposed building permit allocation set-asides are a variant, require that a certain portion of units in a residential development be set aside for low- or moderate-income housing. Alternatively, various types of “linkage” programs require a developer of non-residential property (e.g., commercial or office) to construct a certain amount of affordable housing, pay a fee in lieu of construction, or donate land commensurate with the housing need generated by the additional employment that is to be created by the development. Both programs can incorporate flexibility in the percentage or number of units to be set aside, the population to which the units are made available (e.g., low income households, moderate income households, seniors), the standards to which the units are constructed, and where the units are to be located. In order that the units remain affordable into the future, various types of affordability controls may be enforced, such as deed restrictions, resale/re-lease restrictions, and capture of a portion of profits upon resale.

Land use regulations can also be used to provide incentives for affordable housing production or to reduce the burden of mandatory inclusionary zoning or linkage programs. Density bonuses, which allow greater density in a development than would normally be permitted by zoning if a certain portion of units are reserved for low income households, are among the more common regulatory incentives, although in Douglas County, such an approach would have to be balanced against growth management concerns. In addition, various development standards can be selectively relaxed or made flexible on a targeted basis to reduce costs of developing housing. Examples include steps that would increase the number of units that could be built in a development (e.g., through a reduction in minimum lot size, minimum floor area or lot coverage, minimum lot width, minimum lot frontage, minimum setbacks, etc.), or measures that would reduce the capital/infrastructure costs of a development (e.g., reduction in street width requirements, turning radii, curb and gutter requirements, parking standards, landscaping requirements, etc.). Other types of regulatory “carrots” that could be used to help encourage the development of affordable housing on a targeted basis could include an exemption from fees or dedication requirements and a streamlined review and approval process. Land use regulations can also be modified to facilitate affordable housing by allowing less expensive types of housing in areas where they may otherwise be prohibited, such as manufactured housing and accessory dwelling units. If such

regulatory revisions are undertaken, especially on a comprehensive basis, it is important that they be balanced against the other community development goals for which they were designed and that their use be targeted for affordable housing purposes.

In addition to land use policies, several non-regulatory approaches can be used to increase the supply of affordable housing. One approach is the direct involvement of an agency of government in the production and/or ownership of affordable housing, as exemplified by the Reno Housing Authority. Another approach is the provision of various types of financial assistance to provide or non-profit developers of affordable housing. In both cases, a central issue is the source and amount of funding. Some communities establish housing trust funds that receive monies from a variety of sources, such as in-lieu fees from linkage and exaction programs, development excise taxes, and surplus reserve funds. In addition, various Federal and State housing programs offer funding for housing activities, and further leveraging and targeting of those monies may be possible with local government involvement.

Housing affordability and accessibility can also be facilitated by programs that seek to aid the housing consumer. Examples include various types of first-time homebuyer programs, such as programs that provide down payment assistance and closing cost assistance (e.g., Carson City's program); rental payment assistance or security deposit assistance for low income renters; and various types of property tax relief programs for seniors. Such programs can be designed to fill in gaps left by current housing programs at the State and Federal level, and/or expanding the scope of such programs so that more of those who are eligible receive assistance.

Population and Housing Goals and Policies

Goal 811.01 _____: —To increase the availability of affordable housing and housing for persons with special needs, in light of the housing needs identified in the Housing and Population Element.

Goal 811.02 _____: —To consider a tiered or incremental approach to progressively greater County involvement in housing programs and policy, as needed, in light of limited County resources, state legal requirements, and a County-wide focus.

Policy 811.02.01_ —Douglas County shall promote affordable housing projects in areas with a range of existing support services, such as water, sewer, public transportation, commercial services, and health services. Affordable housing projects will, therefore, be encouraged to locate in designated TDR Receiving Areas and Urban Service Areas as defined in the Master Plan. Douglas County may modify or waive provisions for requirement of TDRs for affordable housing, such as senior affordable housing and low income housing. Development Codes to be prepared shall include provisions for these modifications.

Policy 811.02.02_ —Douglas County supports the private sector in constructing a variety of affordable housing units specially designed to accommodate seniors, small families and large families, unrelated and single-person households, and persons with special needs (e.g., persons with disabilities). Techniques used to encourage this construction could

include growth allocation set-asides and/or specific targets for affordable housing units as a percent of total units generated.

- | Policy ~~811.02.03~~—~~03~~ Douglas County shall prepare development code revisions which do not create impediments to the development of affordable housing through the establishment of special categories of housing units, such as accessory (secondary) dwelling units, and housing for persons with special needs (e.g., congregate care and assisted living arrangements).
- | Policy ~~811.02.04~~—~~04~~ Douglas County shall prepare development code revisions which incorporate specially targeted incentives for affordable housing. Bonus density provided as part of development approval shall not be subject to the use of Transfer Development Rights program. Such revisions should be carefully designed and selectively applied in order to ensure balance with other goals and objectives of the Master Plan.
- | Policy ~~811.02.05~~—~~05~~ The County will investigate and pursue affordable housing resources available at the State and Federal level to fund programs such as first-time homebuyers and rental assistance programs.
- | Policy ~~811.02.06~~— The County supports the creation of non-profit corporations that are designed with the primary focus of providing affordable housing consistent with overall County housing objectives.
- | Policy ~~811.02.07~~— The County may consider designating a housing coordinator or housing authority to monitor and coordinate housing efforts and programs.
- | **Goal ~~811.03~~— To recognize and address the regional nature of housing problems in the region.**
- | Policy ~~118.03.01~~— Douglas County shall work to address housing needs that may be regional in nature through coordination with neighboring jurisdictions, including but not limited to, the Tahoe Regional Planning Agency, Carson City, and the City of South Lake Tahoe.