Chapter 4
Housing

Housing Units in Douglas County

Figure 4.1 shows housing units by type of structure for Douglas County and surrounding communities. In 2010, the total housing unit count in Douglas County was 24,095. The percent of the Douglas County housing stock which is multi-family units is quite low at 6 percent. The relatively large percentage of single-family attached housing units (duplexes and townhouses) in Douglas County is somewhat misleading since many of these units are located in Lake Tahoe and used by part-time or seasonal residents. Including Lake Tahoe, the total number of single-family attached units represents 12.7 percent of the housing stock in Douglas County.

Figure 4.1
Housing Inventory in Douglas County
and Surrounding Communities, 2010

Jurisdiction	Single-Family Detached	Single-Family Attached	Manufactured Home	Multi-Family	Total
Carson City	13,043	2,215	3,222	4,940	23,420
% of Total	55.7%	9.5%	13.8%	21.1%	
Churchill	6,195	305	2,982	1,059	10,541
% of Total	58.8%	2.9%	28.3%	10.0%	
Douglas	17,744	3,062	1,841	1,448	24,095
% of Total	73.6%	12.7%	7.7%	6.0%	
Lyon	14,402	343	6,829	1,320	22,894
% of Total	62.9%	1.5%	29.8%	5.8%	
Washoe County	110,036	14,476	10,716	49,729	184,957
% of Total	59.5%	7.8%	5.8%	26.9%	

Source: Nevada State Demographer, 2010 and Douglas County Assessor. Note: The 2010 Census reported 23,671 housing units in Douglas County.

Subsidized Housing Inventory in Douglas County

Project Based Subsidy

Figure 4.2 provides information on project based subsidized rental units in Douglas County. There are a total of 334 subsidized units in the County. Subsidized units generally have federal or state housing finance subsidy which requires a developer/owner to maintain rental rates at levels that are affordable to lower income households for a predetermined amount of time. Typically, subsidized units are available to households at or below 80 percent of the median household income. It is difficult to construct and operate affordable rental housing for households with incomes below 40 percent of the area's income without direct tenant based subsidies. Project operating expenses and management costs will exceed the income generated by affordable rents. As a result, even a fully subsidized unit with no debt can have a negative cashflow unless the rents are sufficient to cover operating expenses, maintenance, and management costs.

As shown in Figure 4.2, there are no elderly or disabled project subsidized units in Douglas County.

Figure 4.2
Subsidized Rental Housing Inventory in Douglas County
and Surrounding Areas: 2010

Subsidized Housing	**Carson**	**Churchill**	**Douglas**	**Lyon**	**Mineral**	**Pershing**	**Storey**	**Total**
Project Subsidy:								
Elderly	236	168	0	195	0	24	0	623
Family	638	252	334	141	8	88	0	1,421
Disabled	24	0	0	0	0	0	0	24
Total Units	898	420	334	336	8	112	0	2,100

Source: Nevada Housing Division, Nevada Rural Housing Authority, USDA Rural Development

Tenant Based Subsidy

Housing choice vouchers allow tenants to select rental housing at or below the area's fair market rent limits. The amount of the voucher is typically based upon the tenant's ability to pay. Most rental vouchers are used for very low income households.

The Nevada Rural Housing Authority is responsible for administrating the U.S. Department of Housing and Urban Development's (HUD) Housing Choice Voucher program. As of August 1, 2011 the Nevada Rural Housing Authority was providing 455 households in Douglas County with vouchers, including:

- Elderly – 62 households
- Disabled – 72 households
- Elderly/Disabled – 2 households
- Family/Individuals – 319 (Includes Elderly/Disabled) households

Douglas County, as a member of the Western Nevada HOME Consortium (WNHC), allocates low income housing trust funds to the Nevada Rural Housing Authority for Housing Choice Vouchers. The voucher program funded by WNHC members gives priority to elderly and disabled households.

With project based rental subsidies and the Housing Choice Voucher program, there are approximately 789 affordable rental housing units available in Douglas County. It should be noted that some tenants with housing choice vouchers live in affordable housing developments in Douglas County. As a result, the total number of subsidized affordable housing units is actually less than 789.

The Nevada Rural Housing Authority also maintains a waiting list for the housing choice voucher program. As of August 1, 2011, the waiting list for rental vouchers in Douglas County included:

- Elderly – 48 households
- Disabled - 66 households
- Elderly/Disabled - 3 households
- Family/Individuals – 285 (Includes Elderly/Disabled) households

<u>Supportive, Transitional and Temporary Emergency Housing</u>

Four agencies in Douglas County provide transitional housing and emergency assistance to very low income households and single individuals:

- Douglas County Social Services provides emergency assistance for 25 – 30 households annually.
- State of Nevada Rural Clinics provides seven housing units for individuals with disabilities.
- Douglas County Family Support Council provides 10 emergency shelter beds for victims of domestic violence.
- Austin's House provides shelter and care for up to ten children between the ages of birth to 18. The children are placed at Austin's House after being removed from their homes due to abuse or neglect.

Household Tenure

Figure 4.3 shows the tenure of occupied housing units in Douglas County, surrounding counties and the State of Nevada. The homeownership rate in Douglas County remains high at 71.8 percent while the percentage of renter-occupied housing units is at 28.2 percent. With the limited availability of multi-family units in Douglas County, many renters rely upon single-family dwelling units. For example, the 2010 Census reported there were 1,374 multi-family units, but 5,533 renter households in Douglas County. As a result, a large number of renters in Douglas County are utilizing single-family detached and attached dwelling units as well as manufactured homes.

In the Gardnerville Ranchos area there were 777 units that were single-family attached or multi-family units in 2000. During the same period, there were 1,214 renter households in the Gardnerville Ranchos. Assuming all 777 units were renter occupied, at least 437 households utilized single family dwellings as rental units in 2000.

This trend in Douglas County has been amplified based upon recent market conditions which have resulted in more single-family housing being available at rents that are comparable with traditional apartment complexes. Single-family homes that are available at comparable rents are particularly attractive to larger households.

Figure 4.3
Tenure of Occupied Units: Douglas County,
Surrounding Communities and the State of Nevada: 2010

	Owners	% of Total	Renters	% of Total
Nevada	591,480	58.8%	414,770	41.2%
Douglas County	14,105	71.8%	5,533	28.2%
Carson City	12,728	59.4%	8,699	40.6%
Lyon County	14,379	72.6%	5,429	27.4%
Churchill County	6,216	64.3%	3,455	35.7%

Source: 2010 Census

Renter households in Douglas County are concentrated in specific areas. In 2000 approximately 45.3 percent of the renter households in Douglas County lived in Gardnerville and the Gardnerville Ranchos. At the same time, these two areas accounted for approximately 34 percent of the total Douglas County population.

Affordable Housing Defined

Housing affordability measures consider household income relative to the costs to rent or pay a mortgage. Housing affordability can be determined by a variety of measures for both renter and owner households. Housing affordability for renters focuses upon households with incomes at or below 80 percent or 60 percent of the area's median income. A broader income range (up to 120 percent of median family income) is often used to determine housing affordability for owners.

Cost burden for low-income households is defined as paying no more than 30 percent of income for housing costs, including utilities. A household is defined as having a severe cost burden if they must pay more than 50 percent of their income for housing.

Affordable Rental Housing in Douglas County

Figure 4.4 calculates affordable rents for different household income levels in Douglas County. In 2011, the Douglas County maximum affordable housing rents for households at or above 50 percent of the median area income starts around $500 per month.

Also shown in Table 4.4 is the hourly wage level and income necessary to achieve affordable rents. To reach the 50 percent of median area income level for a single person or small household, an hourly wage between $13 and $16 per hour is necessary. According to the Nevada Department of Employment Training and Rehabilitation, the average weekly wage in the leisure and hospitality, other services, and trade sector in 2010 was $13.35/hr., $14.43/hr., and $15.00 /hr., respectively.

Figure 4.5 contains information on the current Fair Market Rents (FMRs) for Douglas County. FMRs are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephone, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to program participants.

Figure 4.4
Affordable Rents in Douglas County,
by Household Income, FY 2011

Very-Low Income Households at 30% of Median Income					
Household Size	**Household Income**	**Hourly Wage**	**Monthly Amt Available for Housing**	**Utilities/Mo.**	**Affordable Rent/Mo.**
1	$15,950	$7.52	$399	$151	$248
2	$18,200	$8.75	$455	$151	$304
3	$20,500	$9.86	$513	$183	$330
4	$22,750	$10.94	$569	$183	$386
5	$24,600	$11.83	$615	$215	$400
6	$26,400	$12.69	$660	$215	$445
Low-Income Households at 50% of Median Income					
Household Size	**Household Income**	**Hourly Wage**	**Monthly Amt. Available for Housing**	**Utilities/Mo.**	**Affordable Rent/Mo.**
1	$26,600	$12.79	$665	$151	$514
2	$30,400	$14.62	$760	$151	$609
3	$34,200	$16.44	$855	$183	$672
4	$37,950	$18.25	$949	$183	$766
5	$41,000	$19.71	$1,025	$215	$810
6	$44,050	$21.18	$1,101	$215	$886
Moderate Income Households at 80% of Median Income					
Household Size	**Household Income**	**Hourly Wage**	**Monthly Amt. Available for Housing**	**Utilities/Mo.**	**Affordable Rent/Mo.**
1	$42,500	$20.43	$1,063	$151	$912
2	$48,600	$23.37	$1,215	$151	$1,064
3	$54,650	$26.27	$1,366	$183	$1,183
4	$60,700	$29.18	$1,518	$183	$1,335
5	$65,600	$31.54	$1,640	$215	$1,425
6	$70,450	$33.87	$1,761	$215	$1,546
Median Family Income Households					
Household Size	**Household Income**	**Hourly Wage**	**Monthly Amt. Available for Housing**	**Utilities/Mo.**	**Affordable Rent/Mo.**
1	$53,130	$25.54	$1,328	$151	$1,177
2	$60,720	$29.19	$1,518	$151	$1,367
3	$68,310	$32.84	$1,708	$183	$1,525
4	$75,900	$36.49	$1,898	$183	$1,715
5	$82,000	$39.42	$2,050	$215	$1,835
6	$88,063	$42.34	$2,202	$215	$1,987
Source: U.S. HUD-MFI 2011, Assumes rent includes sewer, water and garbage					

To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units[1]. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented[2]. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months).

HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Figure 4.5 includes FY 2011 fair market rents for Douglas County and the maximum HOME rent levels for Douglas County households by bedroom size. Low HOME program rents are deemed affordable to households at or below 50 percent of the area's median household income. High HOME rents are the maximum affordable rents for households at or below 60 percent of the area's median income.

The rents shown in Figure 4.5 are gross rents. Gross rent is the tenant portion of rent plus tenant paid utilities (except phone and cable). For example, an affordable rental rate for a two bedroom unit at the high HOME rent is $1,047 less $183 in utility allowance yielding $864 per in tenant paid rent. Whenever utility costs are paid directly by a tenant, gross rent must include an allowance for utilities.

[1] Standard-quality rental housing units have the following attributes: Occupied rental units paying cash rent; Specified renter on 10 acres or less; With full plumbing; With full kitchen; Unit more than 2 years old, and Meals not included in rent.

[2] FMRs were initially set at the 45th percentile, but were reduced to the 40th percentile, beginning with the FY1995 FMRs. The vast majority of areas remain at the 40th percentile rent. However, certain areas are assigned the 50th percentile rent. Fiftieth percentile FMRs were established by a rule published on October 2, 2000, that also established the eligibility criteria used to select areas that would be assigned 50th rather than the normal 40th percentile FMRs. The objective was to give PHAs a tool to assist them in de-concentrating voucher program use patterns. The three FMR area eligibility criteria were: 1. *FMR Area Size:* the FMR area had to have at least 100 census tracts. 2. *Concentration of Affordable Units:* 70 percent or fewer of the tracts with at least 10 two-bedroom units had at least 30 percent of these units with gross rents at or below the 40th percentile two-bedroom FMR; and, 3. *Concentration of Participants:* 25 percent or more of the tenant-based rental program participants in the FMR area resided in the 5 percent of census tracts with the largest number of program participants. The rule also specified that areas assigned 50th percentile FMRs were to be re-evaluated after three years, and that the 50th percentile rents would be rescinded unless an area has made at least a fraction of a percent progress in reducing concentration and otherwise remains eligible (*See* 24 CFR 888.113.).

Figure 4.5
HOME and Fair Market Maximum Gross Rents
Douglas County, 2011

	Efficiency	**1 bedroom**	**2 bedroom**	**3 bedroom**	**4 bedroom**
Low HOME Rent Limit (50% of AMI)	$665	$712	$855	$986	$1,101
Tenant Rent*	$514	$561	$672	$803	$ 918
High HOME Rent Limit (60% of AMI)	$709	$871	$1,047	$1,249	$1,374
Tenant Rent	$558	$720	$864	$1,066	$1,191
High HOME Rent Limit (65% of AMI)	$844	$906	$1,089	$1,249	$1,374
Tenant Rent	$693	$755	$906	$1,066	$1,191
Fair Market Rent	$690	$849	$1,031	$1,435	$1,591
Tenant Rent	$539	$698	$848	$1,252	$1,408

Source: U.S. Department of Housing and Urban Development, 2011. *Tenant rent is the amount paid by the tenant after deducting utility allowance.

Figure 4.6 shows the average gross rent as a percentage of household income for Douglas County during 2007 to 2009. Based upon Figure 4.6, there are 2,408 renter households in Douglas County that paid more than 30 percent of their gross income for rent. This total includes 825 renter households that paid more than 50 percent of their income for housing.

Table 4.6
Gross Rents as a Percentage of Household Income
Douglas County Average 2007-2009

Total:	4,771	% of Total	Cumulative Percent
Less than 10.0 percent	242	5.1%	5.1%
10.0 to 14.9 percent	278	5.8%	10.9%
15.0 to 19.9 percent	442	9.3%	20.2%
20.0 to 24.9 percent	687	14.4%	34.6%
25.0 to 29.9 percent	467	9.8%	44.4%
30.0 to 34.9 percent	557	11.7%	56.0%
35.0 to 39.9 percent	481	10.1%	66.1%
40.0 to 49.9 percent	545	11.4%	77.5%
50.0 percent or more	825	17.3%	94.8%
Not computed	247	5.2%	100.0%

Source: American Community Survey, 2009. Note: The 2010 Census reported 5,533 renter-occupied households in Douglas County.

In 2000, HUD prepared special cross tabulations of Census data to provide detailed information on housing problems, including cost burden. Known as the Comprehensive Housing Affordability Study (CHAS), the data depicts housing problems for renter and owner households, as shown in Figure 4.7. For households at or below 30 percent of the median income, most faced an affordability problem in that they were paying more than 30 percent of their income on rental housing in Douglas County. This situation is not unexpected. Most very low income households face similar housing affordability challenges unless they obtain a tenant based subsidy. Even a heavily subsidized rental apartment project will have difficulty meeting affordable rents for very low income households (at or below 30 percent Median Family Income).

Affordability challenges diminish for higher income households in Douglas County, particularly for households above 50 percent of the area's median income. About 43 percent of renters with incomes between 50 and 80 percent of the median income in 2000 faced a housing cost burden. Most households were elderly or small related families. Small related households were the largest group of renters experiencing a housing cost burden in 2000 followed by the elderly and all other households. In 2000, Gardnerville and Gardnerville Ranchos had the largest number of renter households facing a housing cost burden.

In 2000, about 36 percent of all renter households paid more than 30 percent of their income on housing. However, if the HUD CHAS data is examined more closely, it shows that in 2000, 61.10 percent of low-income renter households were experiencing a cost burden (1,417 households out of a total of 2,319 renter households). As shown in 2000, the greatest housing cost burden resided among households at or below 50 percent of median income.

Update on Cost Burden 2009

In Figure 4.8, low income households ("LI households") are those making less than 50 percent of the Douglas County area median income. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than one person per room (overcrowded), and paying more than 30 percent of gross income towards housing costs (cost burdened). Lacking complete kitchen or plumbing facilities is the most severe housing problem, followed by overcrowding and then by cost burden. If a household has more than one of these problems they are described as a having severe housing problem.

Figure 4.7
HUD CHAS Data Book for Douglas County, Nevada, 2000

Household by Type, Income, & Housing Problem	Renters					Owners					
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
1. Household Income <= 50% MFI	218	608	103	364	1,293	783	427	71	342	1,623	2,916
2. Household Income <=30% MFI	164	305	25	215	709	339	214	24	214	791	1,500
3. % with any housing problems	69.5	78.7	100	81.4	78.1	60.2	86	100	81.3	74.1	76
4. % Cost Burden >30%	69.5	78.7	100	81.4	78.1	60.2	84.1	100	81.3	73.6	75.7
5. % Cost Burden >50%	63.4	63.9	100	74.4	68.3	39.5	63.1	100	79.4	58.5	63.1
6. Household Income >30 to <=50% MFI	54	303	78	149	584	444	213	47	128	832	1,416
7. % with any housing problems	63	78.5	94.9	63.1	75.3	42.6	78.9	83	68.8	58.2	65.3
8. % Cost Burden >30%	63	78.5	76.9	63.1	72.9	42.6	78.9	61.7	68.8	57	63.6
9. % Cost Burden >50%	37	26.1	12.8	32.9	27.1	22.5	51.6	53.2	53.9	36.5	32.6
10. Household Income >50 to <=80% MFI	150	434	104	338	1,026	784	603	117	259	1,763	2,789
11.% with any housing problems	46.7	57.4	61.5	48.2	53.2	33.7	61.9	66.7	71	51	51.8
12.% Cost Burden >30%	46.7	45.9	9.6	47	42.7	33.7	61.2	46.2	71	49.4	46.9
13. % Cost Burden >50%	0	0.9	0	1.2	0.8	13.4	18.9	16.2	19.3	16.3	10.6
14. Household Income >80% MFI	85	944	165	695	1,889	2,070	4,865	740	1,074	8,749	10,638
15.% with any housing problems	0	5.7	30.3	7.9	8.4	14	18.4	28.4	20.9	18.5	16.7
16.% Cost Burden >30%	0	3.2	6.1	5	4	14	17.6	19.6	20.9	17.3	14.9
17. % Cost Burden >50%	0	0	0	0	0	2.4	2.6	3.4	2.8	2.6	2.2
18. Total Households	453	1,986	372	1,397	4,208	3,637	5,895	928	1,675	12,135	16,343
19. % with any housing problems	48.1	39.3	57.3	34.9	40.4	26	27.5	37.8	40	29.6	32.4
20. % Cost Burden >30	48.1	35.6	28.2	33.1	35.5	26	26.7	27.2	40	28.4	30.2
21. % Cost Burden >50	27.4	14	9.4	15.2	15.4	10.7	8.2	10	19	10.6	11.8

During 2009, the estimated number of low income (LI) households (at or below 50 percent of median income) was 3,685, up from 2,916 in 2000. According to the 2009 CHAS data, 76 percent of the low-income renter and owner households experienced housing problems, or 2,800 households. The number of substandard units in Douglas County remains relatively minor.

Figure 4.8
Low Income Households and Housing Problems (Renters and Owners)
Douglas, Lyon, Carson City and Washoe Counties: 2009

	Douglas Co.	Lyon Co.	Carson City	Washoe Co.
Percentage of Low-Income (LI) Households with Housing Problems	76%	56%	84%	78%
Total (LI) Households	3,685	3,125	4,825	34,170
Substandard Units	70	35	230	1,145
Over Crowded Units	95	20	230	1,875
Units with Cost Burden	2,630	1,695	3,585	23,725

Source: HUD, CHAS Data Update, 2009

According to the American Community Survey, the majority of rents in Douglas County fall between $500 and $1,250 per month. Almost 90 percent of Douglas County rents fell within that range. Higher rents listed in Figure 4.9 ($1,000 to $1,249) most likely represent the large number of single family homes being rented in Douglas County. As seen in Figure 4.12, single-family homes generally fall into the higher rent ranges.

Figure 4.10 shows renter households who pay more than 30 percent of their income on rent by income level. Nearly all of the renter households with a household income at or below $35,000 paid more than 30 percent of their income on housing in 2009. This is not surprising given the limited availability of rents below $500 a month (Figure 4.9) and the affordable rent levels in Figure 4.4.

Figure 4.11 shows the percentage of renter households paying more than 30 percent of their income on rents by age of householder in Douglas County. The greatest housing cost burden exists among younger households age 15 to 24. Almost 66 percent of younger households in Douglas County faced a housing cost burden in 2009. Even a majority (53.4 percent) of elder households age 65 or older paid more than 30 percent of their income on rents in 2009.

Figure 4.9
Douglas County Average Rents 2007-2009

Total:	**4,771**		
With cash rent:	**4,547**	**Percent of Total**	**Cumulative Percent**
Less than $100	80	1.8%	1.8%
$100 to $149	0	0.0%	1.8%
$150 to $199	9	0.2%	2.0%
$200 to $249	0	0.0%	2.0%
$250 to $299	7	0.2%	2.1%
$300 to $349	0	0.0%	2.1%
$350 to $399	0	0.0%	2.1%
$400 to $449	32	0.7%	2.8%
$450 to $499	28	0.6%	3.4%
$500 to $549	196	4.3%	7.7%
$550 to $599	161	3.5%	11.3%
$600 to $649	328	7.2%	18.5%
$650 to $699	355	7.8%	26.3%
$700 to $749	303	6.7%	33.0%
$750 to $799	344	7.6%	40.5%
$800 to $899	800	17.6%	58.1%
$900 to $999	342	7.5%	65.6%
$1,000 to $1,249	1,041	22.9%	88.5%
$1,250 to $1,499	354	7.8%	96.3%
$1,500 to $1,999	131	2.9%	99.2%
$2,000 or more	36	0.8%	100.0%
No cash rent	224		

Source: American Community Survey, 2009

Figure 4.10
Percent of Douglas County Households Paying More than 30 Percent of Income on Rents By Income Level: 2009

	Estimate	Percent	Margin of Error
Renter-occupied housing units:	4,771		+/-644
Less than $20,000:	657		+/-259
Less than 20 percent	0	0.0%	+/-174
20 to 29 percent	0	0.0%	+/-174
30 percent or more	657	100.0%	+/-259
$20,000 to $34,999:	1,133		+/-384
Less than 20 percent	0	0.0%	+/-174
20 to 29 percent	48	4.2%	+/-56
30 percent or more	1,085	95.8%	+/-381
$35,000 to $49,999:	863		+/-289
Less than 20 percent	5	1%	+/-8
20 to 29 percent	410	48%	+/-199
30 percent or more	448	52%	+/-229
$50,000 to $74,999:	931		+/-245
Less than 20 percent	281	30.2%	+/-134
20 to 29 percent	447	48.0%	+/-190
30 percent or more	203	21.8%	+/-159
$75,000 or more:	940		+/-312
Less than 20 percent	676	71.9%	+/-269
20 to 29 percent	249	26.5%	+/-151
30 percent or more	15	1.6%	+/-24
Zero or negative income	23		+/-41
No cash rent	224		+/-116

Source: U.S. Census Bureau, 2007-2009 American Community Survey

Figure 4.11
Percent of Douglas County Households Paying More than 30 Percent of Income on Rents By Income Level and Age of Householder: 2009

	Estimate	Percent	Margin of Error
Total:	4,771		+/-644
Householder 15 to 24 years:	559		+/-197
Less than 20.0 percent	9	1.6%	+/-15
20.0 to 24.9 percent	82	14.7%	+/-85
25.0 to 29.9 percent	100	17.9%	+/-110
30.0 to 34.9 percent	10	1.8%	+/-18
35.0 percent or more	358	64.0%	+/-151
Not computed	0		+/-174
Householder 25 to 34 years:	1,007		+/-278
Less than 20.0 percent	258	25.6%	+/-152
20.0 to 24.9 percent	109	10.8%	+/-71
25.0 to 29.9 percent	70	7.0%	+/-67
30.0 to 34.9 percent	112	11.1%	+/-141
35.0 percent or more	442	43.9%	+/-227
Not computed	16		+/-28
Householder 35 to 64 years:	2,541		+/-452
Less than 20.0 percent	573	22.6%	+/-219
20.0 to 24.9 percent	418	16.5%	+/-201
25.0 to 29.9 percent	243	9.6%	+/-119
30.0 to 34.9 percent	353	13.9%	+/-178
35.0 percent or more	778	30.6%	+/-253
Not computed	176		+/-112
Householder 65 years and over:	664		+/-218
Less than 20.0 percent	122	18.4%	+/-120
20.0 to 24.9 percent	78	11.7%	+/-74
25.0 to 29.9 percent	54	8.1%	+/-58
30.0 to 34.9 percent	82	12.3%	+/-81
35.0 percent or more	273	41.1%	+/-169
Not computed	55		+/-54

Source: U.S. Census Bureau, 2007-2009 American Community Survey

Recent rent ranges can be found in Figure 4.12 for units in Carson Valley and Lake Tahoe. The rental ranges were based upon an informal survey of units for rent during August 2011. The rental range establishes the expected rents by bedroom size for the majority of available units. There will be units which are higher or lower than the rates shown in Figure 4.12.

As discussed previously, it is difficult to serve very low-income households without direct subsidy to tenants. Direct subsidies come in the form of a voucher which reduces rent payment by the tenant. Without a direct subsidy, the ability to provide housing to households at or below 30 percent of the median income is very difficult.

Figure 4.12
Rents Available in Carson Valley and Lake Tahoe: 2011

Type of Unit	**Carson Valley**	**Lake Tahoe**
Apartments/Duplex	**Available Rents**	**Available Rents**
1 bedroom	$475-$650/mo.	$550-$700
2 bedroom	$625-$900/mo.	$750-$850
3 bedroom	$800+	$900-$1,100
Single Family Dwellings		
2 bedroom	$700-$1,000/mo.	$850 - $1,200
3 bedroom	$875-$1,250/mo.	$1,200-$1,800
4+ bedroom	$1,800+	$2,000+

Conclusions about rental rates in Douglas County:

- Rents for available units in Carson Valley are in line with affordable rental guidelines shown in Figure 4.4 for households at or above 50 percent of the area's median income.

- Based upon existing demands for affordable rental housing as demonstrated by the Housing Choice Voucher waiting list, the availability of market rate rental housing, and Census information (Figures 4.7 and 4.8); it is reasonable to conclude that additional affordable rental housing for the elderly and small related family households is needed in Douglas County.

- It is difficult to gage availability of rental housing without conducting an extensive survey. However, there did appear to be sufficient units available during August. Based upon surveys conducted by the Nevada Housing Division, the Reno-Sparks area had a vacancy rate of 10 percent during the second quarter of 2010. Vacancy rates in the Rural areas including Minden and Gardnerville averaged nearly 12 percent during the second quarter of 2010.

- Rents in Lake Tahoe tend to mirror those in Carson Valley, but slightly higher in each category creating more pressure for affordable rental housing units.

Ownership Affordability in Douglas County

Affordable ownership housing is defined by the commonly accepted guideline for housing affordability, that is, housing costs do not exceed 30 percent of a household's gross income for households at or below 80 percent of the area's median income. Housing costs generally include principle, interest, taxes and insurance for owners, and include utility costs.

Figure 4.13 shows affordable housing prices based upon income and housing costs for households spending 30 percent or less of their annual gross income. Given land costs, site development costs and other entitlements as well as construction costs, it would be difficult to produce single-family detached homes in Douglas County for less than $150,000 without subsidy. It is also important to note that 2010 sales prices are probably influenced by foreclosures and bank owned properties which are sometimes sold at or below replacement cost. Figure 4.13 assumes a loan to value ratio of 90 percent with a 30 fixed rate loan at 5.5 percent interest. Taxes are approximately one percent of the home sale value with taxes being .25 percent.

Figure 4.14 shows sales of single family homes for selected areas in Douglas County during 2010. There are several areas where the median sales price is at or below $200,000. Homes priced at $150,000 can be affordable to households at or below 80 percent of median income. A large number of sales in 2010 were substantially below the 203b limits for Douglas County which was $350,750 in 2010. In fact, 50 to 90 percent of sales for selected areas within Douglas County were below $300,000. Only three areas (Sunrise Estates, West Valley and Lake Tahoe) were above the 203b limits.

Single-family attached housing sales in Douglas County are strongly influenced by Lake Tahoe. During the first nine months of 2011, there were only 29 sales of condominiums in the Carson Valley. Sales information from the Assessor's database show a low price of $33,424 and a high price of $220,000. The median price for a condominium in Carson Valley was $90,100 in 2011.

Figure 4.13
Affordable Housing Prices for Owners, Douglas County 2011

Household Size	Income	Amount Available for Housing	Mortgage	Affordable Price
Very Low-Income Households 30% of Median income: $32,750				
1	$15,650	$391	$50,580	$56,200
2	$18,200	$455	$58,770	$65,300
3	$20,500	$513	$66,330	$73,700
4	$22,750	$569	$73,530	$81,700
5	$24,600	$615	$79,560	$88,400
6	$26,400	$660	$85,275	$94,750
Low-Income Households 50% of Median income: $37,950				
Household Size				
1	$26,600	$665	$85,950	$95,500
2	$30,400	$760	$98,280	$109,200
3	$34,200	$855	$110,520	$122,800
4	$37,950	$949	$122,670	$136,300
5	$41,000	$1,025	$132,525	$147,250
6	$44,050	$1,101	$142,425	$158,250
Moderate Income 80% of Median Income: $60,700				
Household Size				
1	$42,500	$1,063	$137,475	$152,750
2	$48,600	$1,215	$157,050	$174,500
3	$54,650	$1,366	$176,625	$196,250
4	$60,700	$1,518	$196,290	$218,100
5	$65,600	$1,640	$212,040	$235,600
6	$70,450	$1,761	$227,700	$253,000
Median Family Income: $75,900				
Household Size				
1	$53,130	$1,328	$171,675	$190,750
2	$60,720	$1,518	$196,290	$218,100
3	$68,310	$1,708	$220,680	$245,200
4	$75,900	$1,898	$245,475	$272,750
5	$82,000	$2,050	$265,050	$294,500
6	$88,063	$2,202	$284,760	$316,400
120% of Median Income: $91,080				
Household Size				
1	$63,756	$1,594	$206,100	$229,000
2	$72,864	$1,822	$235,620	$261,800
3	$81,972	$2,049	$264,960	$294,400
4	$91,080	$2,277	$288,000	$320,000
5	$98,366	$2,459	$317,925	$353,250
6	$105,653	$2,641	$341,460	$379,400

Figure 4.14
Single Family Housing Sales
Selected Areas in Douglas County: 2010

Area	High Price	Low Price	Median Price	Average Price	% of Sales below $300K
Johnson Lane	$750,000	$101,850	$273,500	$300,960	49.5%
Indian Hills	$430,585	$ 67,601	$195,000	$200,323	93.4%
Topaz	$650,000	$ 87,302	$195,500	$235,289	76.0%
Minden/ Gardnerville	$520,000	$ 70,000	$210,000	$223,845	86.0%
Gardnerville Ranchos	$475,000	$ 65,691	$163,114	$182,706	94.1%
Ruhenstroth	$365,000	$172,850	$297,000	$297,000	50.0%
Sunrise Estates	$750,000	$100,000	$255,000	$366,287	50.0%
Foothills					
West Valley	$900,000	$325,000	$437,000	$496,960	0.0%
Lake Tahoe	$5,100,000	$218,820	$600,000	$1,000,750	

Source: Douglas County Assessors Sales Database for 2010.

In recent years, Douglas County struggled with homeowner affordability. Figure 4.15 shows the percentage of owner households paying more than 30 percent of their income on housing by income level. For households with less than $35,000 in income, approximately 64 percent pay more than 30 percent of their income on housing. Table 4.15 includes households with and without a mortgage and it includes elderly homeowners who have limited incomes as compared to households with employed adults.

Figure 4.16 shows selected monthly owner costs as a percentage of household income for households with and without a mortgage. Approximately 39 percent of Douglas County owner households faced a housing cost burden in 2009. Households who paid more than 30 percent of their gross income on owner related costs by definition face a housing cost burden. For those with a mortgage approximately 52 percent of households faced a housing cost burden.

The distribution of the housing cost burden in Douglas County is very similar to renters. As seen in Figure 4.7, most of the housing cost burden was concentrated among elderly households and small related households during 2000. Elderly households comprised the largest number of owner households in Douglas County at or below 80 percent of the area's median income. The fixed income nature of elderly households makes it difficult for them to meet increasing costs of ownership, most notably home maintenance and monthly utility expenses.

Figure 4.15
Percent of Owner Households Paying More than 30 Percent of Income on Housing Related Costs by Income Level: 2009

	Douglas County, Nevada		
	Estimate	Percent	Margin of Error
Owner-occupied housing units:	13,908		+/-552
Less than $20,000:	1,297		+/-295
Less than 20 percent	108	8.3%	+/-89
20 to 29 percent	76	5.9%	+/-51
30 percent or more	1,113	85.8%	+/-264
$20,000 to $34,999:	1,603		+/-302
Less than 20 percent	587	36.6%	+/-211
20 to 29 percent	277	17.3%	+/-134
30 percent or more	739	46.1%	+/-221
$35,000 to $49,999:	1,646		+/-326
Less than 20 percent	690	41.9%	+/-224
20 to 29 percent	250	15.2%	+/-141
30 percent or more	706	42.9%	+/-224
$50,000 to $74,999:	3,151		+/-509
Less than 20 percent	994	31.5%	+/-302
20 to 29 percent	554	17.6%	+/-182
30 percent or more	1,603	50.9%	+/-392
$75,000 or more:	6,067		+/-528
Less than 20 percent	3,165	52.2%	+/-472
20 to 29 percent	1,457	24.0%	+/-346
30 percent or more	1,445	23.8%	+/-373
Zero or negative income	144		+/-106

Source: American Community Survey

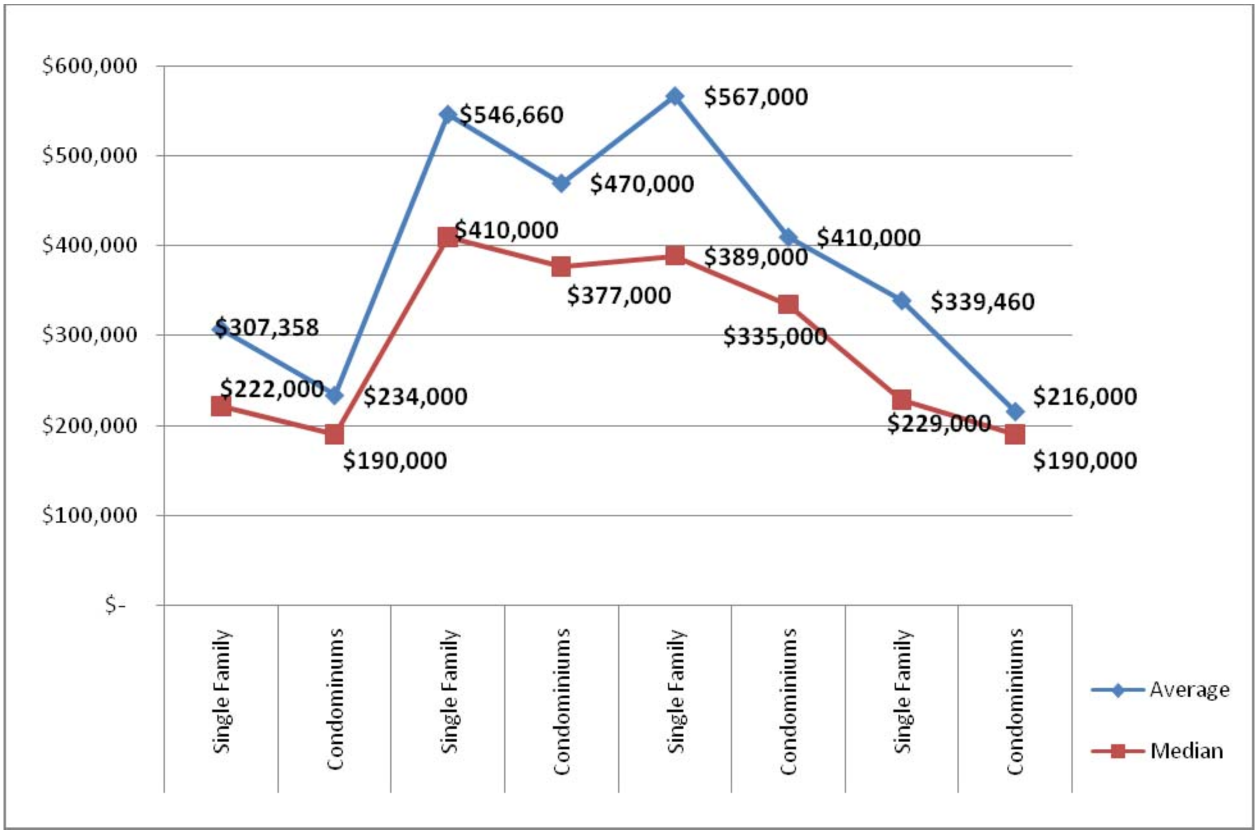
Figure 4.16
Selected Monthly Owner Costs
as A Percentage of Household Income: 2007-2009

Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	**9,173**	**9,173**
Less than 20.0 percent	2,222	24.20%
20.0 to 24.9 percent	804	8.80%
25.0 to 29.9 percent	1,311	14.30%
30.0 to 34.9 percent	1,296	14.10%
35.0 percent or more	3,540	38.60%
Not computed	74	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	**4,591**	**4,591**
Less than 10.0 percent	1,734	37.80%
10.0 to 14.9 percent	1,042	22.70%
15.0 to 19.9 percent	546	11.90%
20.0 to 24.9 percent	350	7.60%
25.0 to 29.9 percent	149	3.20%
30.0 to 34.9 percent	160	3.50%
35.0 percent or more	610	13.30%
Not computed	70	(X)

Source: American Community Survey, 2009

Gauging housing affordability in recent years is difficult given market conditions which generated large swings in housing prices. Douglas County is no different. Figure 4.17 shows median housing prices for 2002, 2006, 2007 and 2011. Current housing prices in Douglas County have retreated significantly over the last four years. Median and average prices for single-family detached and condominiums have returned to 2002 levels at a time when mortgage interest rates are hitting all time lows. If mortgage rates begin to increase, housing prices could decline further to offset rate increases, especially if there is still an excess supply of distressed properties. As the supply of distressed properties declines and the economic recession diminishes, home prices should move back to replacement value prices and above, assuming a return to more full employment and higher wages.

Figure 4.17
Douglas County Single-Family and
Condominium Sales: 2002, 2006, 2007 and 2011



Source: Douglas County Assessor Office Sales Records 2002, 2006, 2007, and 2011

Figure 4.18 shows the status of distressed properties in Douglas County and adjacent jurisdictions as of September 2011. According to Realty Trac, there were 222 notices of default in Douglas County during 2011.

Figure 4.18
Foreclosures, Trustee Sales and Defaults, 2011

Status	Douglas County	Carson City	Lyon County	Churchill County
Notice of Default	222	141	528	106
Trustee Sale	63	52	52	45
Bank Owned	215	167	727	141

Source: RealtyTrac, 2011

Figure 4.19 contains information on home purchases and mortgage refinancings in Douglas County and adjacent jurisdictions during 2010. A total of 453 home loans were approved with a median loan amount of $216,000 during 2010. Of note is that Douglas County also showed a total of 1,640 refinanced home loans at a median loan amount of $247,000. The historic low mortgage interest rates are certainly a factor in the high volume of refinancing during 2010.

Figure 4.19
Lending Activity in Douglas County
HMDA Data 2010

	Home Purchase		Refinanced	
	No of Loans	Median Loan Amount	Number of Loans	Median Loan Amount
Douglas	453	$216,000	1,640	$247,000
Carson City	345	$176,000	1,222	$204,500
Lyon Co.	770	$133,000	853	$170,000
Washoe Co.	5,410	$172,000	8,608	$218,000

Homebuyer Assistance Programs In Douglas County

Six agencies provide homebuyer assistance programs in Douglas County. They include:

The Nevada Housing Division. The Division offers a down payment and closing cost loan program. The Division provides up to $4,500 in assistance for qualified households who do not exceed the maximum income levels. The maximum income levels for Douglas County in 2011 were fairly high, $91,080 for a 1-2 person household and $106,260 for a three or more person household.

The Rural Nevada Housing Authority. In calendar year 2010, the Housing Authority provided 24 mortgages to Douglas County families. The total value was just over $4.6 million. The Rural Nevada Housing Authority offers two homebuyer assistance programs. The HOME at Last Plus program offers a cash downpayment grant equal to three percent of the loan amount coupled with a below market rate 30 year fixed. The 2011 maximum income limit for Douglas County is $91,080 for two persons or less or $106,260 for three or more persons. The other program is the Home at Last Mortgage Credit Certificate which can be used toward federal income tax savings.

USDA Rural Development. USDA operates a direct loan and guaranteed loan program for single family home purchases in Douglas County. The County is a very active area for USDA. In FY 2010, USDA Rural Development loaned a total of $15,466,743 for 87 homes (only 5 of those were direct loans – the other 82 were guaranteed). During FY 2011, USDA Rural Development provided 76 Single Family loans for a total of $11,838,443.

Western Nevada HOME Consortium. The WHNC provided down payment assistance in the form of a loan to qualified homebuyers. WNHC can provide up to $15,000 in assistance. The loan is repaid upon subsequent sale of the home given sufficient proceeds are available. In 2010, WNHC provided assistance to two Douglas County households for a total of $65,493.

Sierra Nevada Community Land Trust and St. Joseph's Community Land Trust. Both agencies provide assistance to homebuyers in the form of subsidies. Deed restricted homes on land leased from the Land Trusts remain permanently affordable through resale provisions that balance a fair return on investment with future affordability. These resale provisions guarantee that the home remains permanently affordable and available to local communities.

Affordable Housing Barriers and Impediments to Fair Housing

Barriers to affordable housing development may include regulatory impediments, including development fees. Local governments can encourage the development of affordable housing, especially to households at or below 50 percent of the median area income, by reducing or waiving predevelopment costs and other financial impediments, including the following:

- Property tax abatement for a specified period of time.
- Modification of site development standards such as parking space requirements, lighting, and landscaping requirements.
- Donation of publicly owned lands.
- Utility connection fee abatement or deferral.

In addition, it is necessary to look at the availability of zoning for high density residential development. A recent analysis of the Community Plan areas in the Carson Valley, Sierra, and Topaz Regional Plans shows very few remaining vacant parcels with appropriate zoning. Figure 4.20 shows that there are 126.21 acres of vacant parcels which are zoned for multi-family development. The vast majority of these parcels are located in the Minden/Gardnerville Community Plan area.

Douglas County staff completed a fair housing survey in 2011 as part of the Housing Element for the 2011 Master Plan. Specifically the Douglas County results show:

- The development code should be amended to address reasonable accommodation.
- The zoning ordinance could contain a special provision making housing accessible to persons with disabilities.
- The planning and building codes currently make reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act, but there are no provisions to monitor compliance.

Douglas County is a member of the WNHC. In 2010, the Consortium prepared an analysis of impediments for fair housing choice. Although there were no specific findings for Douglas County, the following recommendations were made for the Consortium area:

1. Continue to provide fair housing training, particularly for areas identified in the Analysis of Impediments. Work with housing providers and Silver State Fair Housing Council to identify needed trainings for WNHC partners, subrecipients, and others operating in the service area.
2. Monitor referrals and complaints filed and track trends in fair housing complaints.

3. Continue to encourage WNHC funded projects to implement universal design standards and provide additional accessible units.
4. Continue to distribute fair housing information to subrecipients and those served by WNHC funding.
5. Provide fair housing referral materials to property managers and on-site managers overseeing WNHC financed projects.

In an effort to better understand fair housing issues facing the service area, WNHC contacted the Silver State Fair Housing Council as part of the assessment. Discussions with Silver State staff resulted in the following findings:

1. Fair housing challenges still remain with family rental housing and with persons with disabilities. Landlords are often reluctant to rent to families due to perceptions of costs and potential damage to rental housing units.
2. Disabled households can face discrimination from landlords due to potential requests for reasonable accommodations making landlords reluctant to rent to persons and households with disabilities.
3. Discrimination based upon race and ethnicity occurs, but not to the extent seen with familial status and disabilities.

In April 2011, the State of Nevada completed a new *Analysis of Impediments to Fair Housing Choice*. Much of the analysis focuses on affordable housing. It does not, however, demonstrate how potential impediments to affordable development might affect fair housing choice in any specific community. The Douglas County Development Code addresses many of the issues identified as barriers to affordable housing development. The State's *Analysis of Impediments* found:

- Barriers to housing development exist because of land use and zoning policies. Although an exhaustive review of land use and zoning codes for the many jurisdictions was beyond the scope of this study, the Denver planning firm Clarion Associates conducted a detailed review of the codes in Douglas and Elko counties to provide the framework for good land use and zoning guidelines. This review found that the counties could improve fair housing by lowering minimum lot sizes, removing density limitations, adding flexibility in mixed-use and manufactured housing permits and introducing incentives for affordable housing (e.g., density bonuses/height allowances, reduced parking standards).

Action Item 3 (Review land use and zoning codes for best practices in reducing housing barriers**)** identified specific strategies to remove potential barriers to local government regulation and affordable housing development, as described below.

Purpose statement. The code should reflect the county's purpose to provide housing choice for its residents and to comply with applicable federal and state law regarding housing choice.

Allowance of small lots. At least one zone district (or overlay district, or permit system) that allows small lots for single family detached housing in some locations. While the appropriate minimum lot size will vary with the character of the county, a zone allowing minimum lot sizes in the 3,000-6,000 square foot range would be appropriate for more urbanized areas of many counties. In addition, lot width requirements should be reasonable and consistent with minimum lot sizes; while some codes require minimum lot widths of 70 feet or more, small homes can be constructed on lots as narrow as 40 feet (or even less). Minimum lot size requirements are the type of regulation most responsible for increasing housing costs.

Allowance of multifamily development. At least one zone district (or overlay district, or permit system) that allows the construction of multi-family housing, and mapping enough land into this district to allow a reasonable chance that some multi-family housing will be developed. In many rural counties, theses mapped areas may be close to incorporated or urbanized areas. Maximum heights should be reasonable and consistent with the maximum density permitted; avoid mapping areas for multi-family densities and then imposing height restrictions that prohibit efficient development at those densities. Failure to provide opportunities for multi-family development has been identified as one of the four leading regulatory causes of increased housing costs.

Provisions for manufactured homes. Manufactured housing meeting HUD safety standards should be allowed somewhere (per the federal Manufactured Housing Act of 1974). While restricting these homes to manufactured home parks is common, the better practice is to allow them in at least one residential zone where the size and configuration matches the scale and character of the area.

No minimum home sizes. The zoning and subdivision regulations should not establish minimum house or dwelling unit sizes (beyond those in the building code). Minimum house size requirements have also been identified as a significant cause of increased housing price in those communities where they are in place.

Allowance of group housing. The code should clarify that housing for groups protected by the Fair Housing Act Amendments of 1988 are treated as residential uses, and should generally allow those group housing uses in at least one residential district. While some communities require a special permit for these uses, others find that they can be allowed by right provided that they comply with standards limiting scale, character, and parking. Failure to provide for these uses in the code could subject the county to a developer's request for "reasonable accommodation" under the Act, and failure to provide "reasonable accommodation" could be a violation of federal law. In light of the aging of the American population, the code should also provide areas where congregate care, nursing home, and assisted living facilities may be constructed.

Allowance for accessory dwelling units. The code should allow accessory dwelling units in at least one zone district – either as an additional unit within an existing home structure or in an accessory building on the same lot. While some communities require a special permit for these uses, others find that they can be allowed by right provided that they comply with standards limiting scale, character, and parking.

Permit mixed use development. In order to promote affordability, housing should be allowed near businesses that employ workers, particularly moderate and lower income employees. To do that the code should permit residential units in at least one commercial zone district or should map some lands for multi-family development in close proximity to commercial districts.

Lower parking standards. Although the traditional standard of two parking spaces per dwelling unit may be reasonable for many areas of a county, a lower standard can and generally should be used for affordable housing, multi-family housing, group housing, and special needs housing.

Flexibility on nonconforming structures. Although zoning codes generally require that nonconforming structures damaged or destroyed through fire or natural causes can only be rebuilt in compliance with the zoning code, an increasing number of codes are exempting affordable housing from this requirement. Often the most affordable housing in a community is located on lots that are too small or narrow for the district where they are located, or in multi-family buildings that have too many units for the district where they are located. If forced to replat with larger lots or to reduce density following a disaster, those affordable units may be lost, and allowing rebuilding with the same number of units as before may be the most efficient way to preserve these units in the housing stock.

Development incentives. In order to encourage the development of affordable housing, the code should recognize the difficult economics involved and should offer incentives. Common incentives include smaller lots, increased density in multi-family areas, reduced parking requirements, or waivers or reductions of application fees or development impact fees. Some communities provide additional incentives for housing that is restricted for occupancy at lower percentages of the Area Median Income (AMI). For example, developments restricted for households earning less than 50 percent of AMI could receive more generous incentives than those for households earning less than 80 percent of AMI. While zoning and subdivision incentives alone are often not enough to make development for lower levels of AMI economically feasible, they can be part of a broader package of incentives (for example, including financial incentives or land contributions) that make those project feasible. Any incentives offered should be updated as new housing studies are completed and new information about specific affordable housing needs is obtained.

Growth management exemptions. Most communities that operate a growth management system exempt affordable housing or allow it to compete for a separate pool of development rights in order to encourage this type of housing.

Figure 4.20
Vacant Parcels Available for Medium and High Density Residential Development in Douglas County, by Community Plan Area and Zoning District

Community Plan Area	Multi-Family Residential Zoning (MFR)	Mixed Use Commercial Zoning (MUC)	SFR-8000 Zoning (SFR-8,000)	< SFR-8000
Carson Valley Region				
Airport	-	-	-	-
Agriculture	-	-	49.14	-
East Valley	-	-	-	-
Fish Springs	-	-	-	-
Foothills	-	-	-	-
Gardnerville Ranchos	7.18		93.66	
Genoa	-	-	-	-
Johnson Lane	-	-	-	-
Indian Hills/Jacks Valley	2.18	-	229.81	-
Minden/ Gardnerville	99.97	18.14	307.13	-
Ruhenstroth				
Pinenut Region	-	-	-	-
Sierra Region	4.66	-	-	-
Topaz Region				
Topaz Lake	-	-	-	-
TRE/Holbrook	12.22	-	-	-
Total	126.21	18.14	679.14	-

Housing Demand by Income and Tenure

Projected demand for housing is shown in Figures 4.21 and 4.22. The tables show the number of units broken down by income and tenure for population growth rate under the State Demographer's forecast and a population forecast based upon the historic growth rate of 1.39 percent between 2000 and 2010.

Figure 4.21
Housing Demand Forecast
State Demographer's Population Growth: 2011-2030

	Owner Households			Renter Households		
Year	Very low Income	Low Income	Moderate or higher	Very low Income	Low Income	Moderate or higher
2011	-7	(8)	(39.15)	(7)	(5)	(10)
2012	(1)	(1)	(7)	(1)	(1)	(1)
2013	2	3	13	2	1	2
2014	6	6	32	4	3	6
2015	8	8	42	5	4	7
2016	10	10	52	6	5	9
2017	11	12	61	7	6	11
2018	13	14	69	8	7	12
2019	13	14	68	8	7	12
2020	13	14	68	8	7	12
2021	14	15	74	9	7	13
2022	14	15	73	9	7	13
2023	13	14	71	9	7	12
2024	13	14	68	8	6	12
2025	12	13	65	8	6	11
2026	11	12	61	7	6	11
2027	11	12	57	7	5	10
2028	10	11	53	6	5	9
2029	9	10	49	6	5	9
2030	8	9	45	5	4	8
Total	181	196	975	115	92	168

Figure 4.22
Housing Demand Forecast
Historic Population Growth: 2011-2030

	Owner Households			**Renter Households**		
Year	Very low Income	Low Income	Moderate or higher	Very low Income	Low Income	Moderate or higher
2011	118	128	637	77	61	112
2012	28	30	151	18	14	27
2013	28	31	153	18	15	27
2014	29	31	155	19	15	27
2015	29	32	157	19	15	28
2016	30	32	160	19	15	28
2017	30	33	162	19	15	28
2018	30	33	164	20	16	29
2019	31	33	166	20	16	29
2020	31	34	169	20	16	30
2021	32	34	171	21	16	30
2022	32	35	173	21	17	30
2023	33	35	176	21	17	31
2024	33	36	178	21	17	31
2025	34	36	181	22	17	32
2026	34	37	183	22	17	32
2027	35	37	186	22	18	33
2028	35	38	188	23	18	33
2029	35	38	191	23	18	34
2030	36	39	194	23	18	34
Total	724	783	3,894	468	372	684

Future housing demand estimates are based upon two different population forecasts. A lower growth forecast prepared by the Nevada State Demographer requires the development of 1,352 new housing units for ownership and 375 units for rental. A projected 377 new housing units will be needed to meet the demands of low and very-low income households. Just over 200 rental housing units will be needed for low and very low-income households over the next 20 years under the Demographer's population forecast.

A population forecast which is based upon historic Douglas County growth levels from 2000 to 2010 (1.39 percent average annual growth) requires a substantial increase in new housing units as compared to the Demographer's forecast. Total new units for owners in Douglas County are projected to be as high as 5,401, with 1,507 units for low and very low income households, over the next 20 years. Under the historic population growth scenario, an estimated 1,524 rental units will be needed with 840 units being available for low and very low income households.