

Neighborhood Economic Risk Assessment

City of Las Vegas

Q4 2015



March 4, 2016

Cheryl Ross
Office of Community Services
City of Las Vegas
495 S. Main St.
Las Vegas, NV 89101

RE: City of Las Vegas | Neighborhood Economic Risk Assessment

Dear Ms. Ross:

In accordance with your request, Applied Analysis (“AA”) is pleased to submit the enclosed *City of Las Vegas Neighborhood Economic Risk Assessment* for the fourth quarter of 2015. AA was retained by the City of Las Vegas Office of Community Services (“the City”) to assist in the preparation of an index of community economic risk (the “Neighborhood Risk Index” or the “NRI”). This draft summary presentation report outlines the strategy, methodology and preliminary findings of our review and analysis.

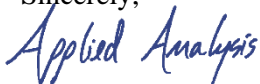
This report and index was designed by AA in response to your request. However, we make no representations as to the adequacy of these procedures for all your purposes. Generally speaking, though our findings and estimates are as of the latest data available, this draft report is intended to develop a methodology to be followed on a continuing basis.

Our report contains economic and real estate data pertaining to the City and the Las Vegas valley as a whole. This information was collected from various third parties and assembled by AA in such a manner as to provide insight based on its aggregated form. While we have no reason to doubt its accuracy, the information collected was not subjected to any auditing or review procedures by AA and; therefore, we can offer no representations or assurances as to its completeness.

This presentation report is a summary of the analysis undertaken and the conclusion of our analyses. It is intended to provide an overview of the analyses conducted and a summary of our findings. AA will retain additional working papers relevant to this study. If you reproduce this report, it must be done so in its entirety.

We welcome the opportunity to discuss this report with you at any time. Should you have any questions, please contact Jeremy Aguero or Brian Gordon at (702) 967-3333.

Sincerely,



Applied Analysis

Neighborhood Risk Index (NRI)

Applied Analysis was retained by the City of Las Vegas Office of Community Services to develop an index of “neighborhood risk” that would identify focus areas for the deployment of resources under the control of the City.

This is a draft overview of the development of the Neighborhood Risk Index (NRI). This analysis is inherently limited to the quality of the input data as provided by the listed entities and provides a general overview of how specific geographic areas (defined as zip codes) are being impacted by a variety of social and economic factors. We anticipate that these factors, and the weights they are assigned in this analysis, will evolve over time.

This analysis contains information on eight key variables researched from:

- Nevada Division of Welfare & Support Services (three variables)
- Nevada Department of Employment, Training & Rehabilitation (one variable)
- Clark County Recorder (one variable)
- Clark County Assessor (one variable)
- Clark County Comprehensive Planning (one variable)
- Applied Analysis (one variable)

methodology

Methodology: a body of methods, postulates or procedures of inquiry in a particular field



Methodology of the NRI

Objective: The City of Las Vegas is seeking to use economic and social data to identify sub-regions within the City at a heightened risk for long-term instability

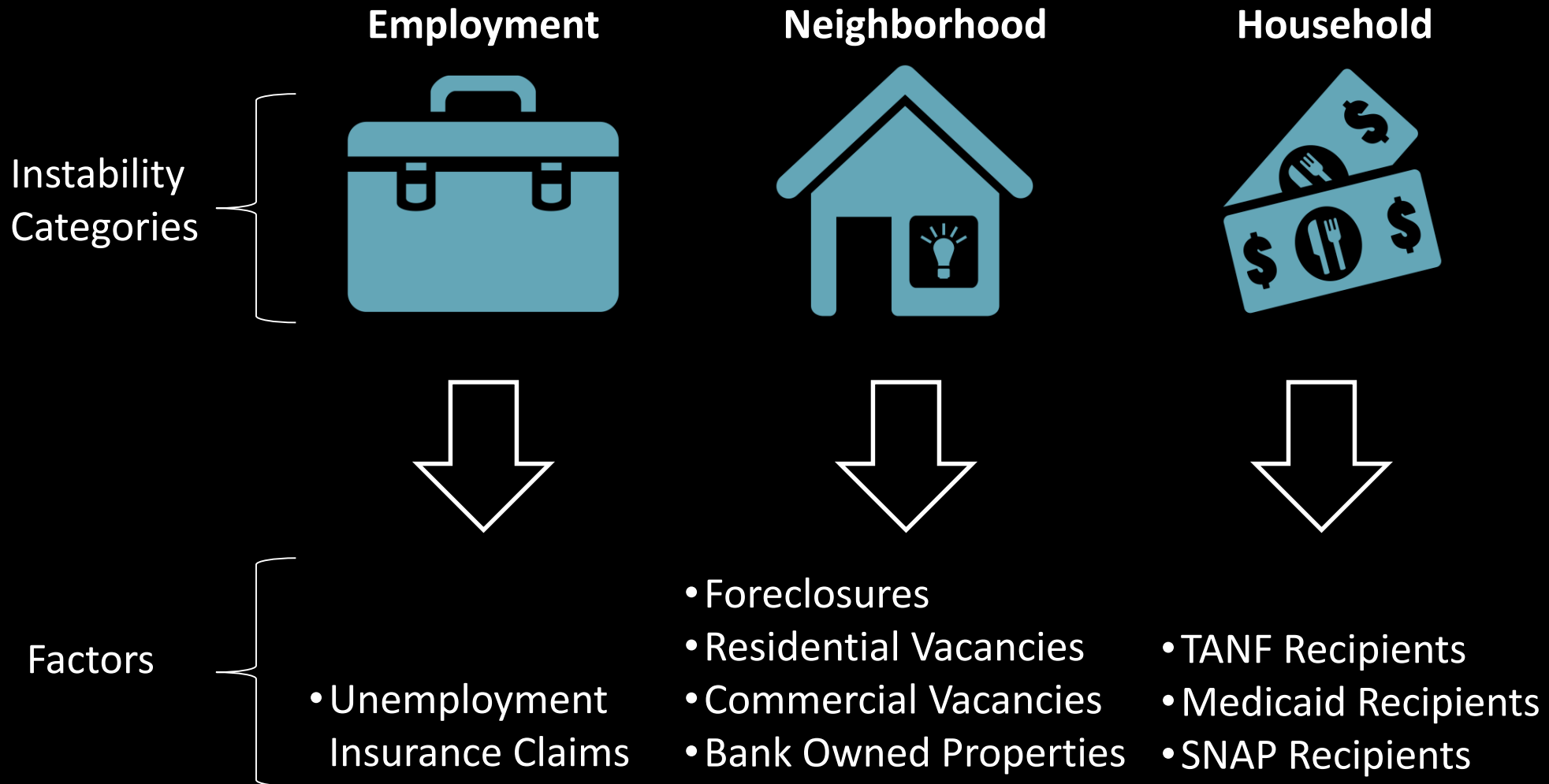
Approach: Create a Neighborhood Risk Index (NRI) by: (1) identifying risk categories; (2) decomposing each category into factors, creating common sizing and weights for the factors; and (3) calculating a mathematical composition of the area's risk and size (the NRI)

Concept: By identifying the regions that are at the greatest and most sizable risk, the City can direct resources to areas where they can do the ***greatest good for the greatest number of people***






Methodology of the NRI

Identifying Instability - Categories and Factors



Methodology of the NRI

Identifying Instability - Categories and Factors

Category	Index Factor	Timeframe
 Household Instability	TANF: Temporary Assistance for Needy Families	6 Month Rolling Average
	Medicaid	
	SNAP: Supplemental Nutrition Assistance Program	
 Employment Instability	Unemployment Insurance Claims ¹	6 Month Rolling Average
	Foreclosures	6 Month Rolling Total
 Neighborhood Instability	Residential Vacancies	Varying Timeframes ²
	Commercial Vacancies	
	Bank Owned Properties	

¹ Unemployment insurance claims are a fraction of total unemployment; this variable does not represent the "unemployment rate"

² Residential vacancies based on annual data; commercial vacancies based on quarterly data; bank owned properties based on current snapshot

Methodology of the NRI

Common Sizing of Critical Factors

Common Sizing: All factors were expressed as per 1,000 housing units (**HU**) or per 1,000 population (**POP**) where appropriate¹; these measures were then expressed as a 100-base ratio of their valley- or city-wide average

Area	Factor	Factor Index Value
A	650	130
B	600	120
C	550	110
D	500	100
E	450	90
F	400	80
G	350	70
Valley-wide Average = 500		

Area	Factor	Factor Index Value
A	650	130




The index score of **130** means this area has this factor at a rate **1.3** times the valley-wide average

¹Commercial vacancy is expressed as the percentage of commercial space that is available.

Methodology of the NRI

Weights and Composite Risk

Not all factors are assumed to be equally important; modeling allows the City to weight factors based on their relative impact or on policy objectives




Category	Category Weight	Index Factor	Factor Weight
 Household Instability	25%	TANF	8.3%
		Medicaid	8.3%
		SNAP	8.3%
 Employment Instability	25%	Unemployment Insurance Claims	25.0%
 Neighborhood Instability	50%	Foreclosures	25.0%
		Residential Vacancies	8.3%
		Commercial Vacancies	8.3%
		Bank Owned Properties	8.3%

Initial conditions for the factor weights assumed 50% household and employment assistance indicators and 50% real estate indicators

Methodology of the NRI

Weights and Composite Risk

Not all factors are assumed to be equally important; modeling allows the City to weight factors based on their relative impact or on policy objectives

Category	Category Weight	Index Factor	Factor Weight
 Household Instability	25%	TANF	8.3%
		Medicaid	8.3%
		SNAP	8.3%
 Employment Instability	25%	Unemployment Insurance Claims	25.0%
		Foreclosures	25.0%
 Neighborhood Instability	50%	Residential Vacancies	8.3%
		Commercial Vacancies	8.3%
		Bank Owned Properties	8.3%

Once weighted, factors were combined into a single measure...



Composite Risk

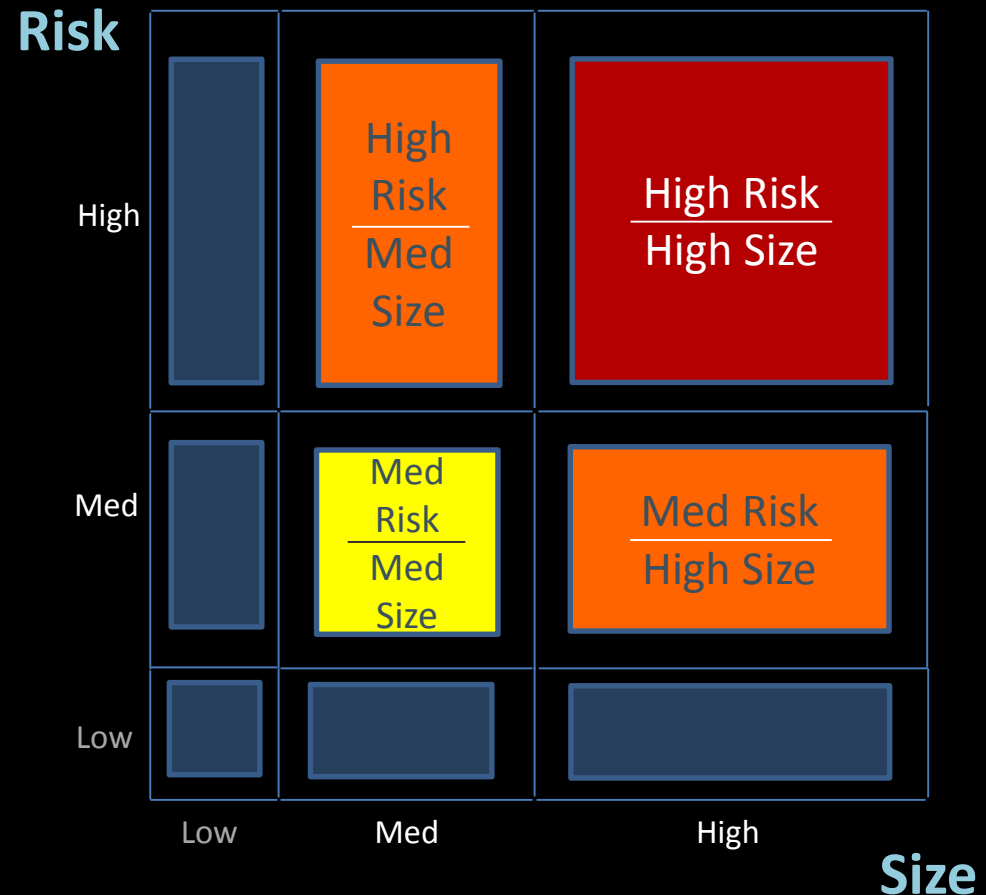
Methodology of the NRI

Relativity and Composite Risk

GOAL

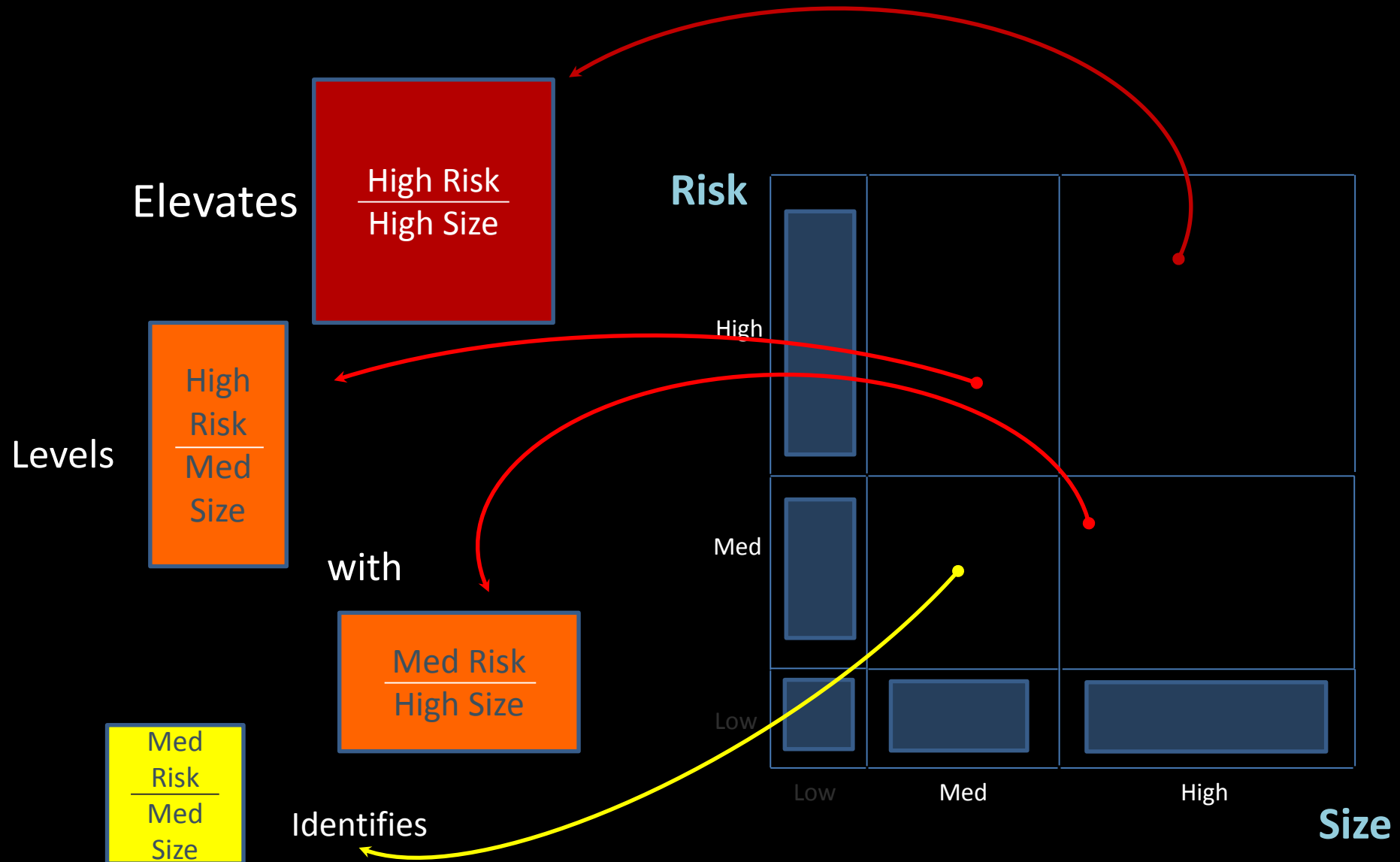
*Focus the City's efforts,
making the best use of limited
resources*

Composite risk was weighted
by the number of occupied
housing units in the zip code;
this way, the City can equalize
risk to do the greatest good for
the greatest number of people



Methodology of the NRI

Relativity and Composite Risk



summary

: an abstract, abridgment or
compendium especially of a preceding
discourse



What Areas in the Las Vegas Valley have the Highest Economic Risk?



APPLIED
ANALYSIS

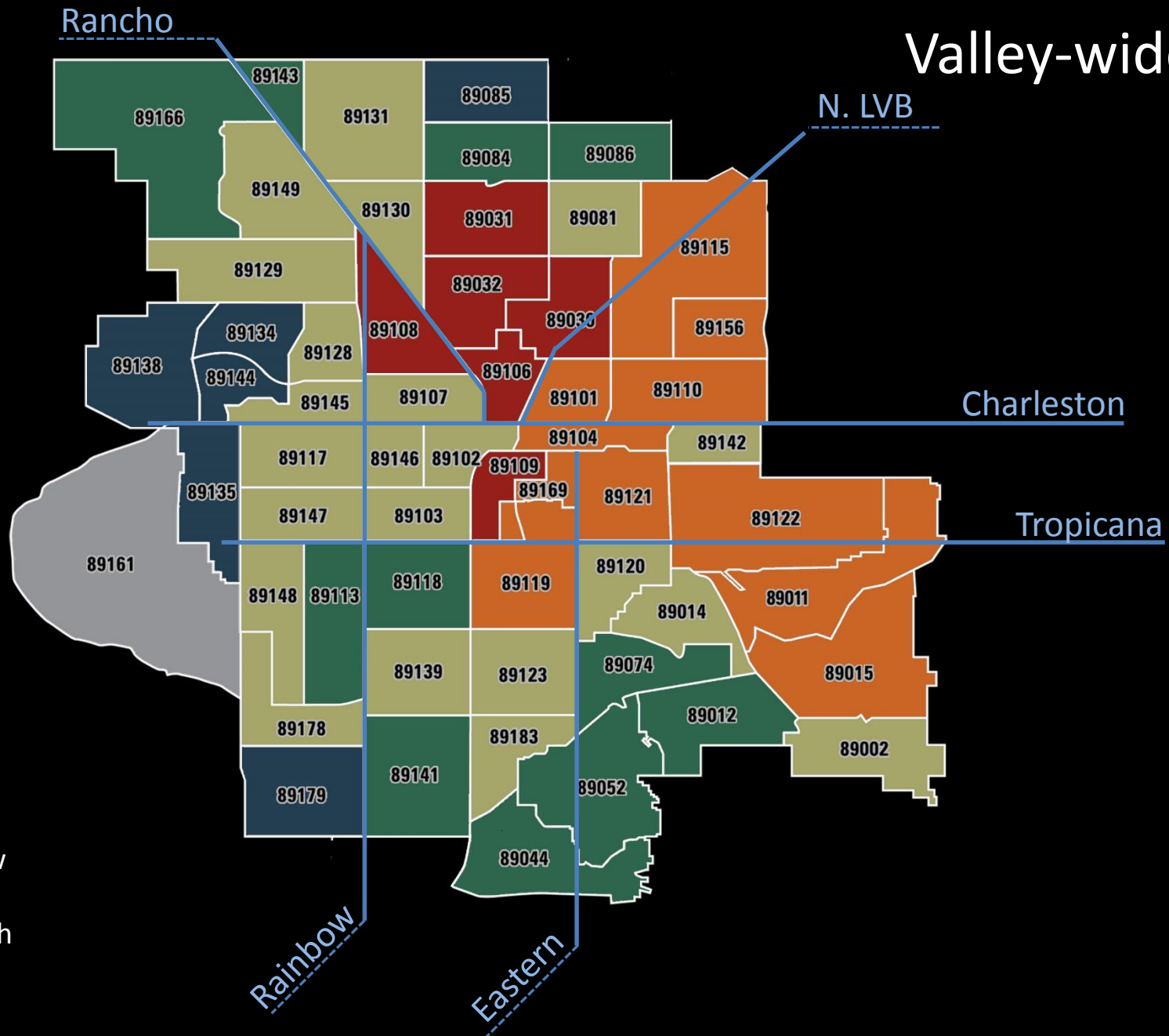


Neighborhood Economic Risk Assessment

Q4 2015

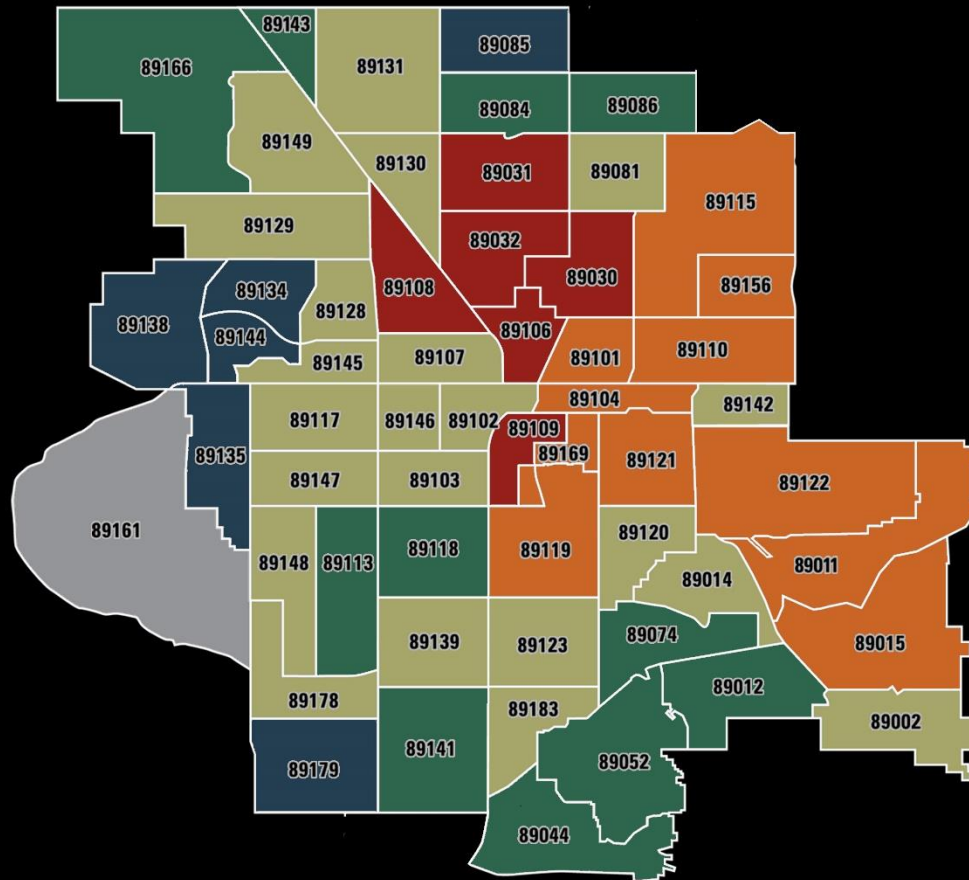
Summary

Valley-wide NRI



Summary

Valley-wide NRI



■ Low
■ Medium-Low
■ Medium
■ Medium-High
■ High

89002				
89014				
89081				
89102				
89103				
89107				
89117				
89120				
89123				
89128				
89129				
89130	89011	89012		
89131	89015	89044		
89139	89101	89052		
89142	89104	89074		
89145	89110	89084		
89146	89030	89086	89085	
89147	89031	89113	89134	
89148	89032	89118	89135	
89149	89106	89141	89138	
89178	89108	89143	89144	
89183	89109	89166	89179	
High	Medium-High	Medium	Medium-Low	Low

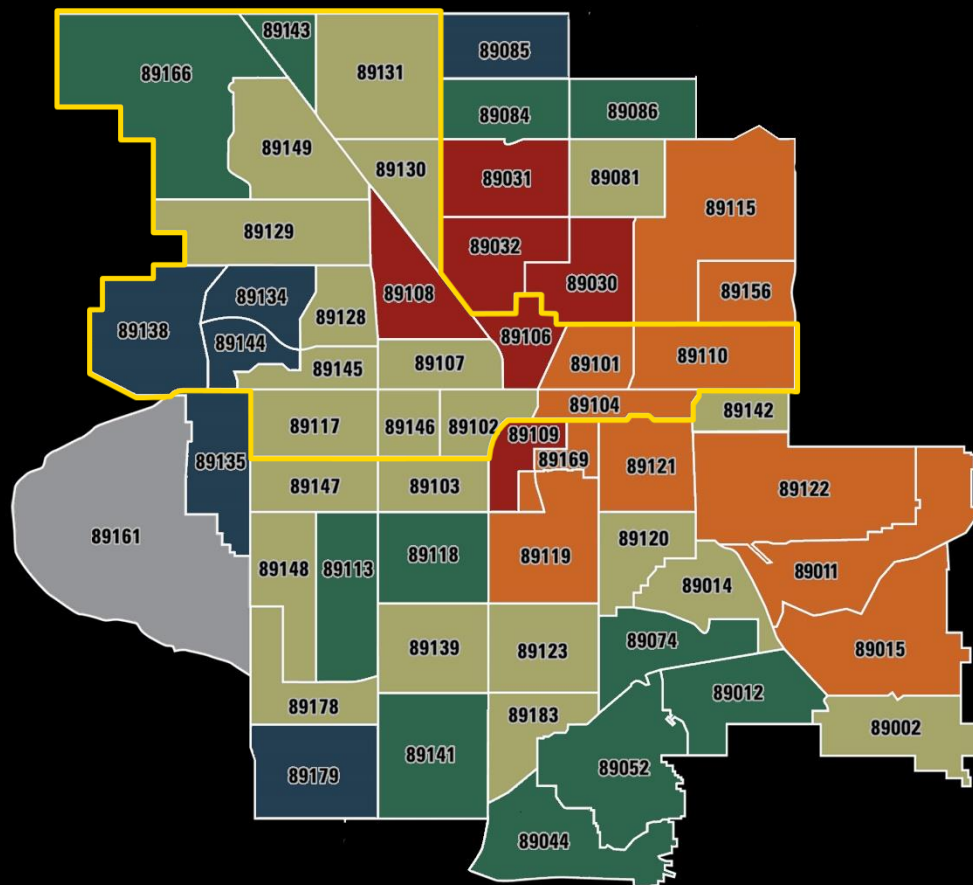


APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



- Low
- Medium-Low
- Medium
- Medium-High
- High

City of Las Vegas zip codes in **bold**

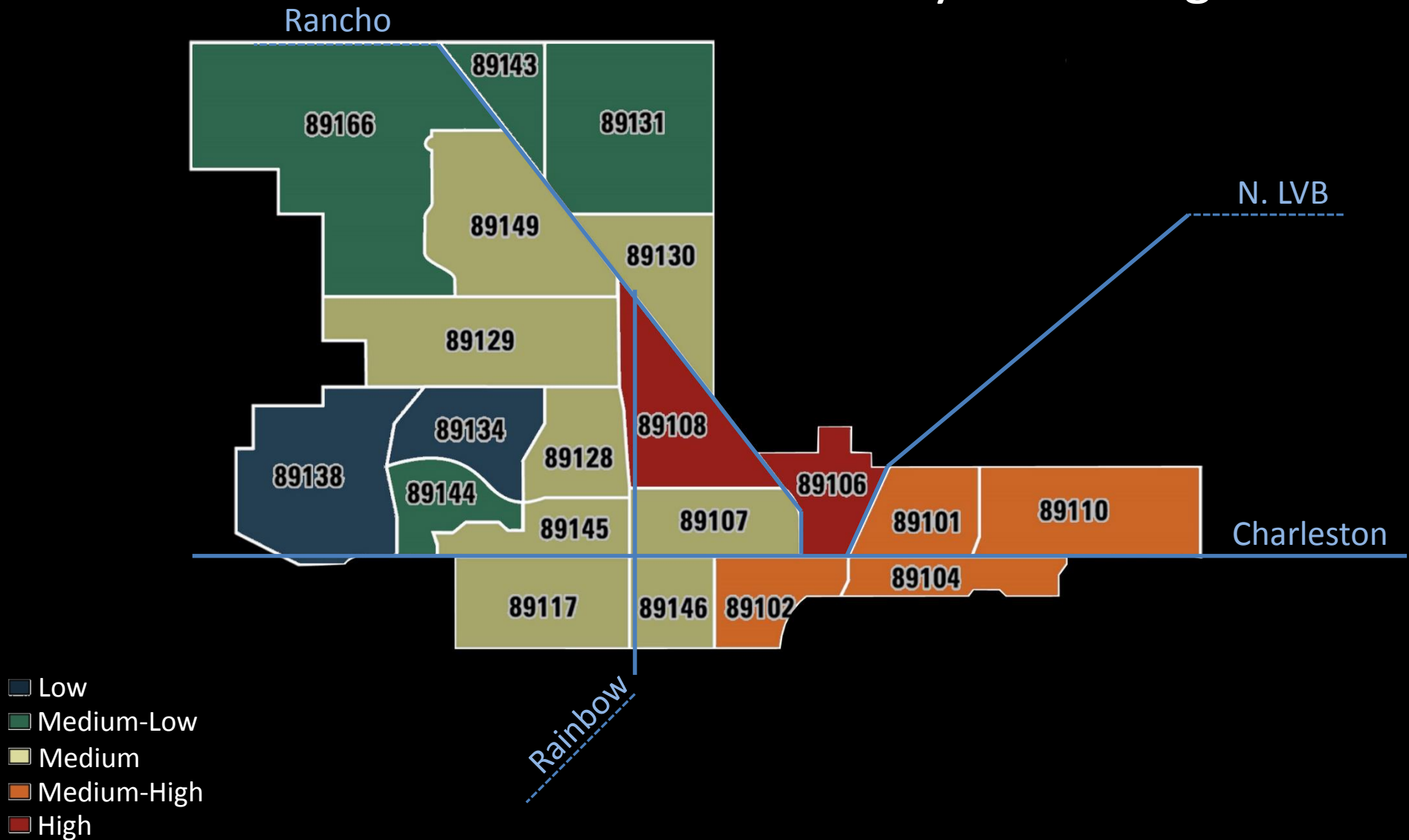
	89002			
	89014			
	89081			
	89102			
	89103			
	89107			
	89117			
	89120			
	89123			
	89128			
	89129			
	89130	89012		
	89131	89044		
	89139	89052		
	89142	89074		
	89145	89084		
	89146	89086	89085	
89030	89115	89147	89113	89134
89031	89119	89148	89118	89135
89032	89121	89149	89141	89138
89106	89122	89178	89143	89144
89108	89156	89183	89166	89179
89109	89169			
High	Medium-High	Medium	Medium-Low	Low

What Areas Within the City have the Highest Economic Risk?*

(*) **NOTE:** City of Las Vegas NRI is calculated independently from the valley-wide NRI, so areas within the City can be compared to one another.

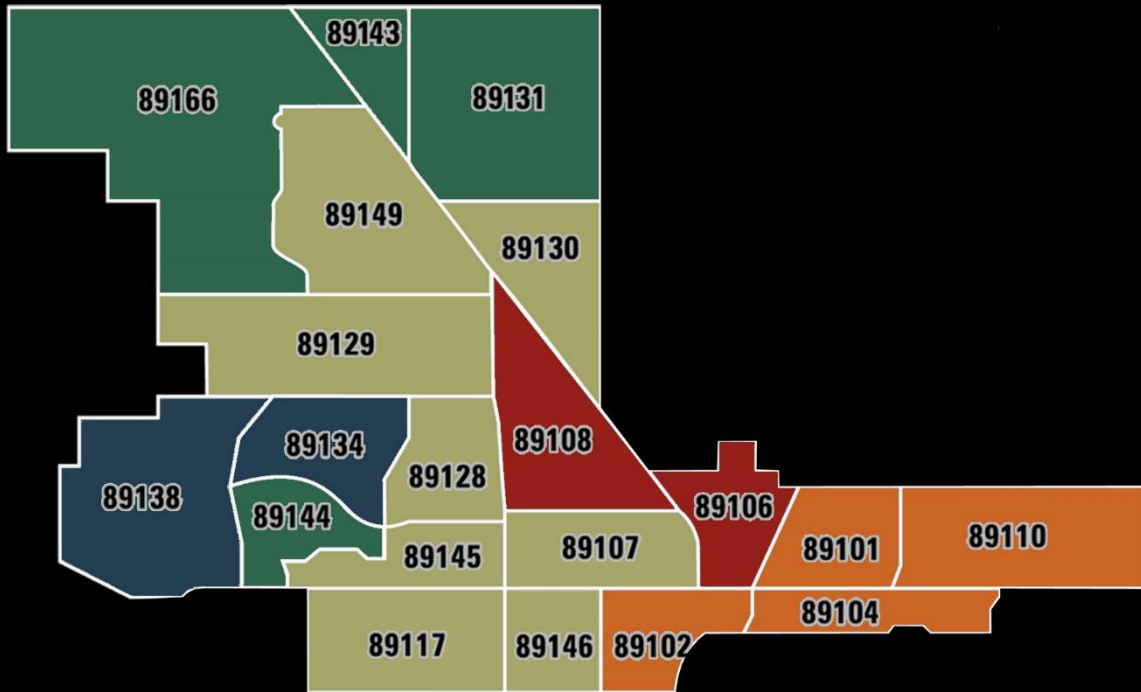
Summary

City of Las Vegas NRI



Summary

City of Las Vegas NRI

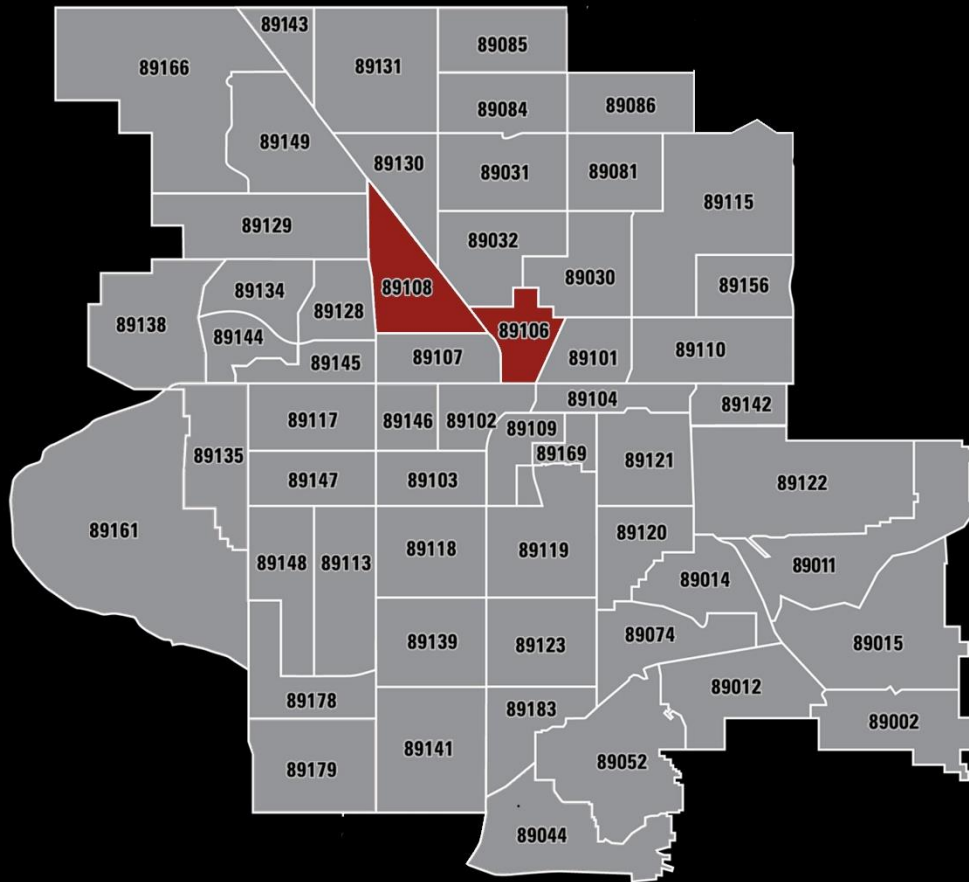


- Low
- Medium-Low
- Medium
- Medium-High
- High

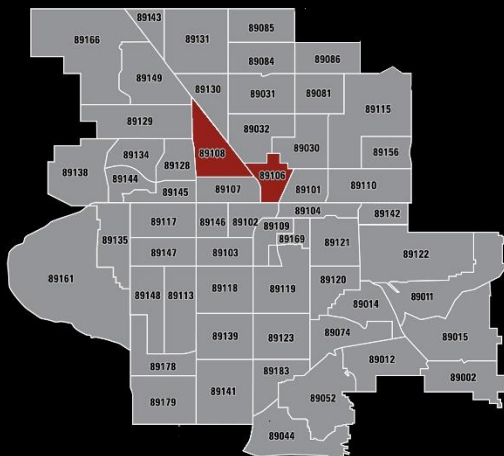
	89107	
	89117	
	89128	
	89129	
89101	89130	89131
89102	89145	89143
89106	89146	89144
89108	89110	89149
High	Medium	Medium
	-High	-Low
		89134
		89138

Summary

City of Las Vegas NRI



	89107			
	89117			
	89128			
	89129			
	89101	89130	89131	
	89102	89145	89143	
89106	89104	89146	89144	89134
89108	89110	89149	89166	89138
High	Medium	Medium	Medium	Low
	-High		-Low	



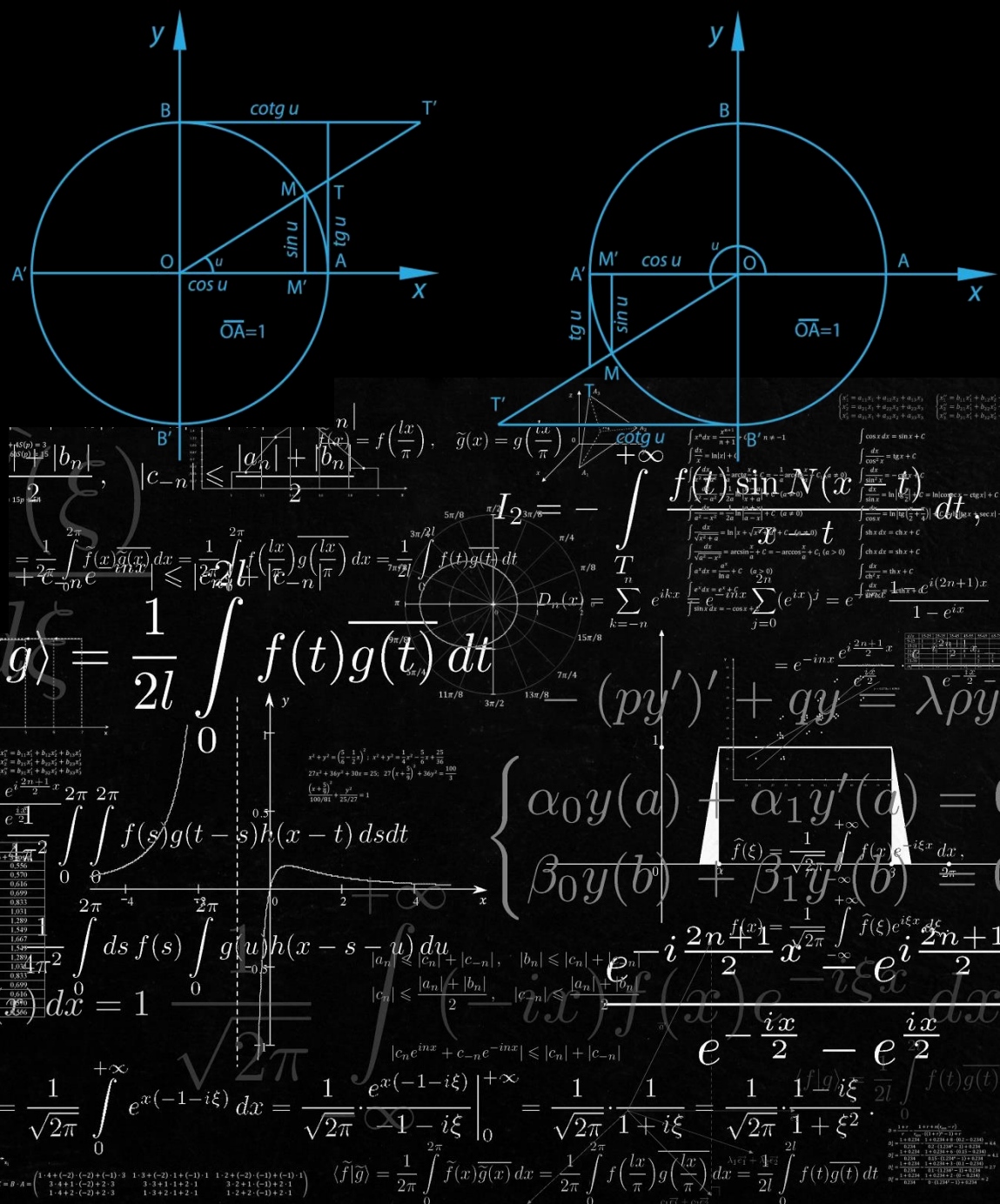
Summary

City of Las Vegas NRI

Zip Code	89106	89108	City Average	LV Valley Average
TANF Recipients Per 1,000 Population	35.0	16.1	12.2	10.8
Medicaid Recipients Per 1,000 Population	531.0	295.5	237.7	217.9
SNAP Recipients Per 1,000 Population	440.3	218.7	174.9	159.0
Unemployment Ins. Per 1,000 Population	13.1	12.8	11.5	11.8
Foreclosures Per 1,000 Total Housing Units	2.4	3.4	2.8	2.8
Residential Vacancies Per 1,000 Total Housing Units	196.5	44.6	64.7	72.6
Commercial Vacancy	8.5%	15.8%	15.3%	16.1%
Bank Owned Homes Per 1,000 Total Housing Units	17.0	18.5	15.1	14.5

elements

: a constituent part; necessary data values on which calculations or conclusions are based



Elements of the NRI



Employment Instability



Employment
Instability

Elements of the NRI

Unemp. Insurance | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Unemployment Insurance Claims (per 1,000 POP)	Valley-wide Mean (per 1,000 POP)	Unemployment Insurance Claims Index Value
<u>89104</u>	<u>16.7</u>	<u>11.8</u>	<u>141</u>
89120	15.9	11.8	135
89109	15.8	11.8	134
89169	14.3	11.8	121
<u>89146</u>	<u>14.3</u>	<u>11.8</u>	<u>121</u>
89103	14.2	11.8	120
89032	14.2	11.8	120
89086	13.8	11.8	117
89031	13.8	11.8	117
89156	13.7	11.8	116



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

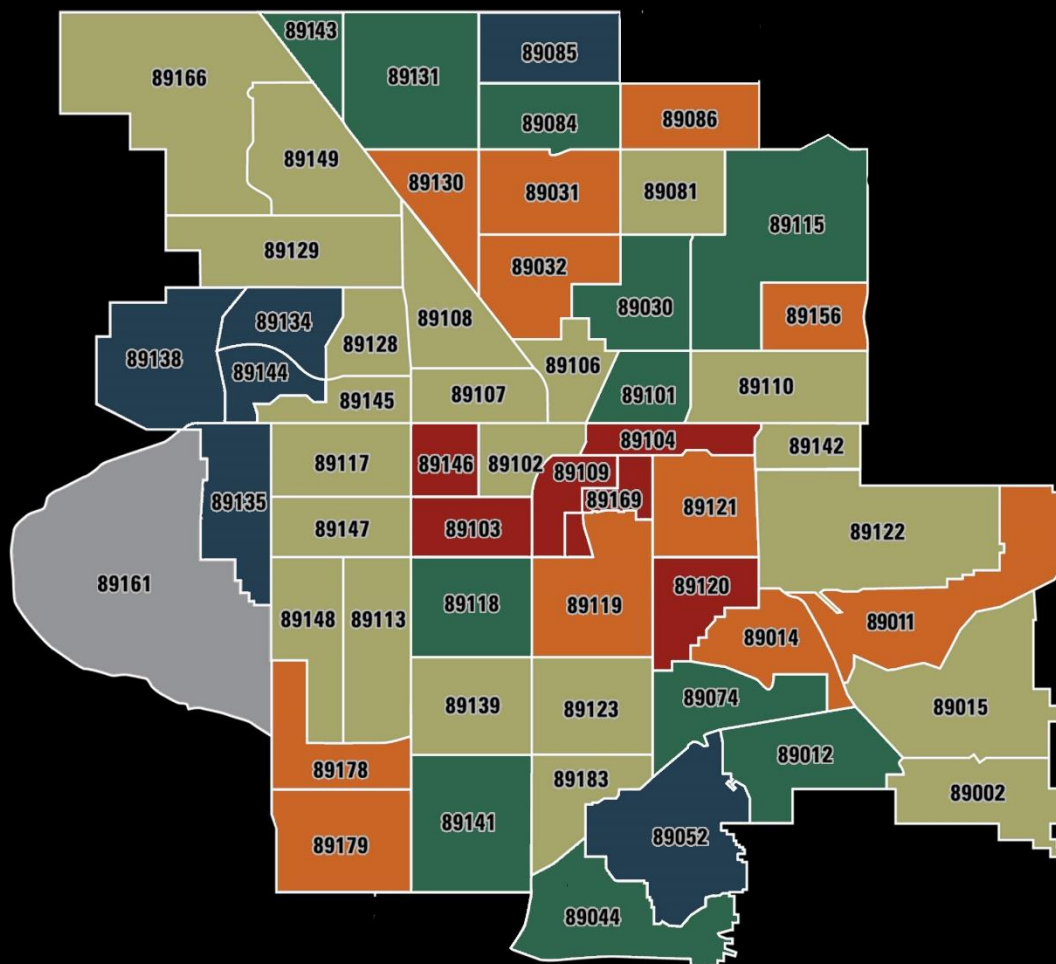


Employment
Instability

Elements of the NRI

Unemp. Insurance | Valley-wide Distribution Map

The rate of unemployment insurance claims per 1,000 residents continued to drop. The rate fell to 11.8 from 12.1 last quarter (down 2.3 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



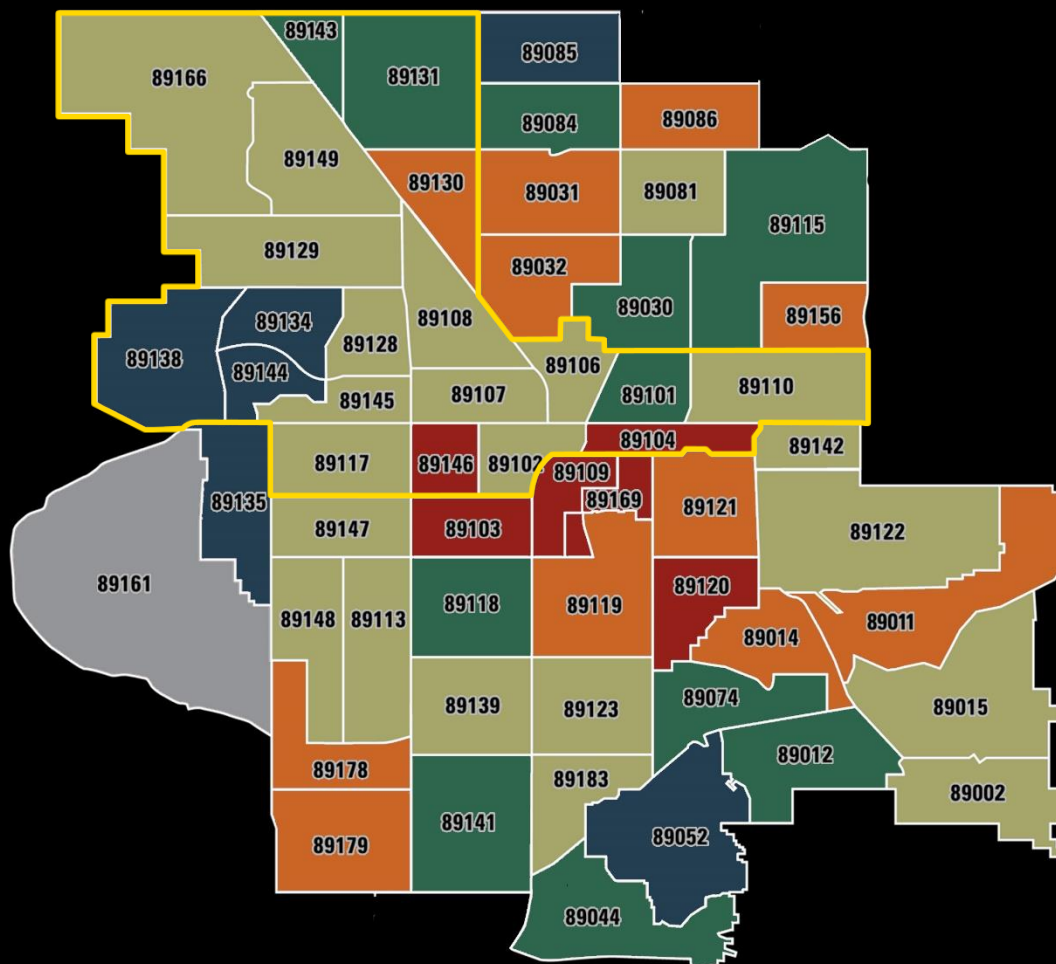
Employment
Instability

Elements of the NRI

Unemp. Insurance | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of unemployment insurance claims per 1,000 residents continued to drop. The rate fell to 11.8 from 12.1 last quarter (down 2.3 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Employment
Instability

Elements of the NRI

Unemp. Insurance | CLV Summary Data

Top 5 Zip Codes

In the City of Las Vegas

Zip Codes	Unemployment Insurance Claims (per 1,000 POP)	CLV Mean (per 1,000 POP)	Unemployment Insurance Claims Index Value
89104	16.7	11.5	145
89146	14.3	11.5	124
89130	13.5	11.5	117
89106	13.1	11.5	114
89108	12.8	11.5	111

Mean unemployment insurance claims per 1,000 residents:

Valley-wide	11.8
City of Las Vegas	11.5

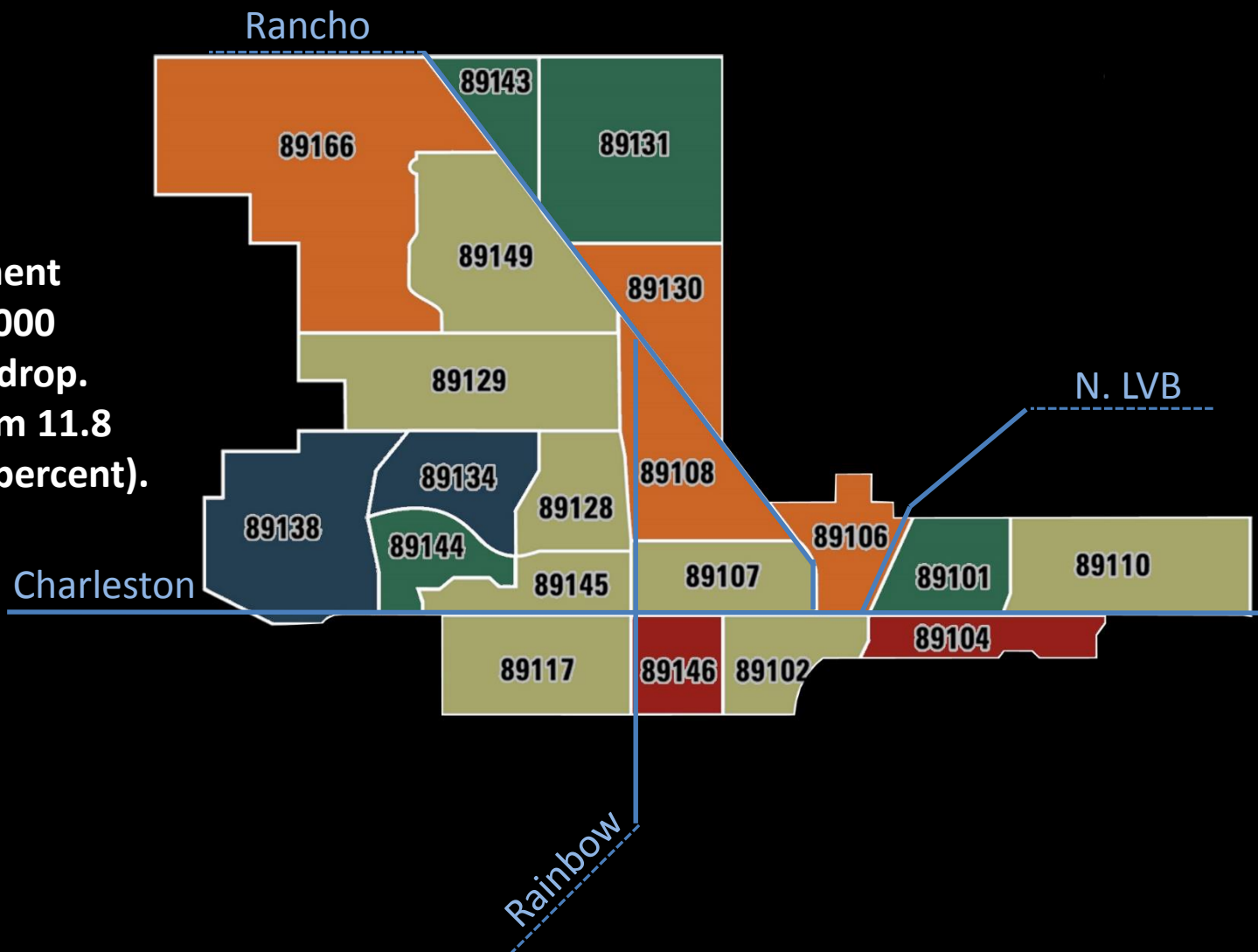


Employment
Instability

Elements of the NRI

Unemp. Insurance | CLV Distribution Map

The rate of unemployment insurance claims per 1,000 residents continued to drop. The rate fell to 11.5 from 11.8 last quarter (down 2.1 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

Elements of the NRI



Neighborhood Instability



Elements of the NRI

Foreclosures | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Foreclosures (per 1,000 HU)	Valley-wide Mean (per 1,000 HU)	Foreclosures Index Value
89142	5.3	2.8	188
89156	5.3	2.8	188
89109	5.0	2.8	178
89032	4.6	2.8	164
<u>89143</u>	<u>4.4</u>	<u>2.8</u>	<u>157</u>
89015	4.1	2.8	147
89011	4.1	2.8	147
89031	4.0	2.8	141
89081	3.9	2.8	139
89122	3.8	2.8	135

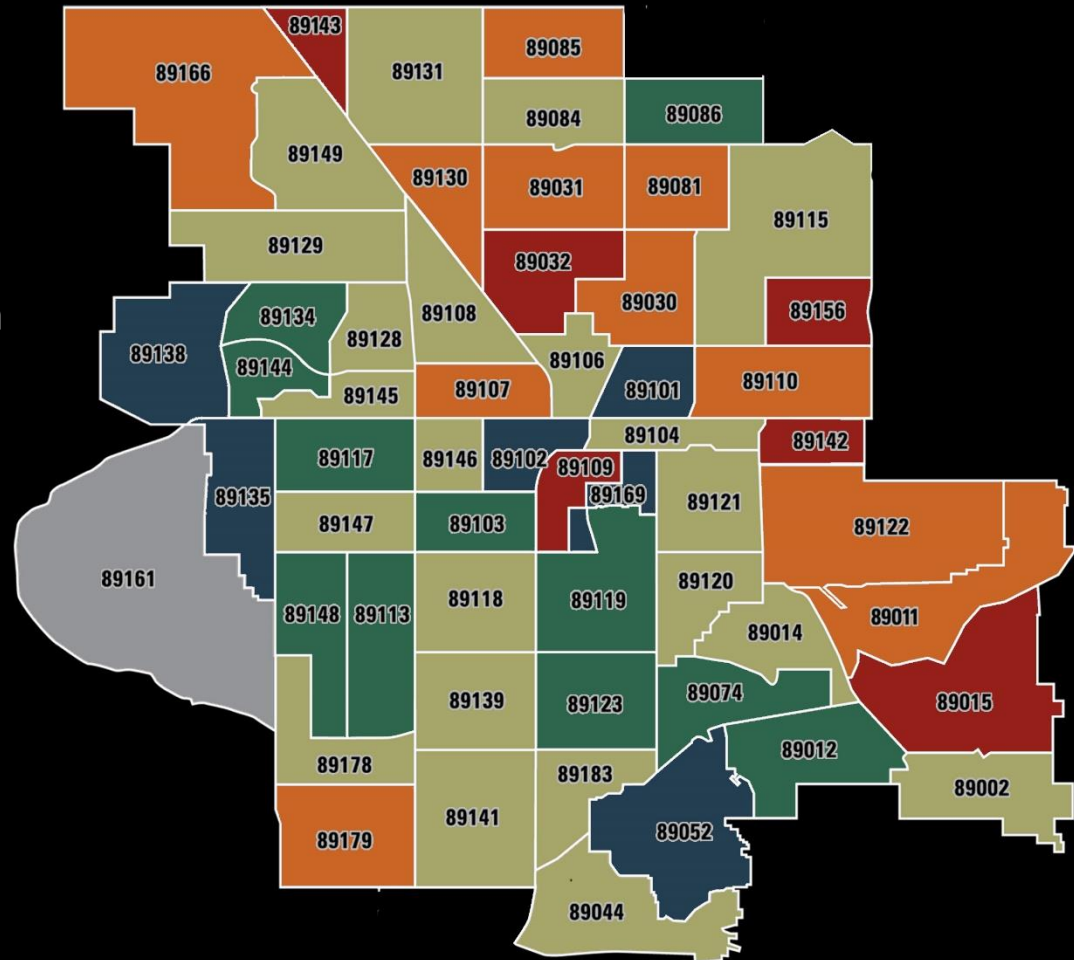


Neighborhood
Instability

Elements of the NRI

Foreclosures | Valley-wide Distribution Map

The rate of foreclosures per 1,000 housing units increased to 2.8 from 2.7 last quarter (up 3.9 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



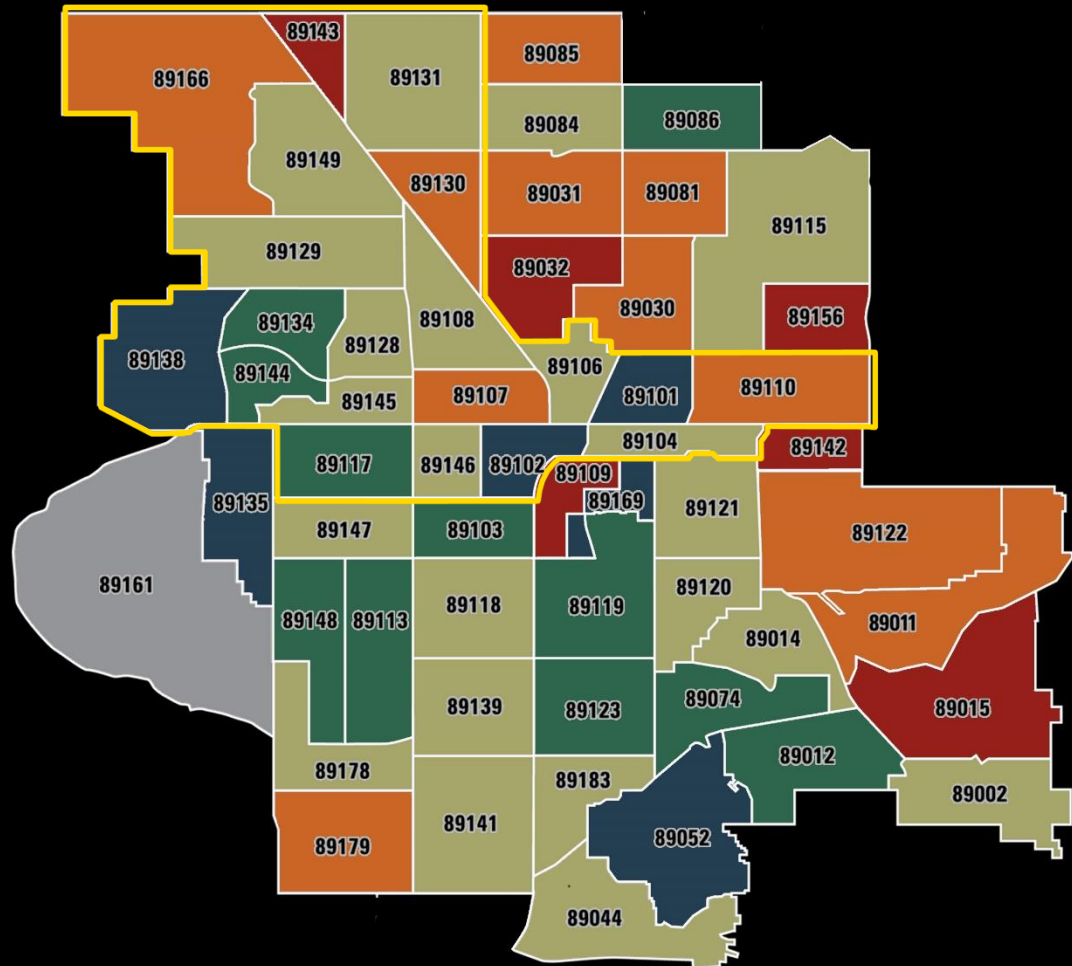
Neighborhood
Instability

Elements of the NRI

Foreclosures | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of foreclosures per 1,000 housing units increased to 2.8 from 2.7 last quarter (up 3.9 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Elements of the NRI

Foreclosures | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	Foreclosures (per 1,000 HU)	CLV Mean (per 1,000 HU)	Foreclosures Index Value
89143	4.4	2.8	160
89107	3.8	2.8	137
89130	3.7	2.8	134
89166	3.6	2.8	131
89110	3.6	2.8	129

Mean foreclosures per 1,000 housing units:

City of Las Vegas 2.8

Valley-wide 2.8

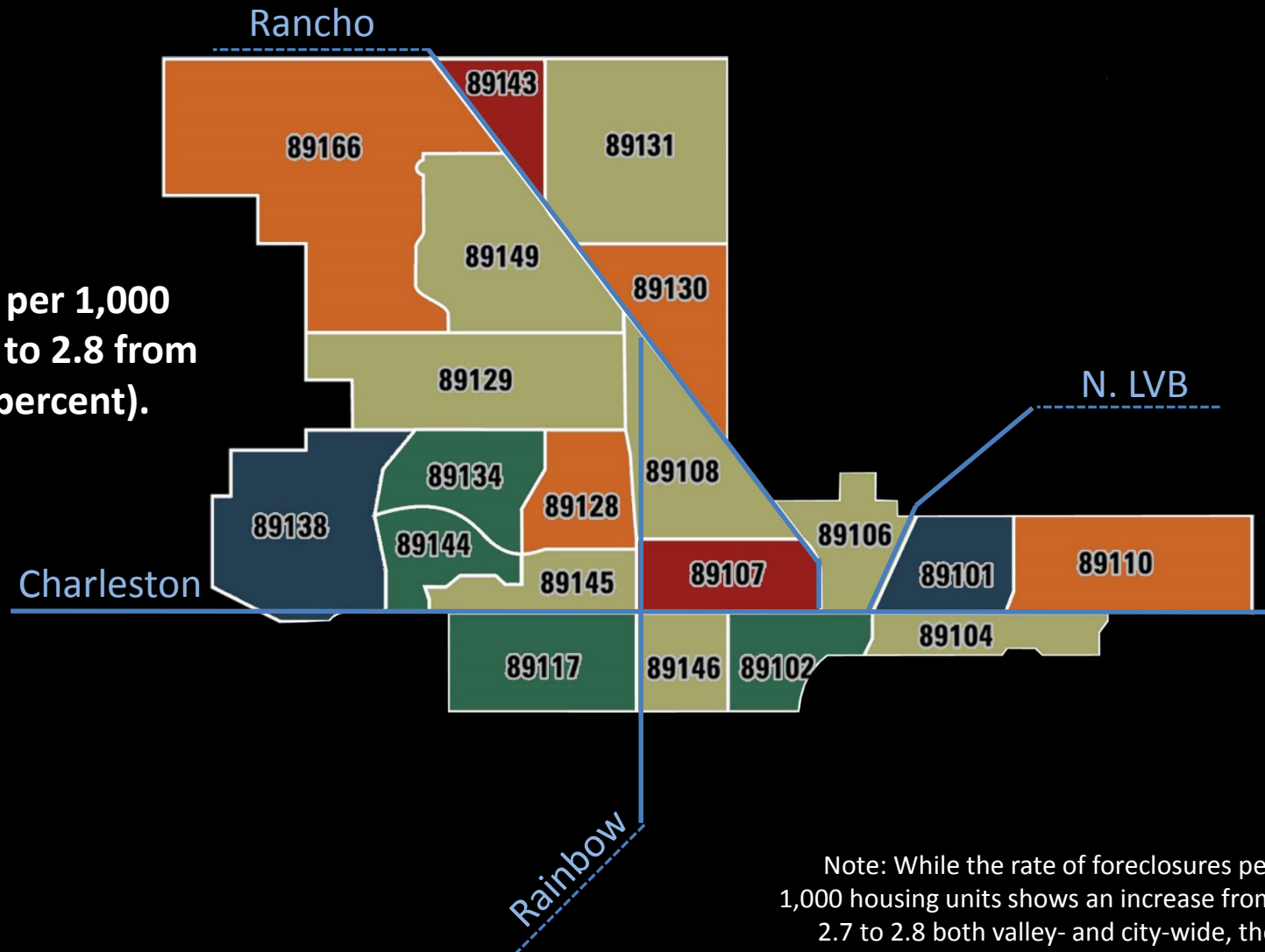


Neighborhood
Instability

Elements of the NRI

Foreclosures | CLV Distribution Map

The rate of foreclosures per 1,000 housing units increased to 2.8 from 2.7 last quarter (up 3.6 percent).



Note: While the rate of foreclosures per 1,000 housing units shows an increase from 2.7 to 2.8 both valley- and city-wide, the percentage changes differ due to rounding.



Neighborhood
Instability

Elements of the NRI

Residential Vacancy | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Residential Vacancies (per 1,000 HU)	Valley-wide Mean (per 1,000 HU)	Residential Vacancies Index Value
89109	689.8	72.6	950
89086	215.9	72.6	297
<u>89106</u>	<u>196.5</u>	<u>72.6</u>	<u>271</u>
89179	178.2	72.6	245
<u>89101</u>	<u>170.1</u>	<u>72.6</u>	<u>234</u>
89169	166.1	72.6	229
<u>89166</u>	<u>156.8</u>	<u>72.6</u>	<u>216</u>
89011	140.1	72.6	193
<u>89102</u>	<u>135.4</u>	<u>72.6</u>	<u>186</u>
89178	134.4	72.6	185



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

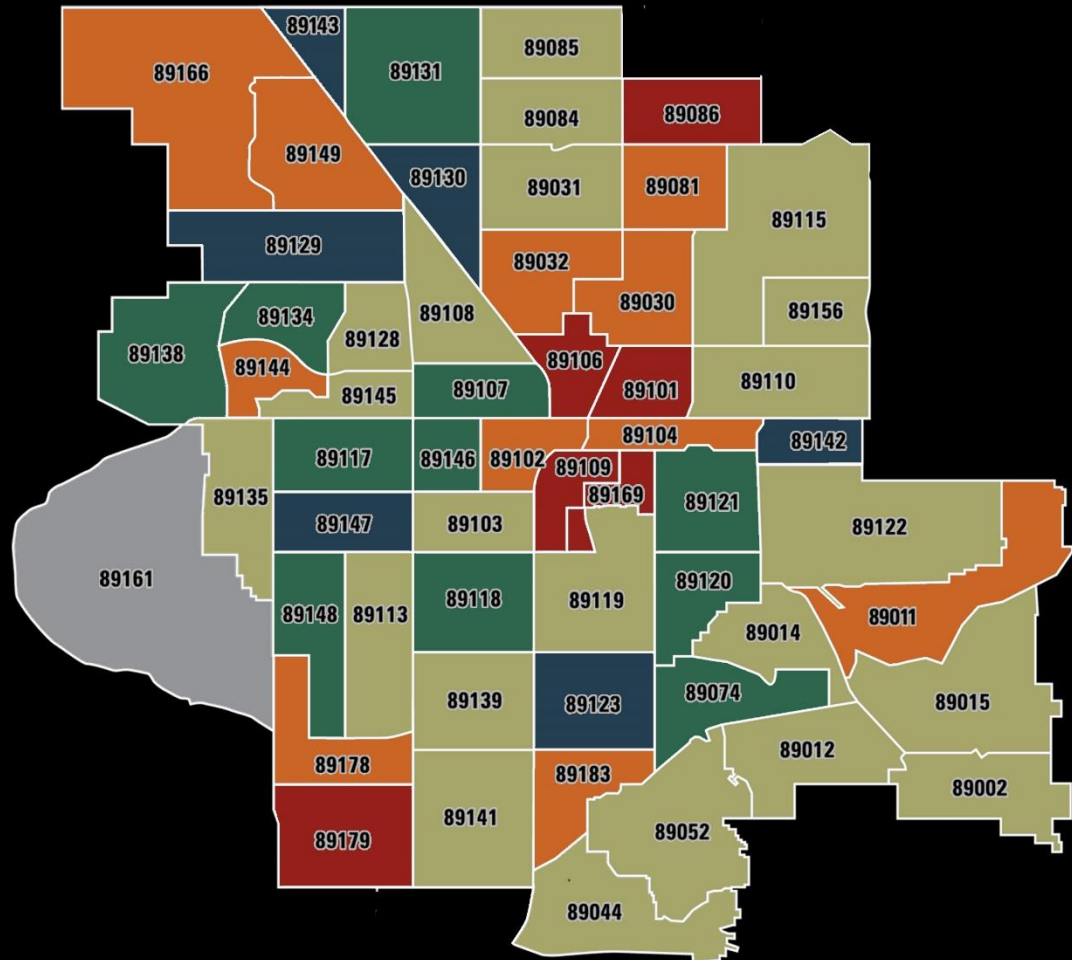


Neighborhood
Instability

Elements of the NRI

Residential Vacancy | Valley-wide Distribution Map

Residential vacancies per 1,000 housing units remained unchanged at 72.6 due to annual data.



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



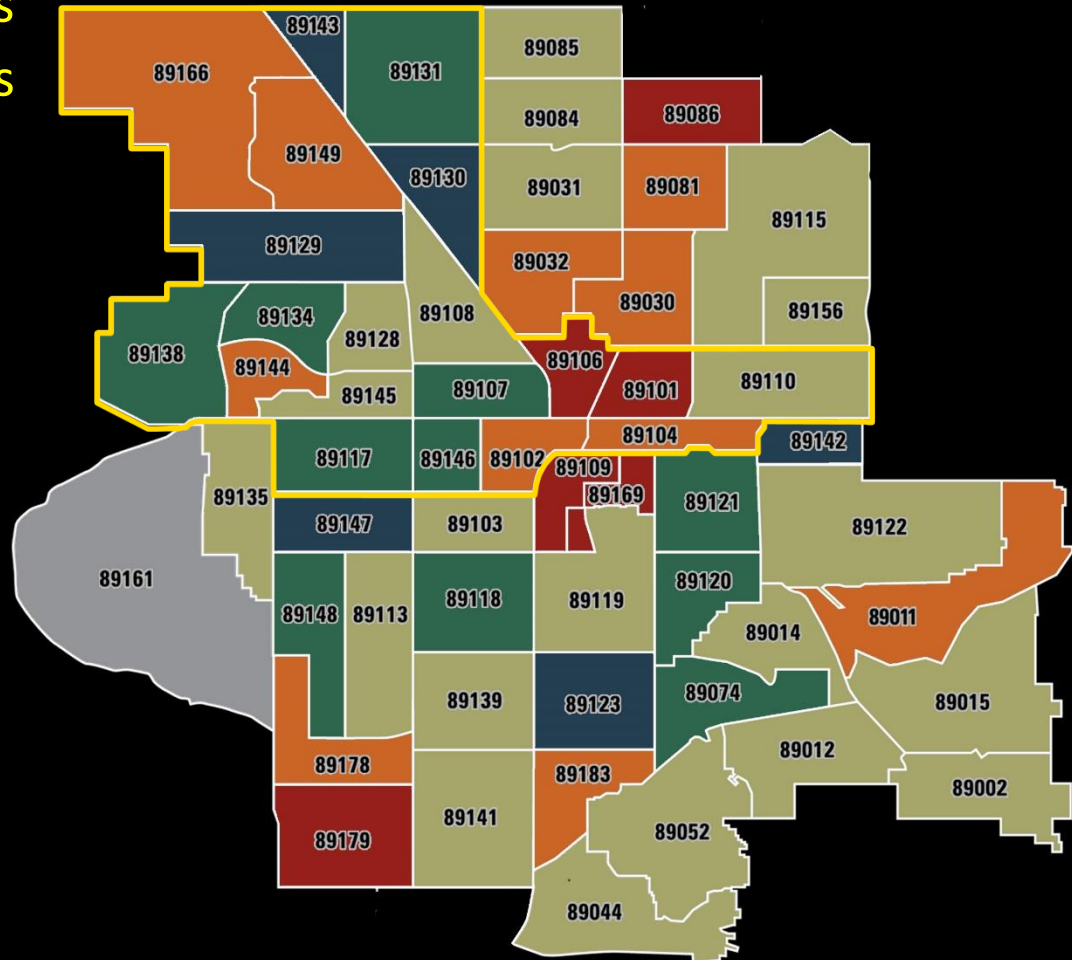
Neighborhood Economic Risk Assessment

Q4 2015



Residential Vacancy | Valley-wide Distribution Map

Residential vacancies per 1,000 housing units remained unchanged at 72.6 due to annual data.



-  Low
 Medium-Low
 Medium
 Medium-High
 High



Elements of the NRI

Residential Vacancy | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	Residential Vacancies (per 1,000 HU)	CLV Mean (per 1,000 HU)	Residential Vacancies Index Value
89106	196.5	64.7	304
89101	170.1	64.7	263
89166	156.8	64.7	242
89102	135.4	64.7	209
89104	111.5	64.7	172

Mean residential vacancies per 1,000
housing units:

Valley-wide 72.6

City of Las Vegas 64.7

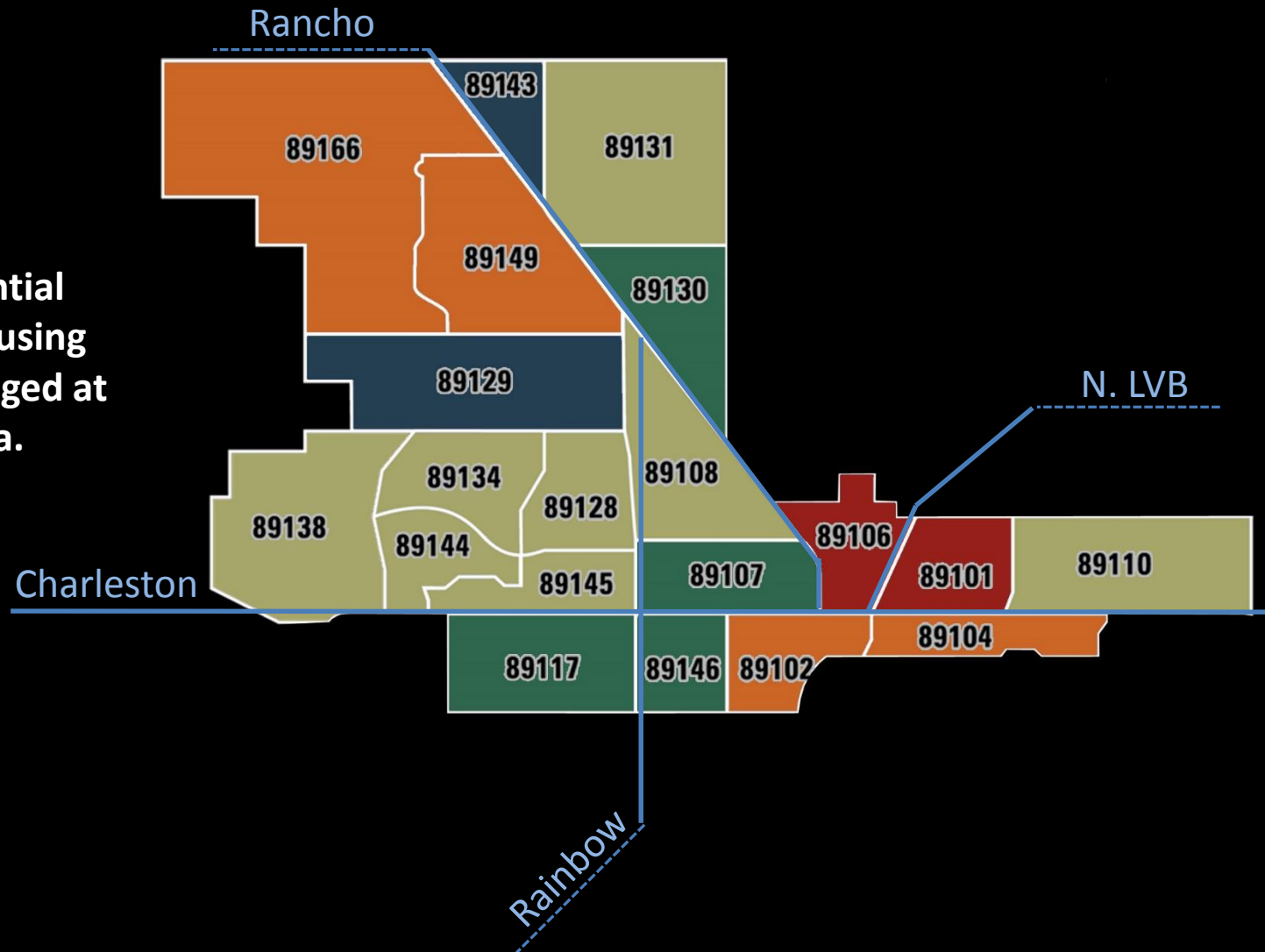


Neighborhood
Instability

Elements of the NRI

Residential Vacancy | CLV Distribution Map

Within the City, residential vacancies per 1,000 housing units remained unchanged at 64.7 due to annual data.



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Elements of the NRI

Commercial Vacancy | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Commercial Vacancy Rate	Valley-wide Mean	Commercial Vacancy Rate Index Value
89011	42.0%	16.1%	260
89109	25.6%	16.1%	159
<u>89102</u>	<u>24.4%</u>	<u>16.1%</u>	<u>151</u>
89169	22.9%	16.1%	142
89120	21.6%	16.1%	134
89113	21.2%	16.1%	131
89002	21.1%	16.1%	131
89119	20.9%	16.1%	130
89118	20.4%	16.1%	127
89123	19.2%	16.1%	119



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

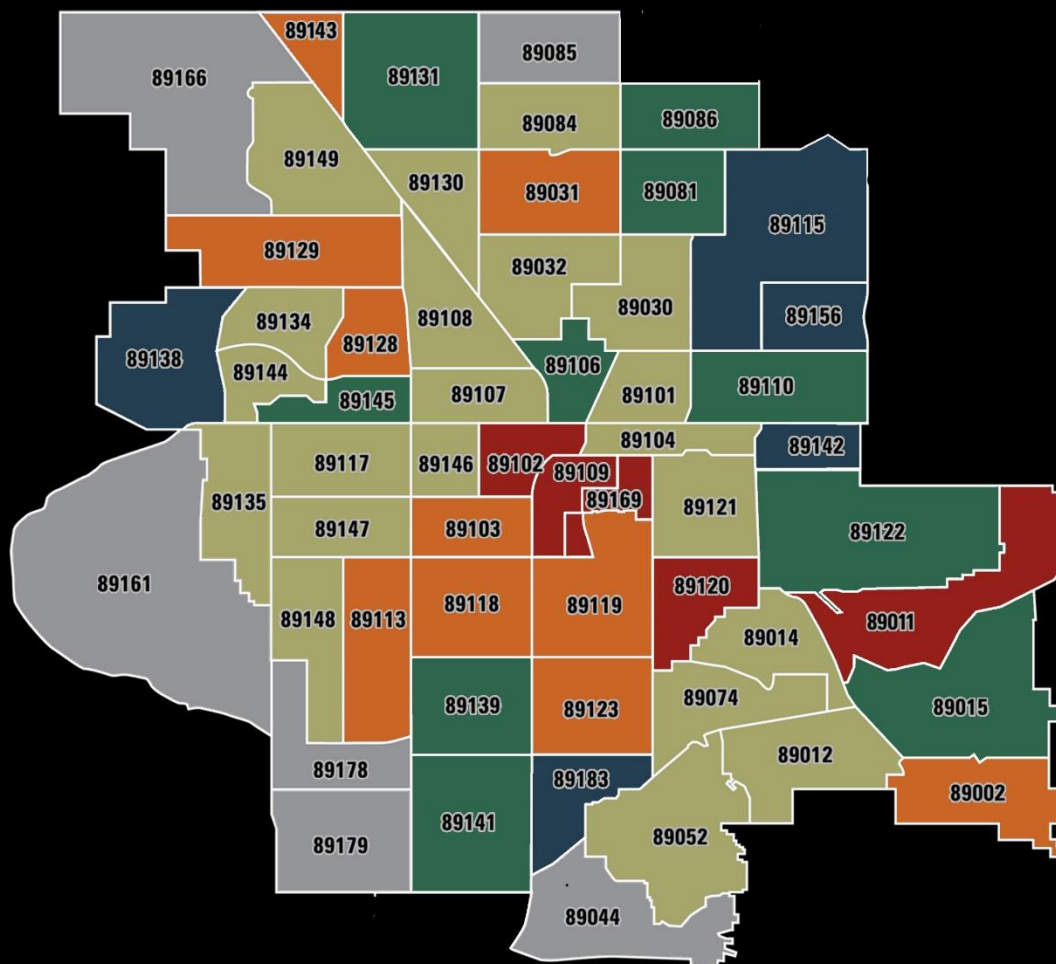


Neighborhood
Instability

Elements of the NRI

Commercial Vacancy | Valley-wide Distribution Map

Valley-wide commercial vacancy continued to drop. The vacancy rate fell to 16.1 percent from 16.2 percent last quarter (down 0.1 percentage point). 89011 continued to have the highest vacancy rate in the valley. However, within the urban valley, 89109 had the highest vacancy rate at 25.6 percent, which was higher than the 24.2 percent vacancy rate reported last quarter.



Note: Zip codes in grey (excluding 89161 which is not part of the index) have no material commercial space.



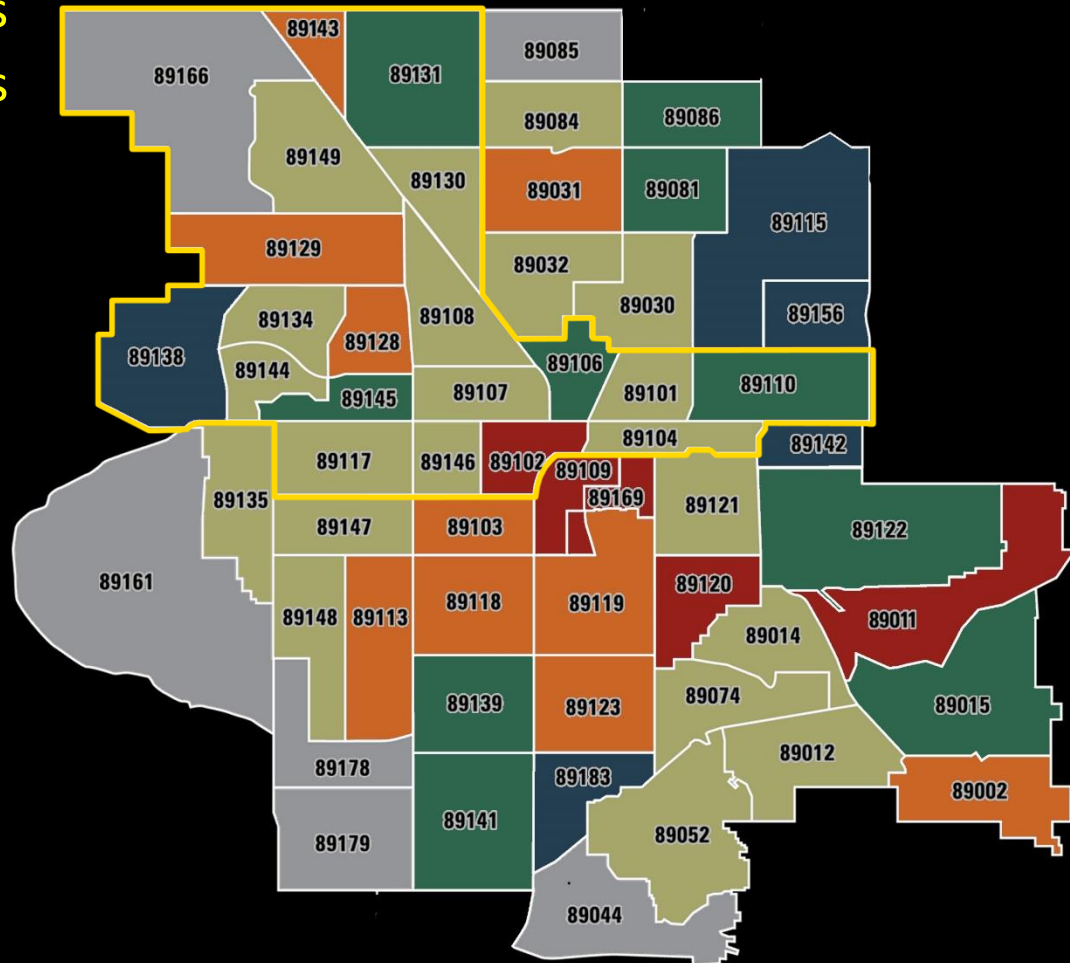
Neighborhood
Instability

Elements of the NRI

Commercial Vacancy | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

Valley-wide commercial vacancy continued to drop. The vacancy rate fell to 16.1 percent from 16.2 percent last quarter (down 0.1 percentage point). 89011 continued to have the highest vacancy rate in the valley. However, within the urban valley, 89109 had the highest vacancy rate at 25.6 percent, which was higher than the 24.2 percent vacancy rate reported last quarter.



Note: Zip codes in grey (excluding 89161 which is not part of the index) have no material commercial space.



Elements of the NRI

Commercial Vacancy | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	Commercial Vacancy Rate	CLV Mean	Commercial Vacancy Rate Index Value
89102	24.4%	15.3%	160
89128	19.0%	15.3%	125
89143	18.8%	15.3%	123
89129	18.1%	15.3%	118
89146	17.0%	15.3%	112

Mean commercial vacancy rate:

Valley-wide 16.1%

City of Las Vegas 15.3%

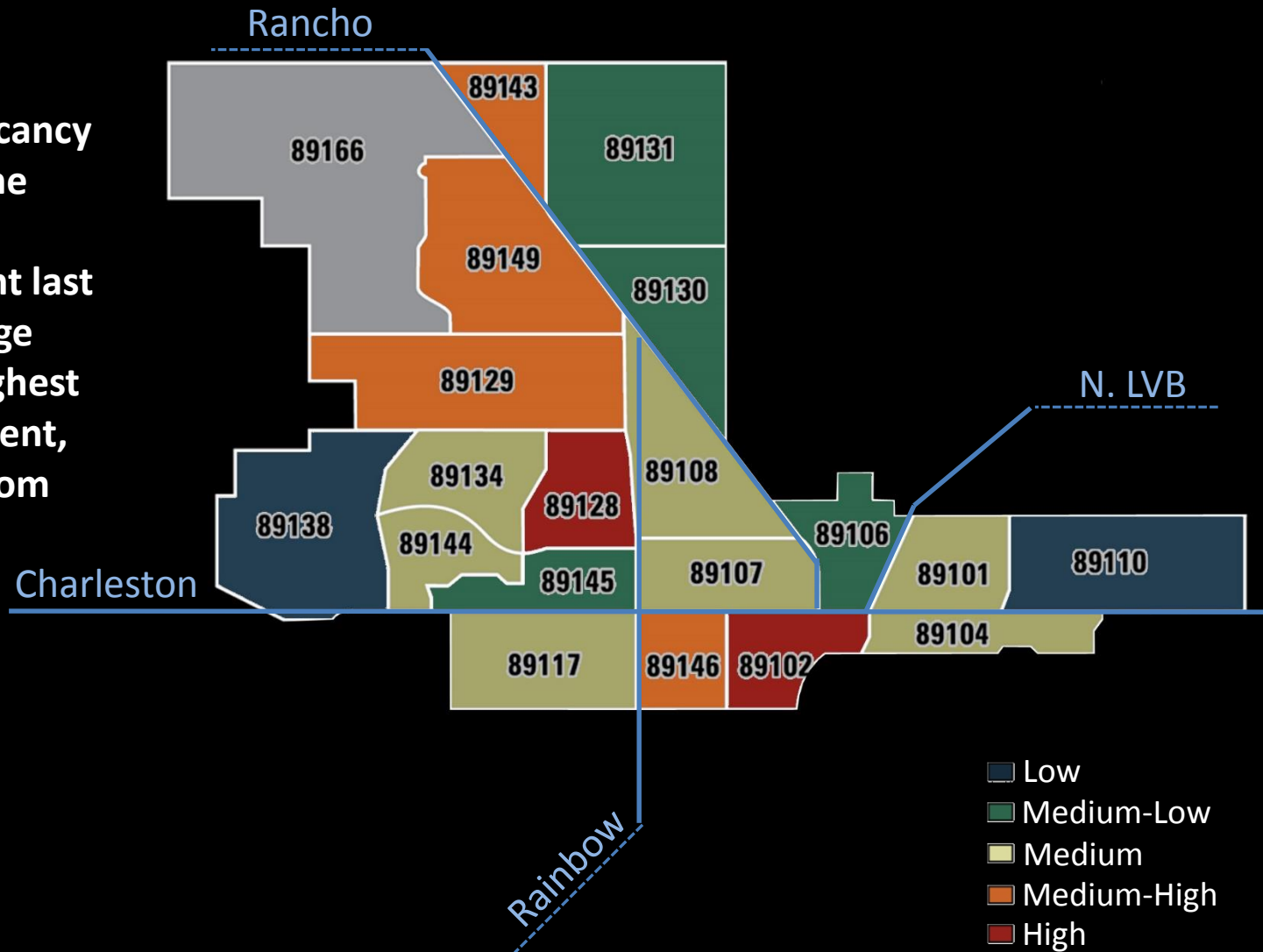


Neighborhood
Instability

Elements of the NRI

Commercial Vacancy | CLV Distribution Map

City-wide commercial vacancy continued to increase. The vacancy rate rose to 15.3 percent from 15.1 percent last quarter (up 0.2 percentage point). 89102 had the highest vacancy rate at 24.4 percent, which was an increase from the previous quarter.



- Low
- Medium-Low
- Medium
- Medium-High
- High

Note: Zip codes in grey have no material commercial space.



Elements of the NRI

Bank Owned Homes | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Bank Owned Homes (per 1,000 HU)	Valley-wide Mean (per 1,000 HU)	Bank Owned Homes Index Value
89030	29.0	14.5	201
89156	26.2	14.5	181
89142	25.7	14.5	177
89031	24.0	14.5	166
<u>89110</u>	<u>22.7</u>	<u>14.5</u>	<u>157</u>
<u>89143</u>	<u>22.6</u>	<u>14.5</u>	<u>156</u>
89032	22.2	14.5	153
89141	21.6	14.5	149
<u>89107</u>	<u>20.6</u>	<u>14.5</u>	<u>142</u>
89081	20.3	14.5	141

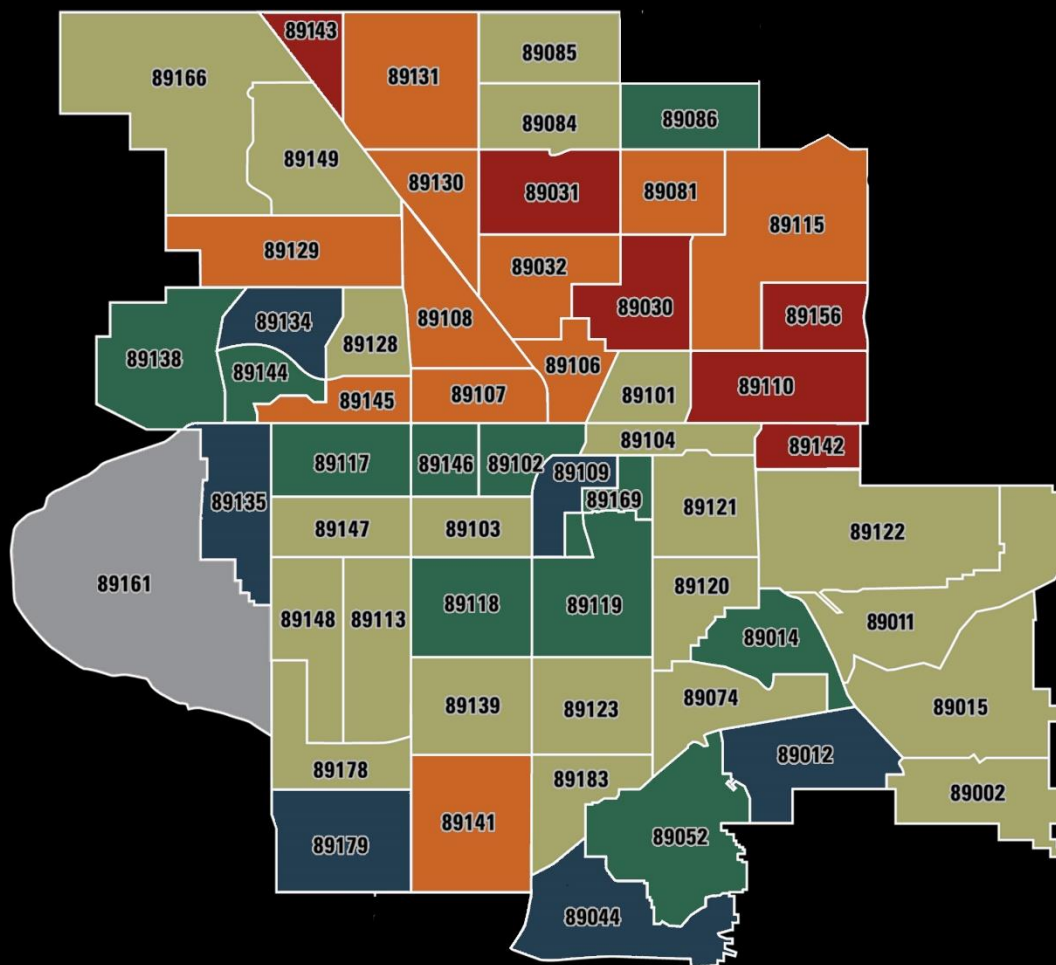


Neighborhood
Instability

Elements of the NRI

Bank Owned Homes | Valley-wide Distribution Map

The rate of bank owned homes per 1,000 housing units continued to drop. The rate fell to 14.5 from 14.7 last quarter (down 1.7 percent).





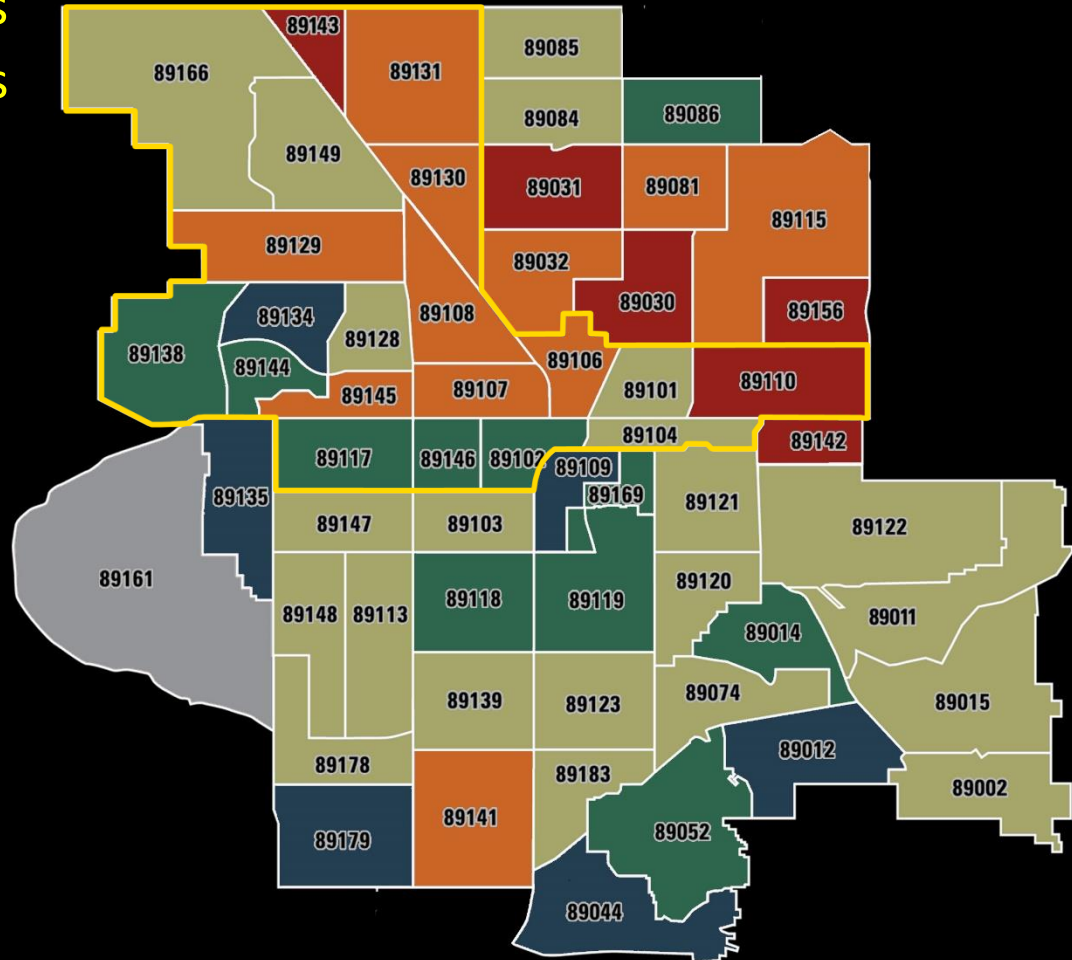
Neighborhood
Instability

Elements of the NRI

Bank Owned Homes | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of bank owned homes per 1,000 housing units continued to drop. The rate fell to 14.5 from 14.7 last quarter (down 1.7 percent).





Elements of the NRI

Bank Owned Homes | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	Bank Owned Homes (per 1,000 HU)	CLV Mean (per 1,000 HU)	Bank Owned Homes Index Value
89110	22.7	15.1	151
89143	22.6	15.1	150
89107	20.6	15.1	137
89108	18.5	15.1	123
89106	17.0	15.1	113

Mean bank owned homes per 1,000
housing units:

City of Las Vegas 15.1

Valley-wide 14.5

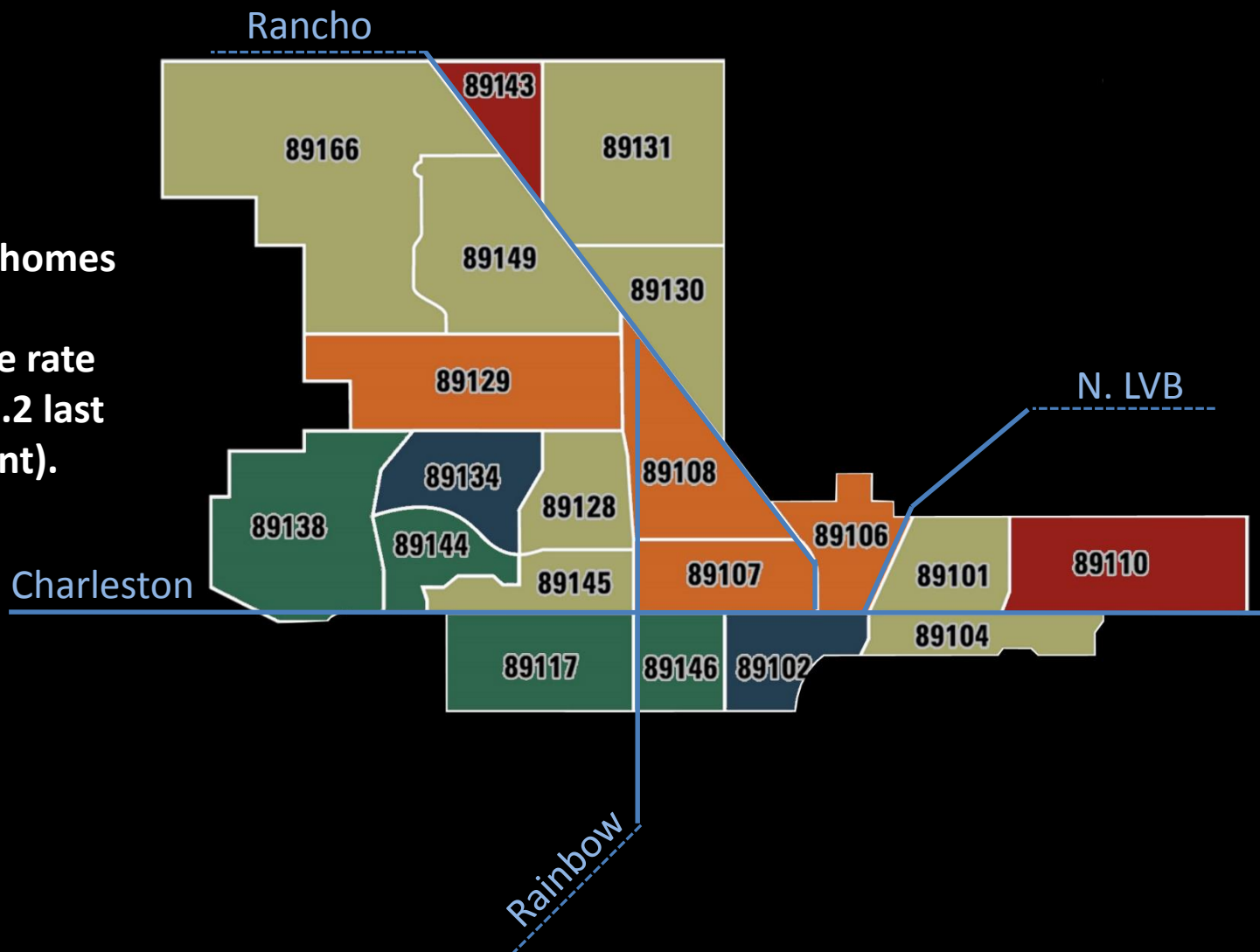


Neighborhood
Instability

Elements of the NRI

Bank Owned Homes | CLV Distribution Map

The rate of bank owned homes per 1,000 housing units continued to decline. The rate dropped to 15.1 from 15.2 last quarter (down 1.2 percent).



Elements of the NRI



Household Instability



Household
Instability

Elements of the NRI

TANF | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	TANF Recipients (per 1,000 POP)	Valley-wide Mean (per 1,000 POP)	TANF Recipients Index Value
89030	36.0	10.8	333
<u>89106</u>	<u>35.0</u>	<u>10.8</u>	<u>324</u>
<u>89101</u>	<u>28.6</u>	<u>10.8</u>	<u>264</u>
89115	26.0	10.8	240
89169	23.5	10.8	217
<u>89102</u>	<u>21.6</u>	<u>10.8</u>	<u>200</u>
<u>89104</u>	<u>21.3</u>	<u>10.8</u>	<u>197</u>
89109	19.3	10.8	179
<u>89110</u>	<u>16.3</u>	<u>10.8</u>	<u>151</u>
<u>89108</u>	<u>16.1</u>	<u>10.8</u>	<u>148</u>



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

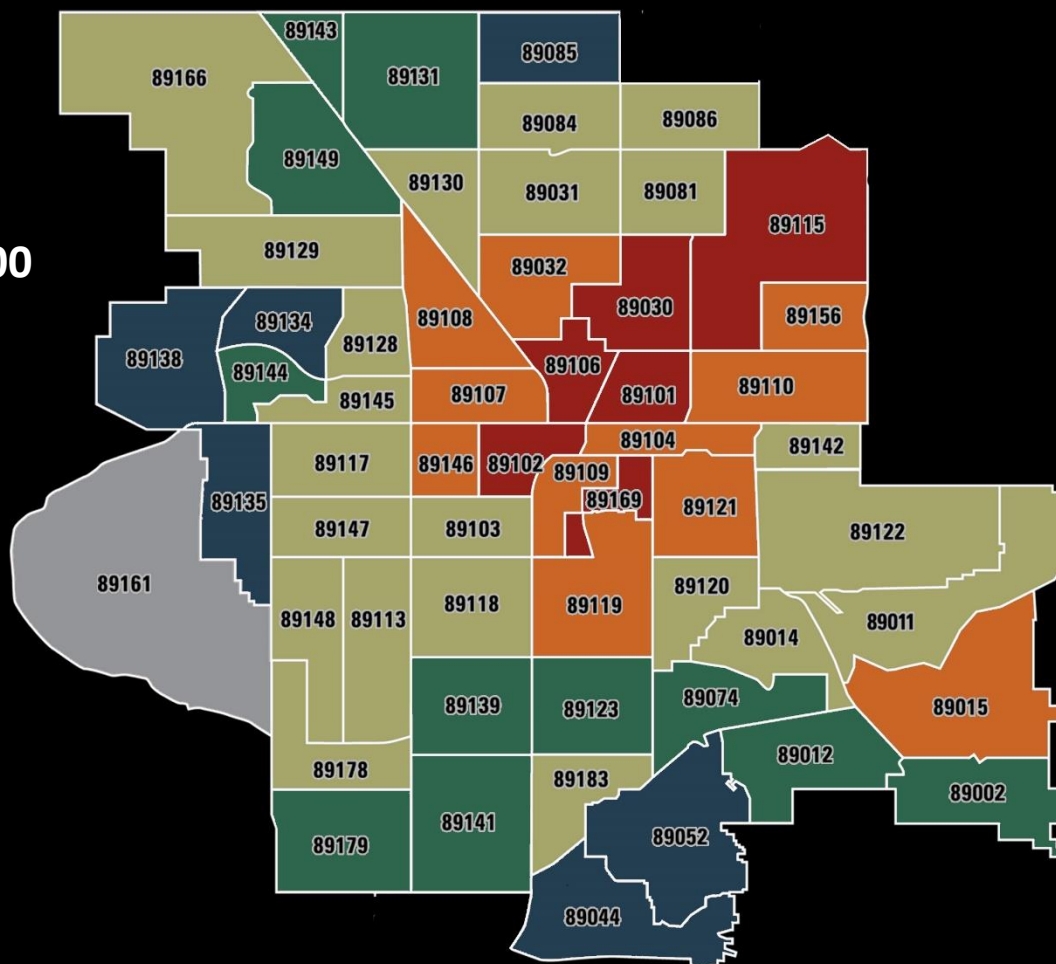


Household
Instability

Elements of the NRI

TANF | Valley-wide Distribution Map

The rate of TANF recipients per 1,000 residents continued to decline. The rate dropped to 10.8 from 11.1 last quarter (down 2.5 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



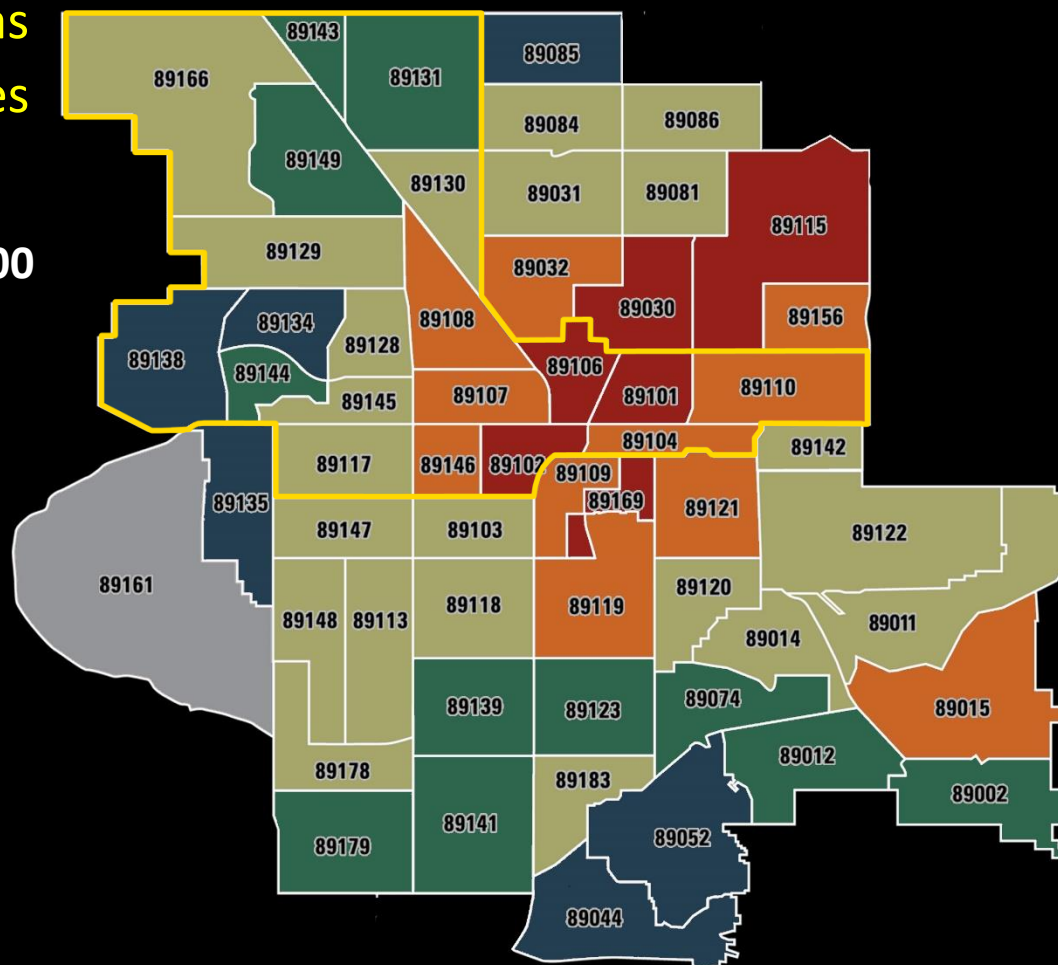
Household
Instability

Elements of the NRI

TANF | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of TANF recipients per 1,000 residents continued to decline. The rate dropped to 10.8 from 11.1 last quarter (down 2.5 percent).





Household
Instability

Elements of the NRI

TANF | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	TANF Recipients (per 1,000 POP)	CLV Mean (per 1,000 POP)	TANF Recipients Index Value
89106	35.0	12.2	288
89101	28.6	12.2	235
89102	21.6	12.2	177
89104	21.3	12.2	175
89110	16.3	12.2	134

Mean TANF recipients per 1,000 residents:

City of Las Vegas	12.2
Valley-wide	10.8

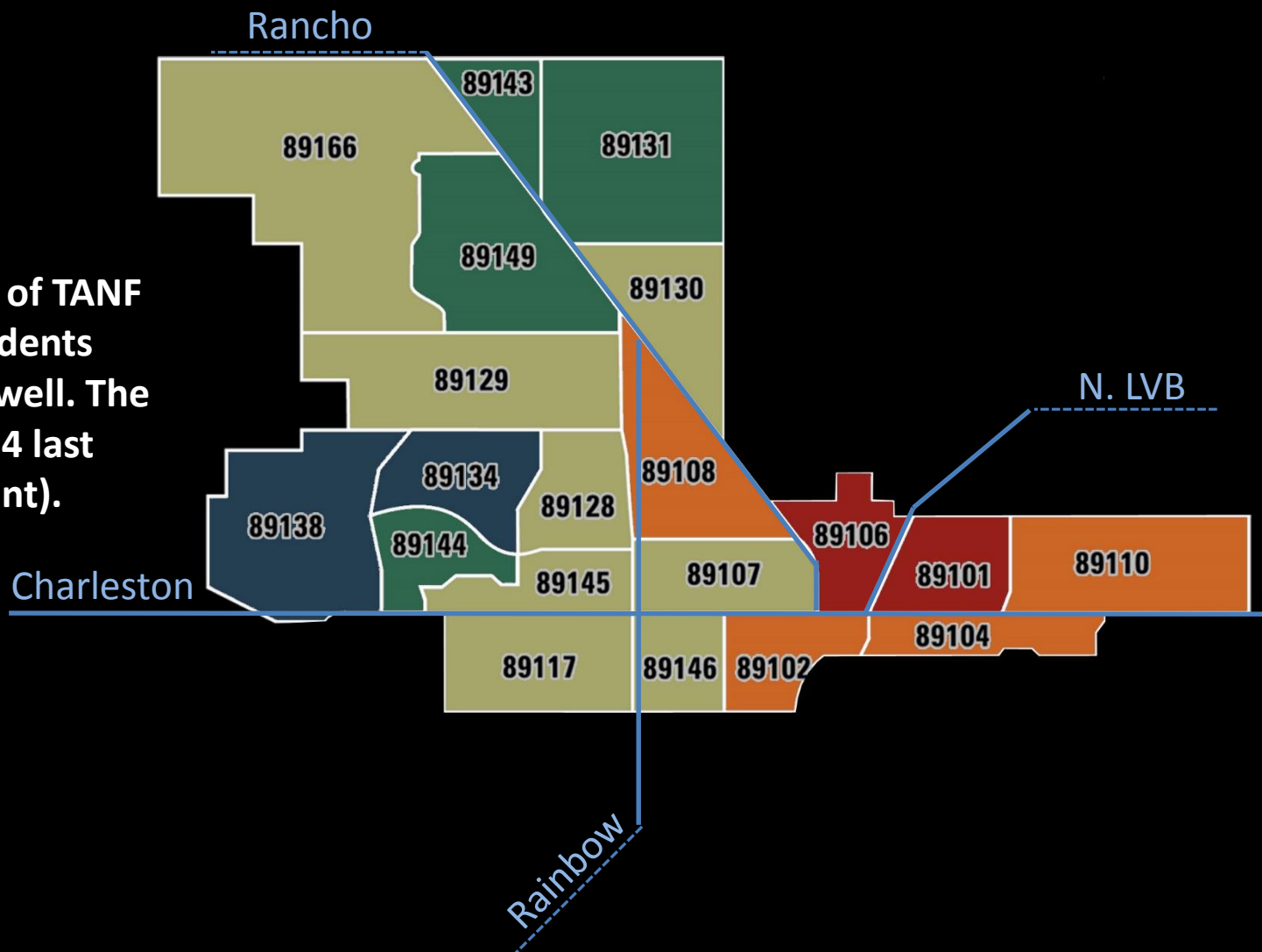


Household
Instability

Elements of the NRI

TANF | CLV Distribution Map

Within the City, the rate of TANF recipients per 1,000 residents continued to decline as well. The rate fell to 12.2 from 12.4 last quarter (down 2.2 percent).



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Household
Instability

Elements of the NRI

SNAP | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	SNAP Recipients (per 1,000 POP)	Valley-wide Mean (per 1,000 POP)	SNAP Recipients Index Value
<u>89106</u>	<u>440.3</u>	<u>159.0</u>	<u>277</u>
<u>89101</u>	<u>383.0</u>	<u>159.0</u>	<u>241</u>
89030	365.1	159.0	230
<u>89104</u>	<u>312.7</u>	<u>159.0</u>	<u>197</u>
89115	288.6	159.0	182
89169	287.9	159.0	181
<u>89102</u>	<u>279.1</u>	<u>159.0</u>	<u>176</u>
89109	241.8	159.0	152
89119	241.8	159.0	152
89121	233.3	159.0	147



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

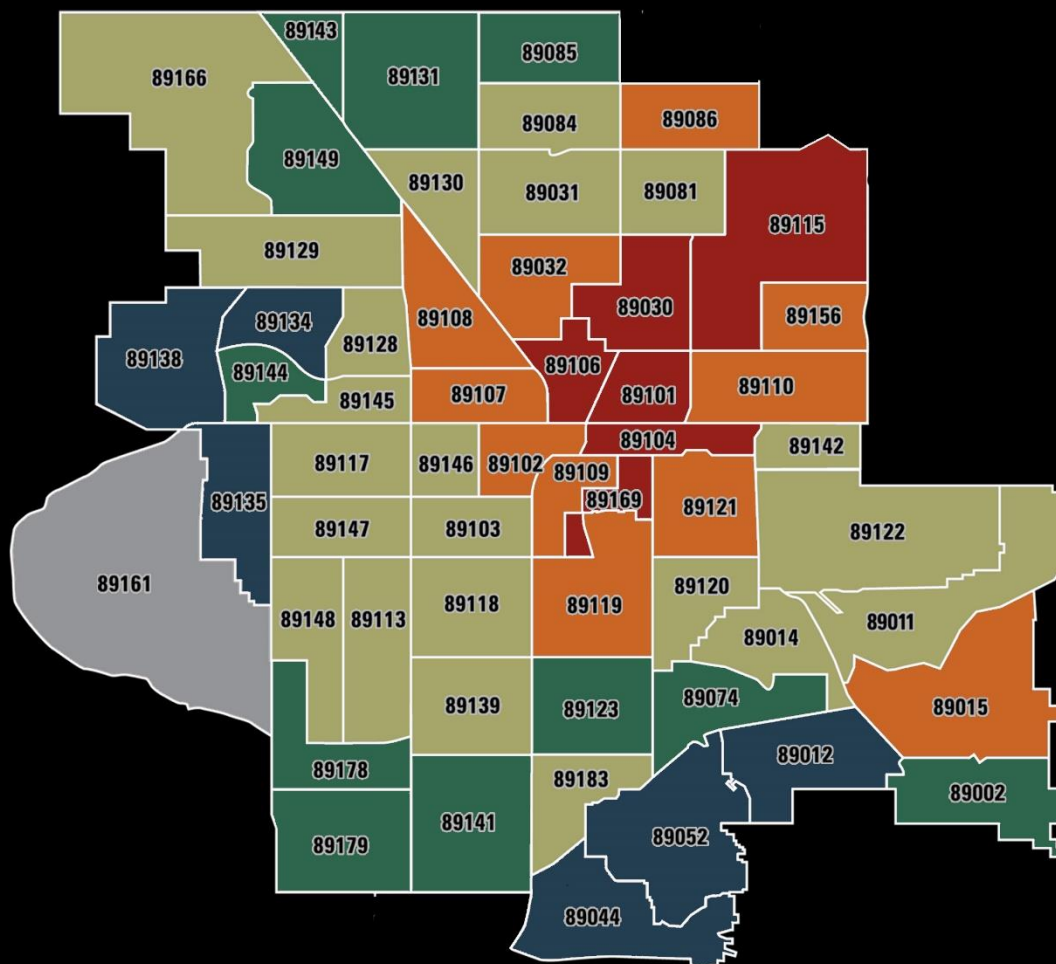


Household
Instability

Elements of the NRI

SNAP | Valley-wide Distribution Map

The rate of SNAP recipients per 1,000 residents continued to increase. The rate rose to 159.0 from 154.5 last quarter (up 2.9 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



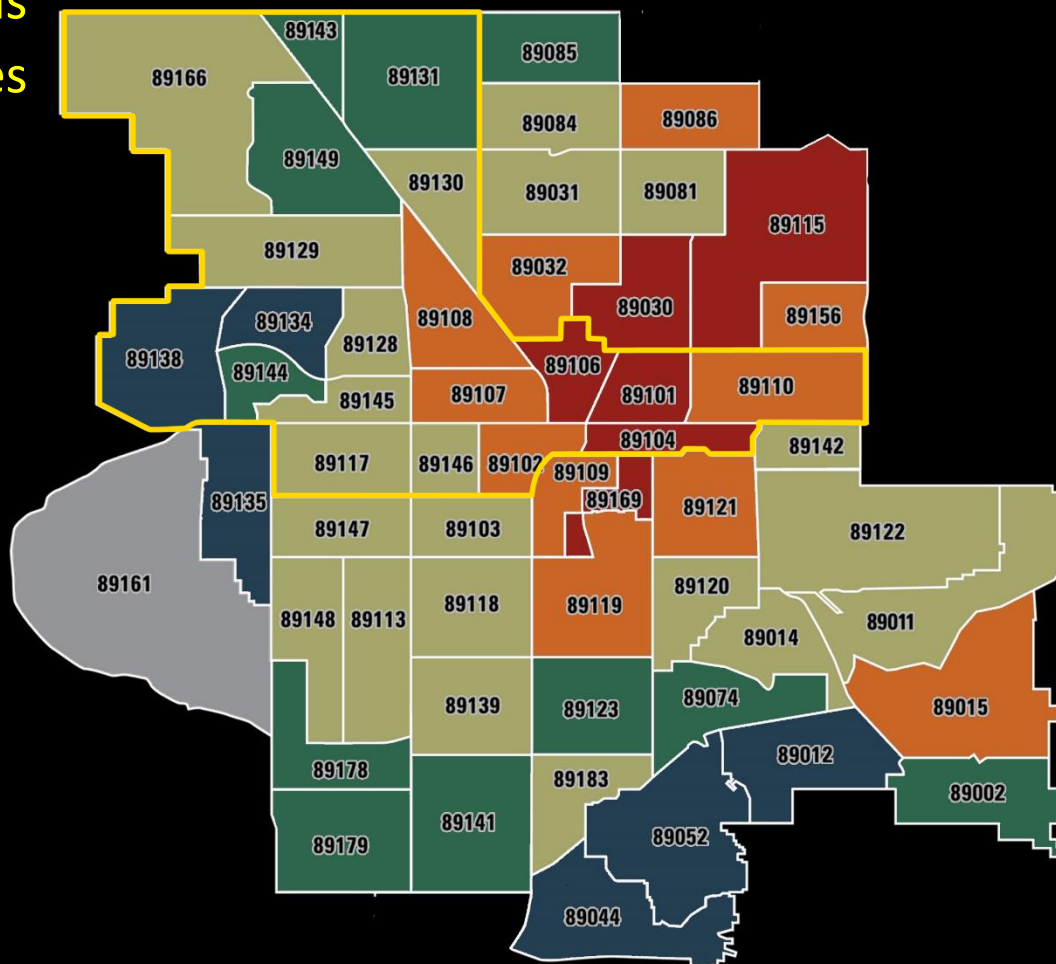
Household
Instability

Elements of the NRI

SNAP | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of SNAP recipients per 1,000 residents continued to increase. The rate rose to 159.0 from 154.5 last quarter (up 2.9 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Household
Instability

Elements of the NRI

SNAP | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	SNAP Recipients (per 1,000 POP)	CLV Mean (per 1,000 POP)	SNAP Recipients Index Value
89106	440.3	174.9	252
89101	383.0	174.9	219
89104	312.7	174.9	179
89102	279.1	174.9	160
89107	226.5	174.9	129

Mean SNAP recipients per 1,000 residents:

City of Las Vegas 174.9

Valley-wide 159.0



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

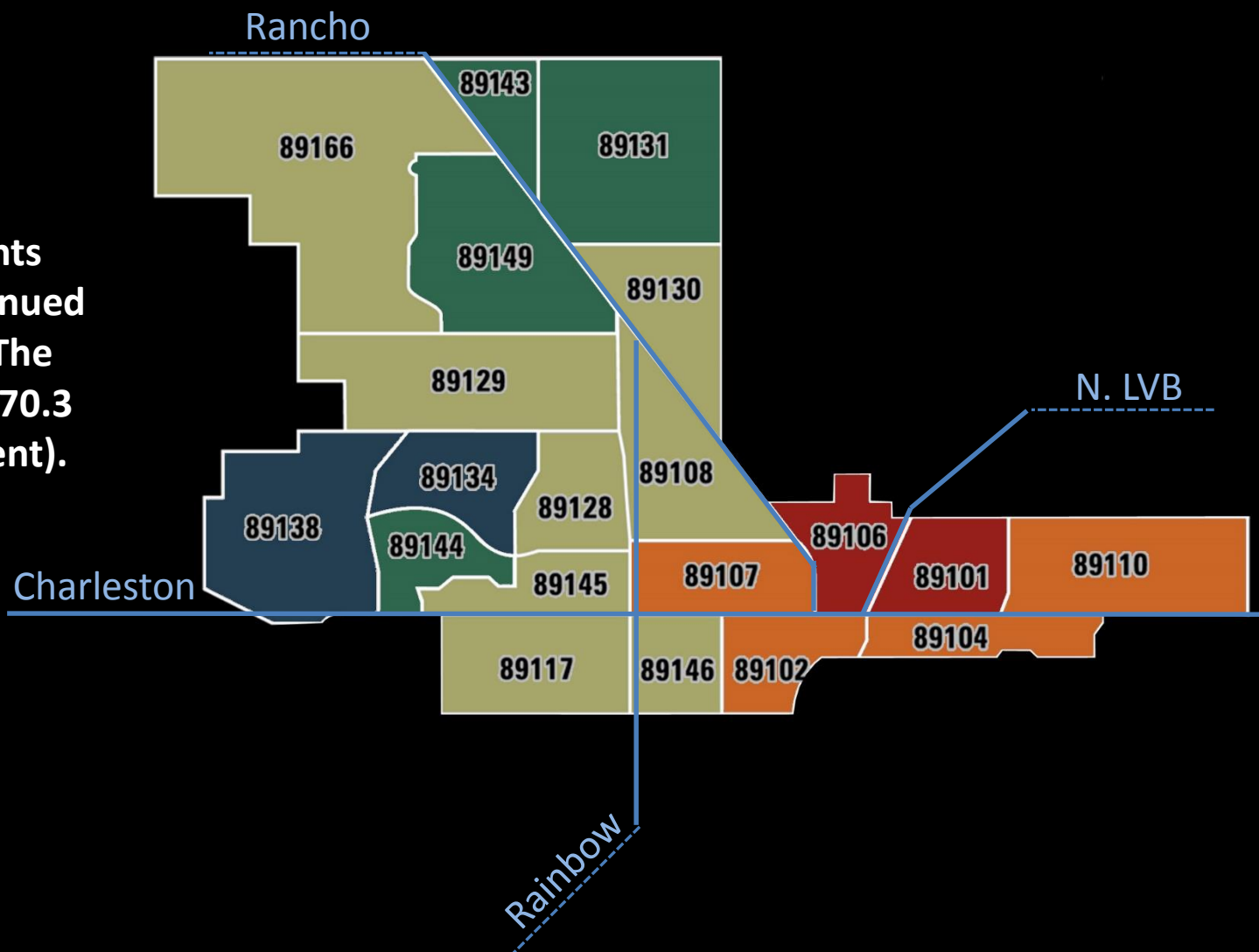


Household
Instability

Elements of the NRI

SNAP | CLV Distribution Map

The rate of SNAP recipients per 1,000 residents continued to increase this quarter. The rate rose to 174.9 from 170.3 last quarter (up 2.7 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Household
Instability

Elements of the NRI

Medicaid | Valley-wide Summary Data

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Medicaid Recipients (per 1,000 POP)	Valley-wide Mean (per 1,000 POP)	Medicaid Recipients Index Value
<u>89106</u>	<u>531.0</u>	<u>217.9</u>	<u>244</u>
89030	476.4	217.9	219
<u>89101</u>	<u>462.4</u>	<u>217.9</u>	<u>212</u>
<u>89104</u>	<u>399.3</u>	<u>217.9</u>	<u>183</u>
89115	359.6	217.9	165
<u>89102</u>	<u>353.5</u>	<u>217.9</u>	<u>162</u>
89169	332.2	217.9	152
89109	327.6	217.9	150
<u>89107</u>	<u>309.2</u>	<u>217.9</u>	<u>142</u>
89156	305.0	217.9	140

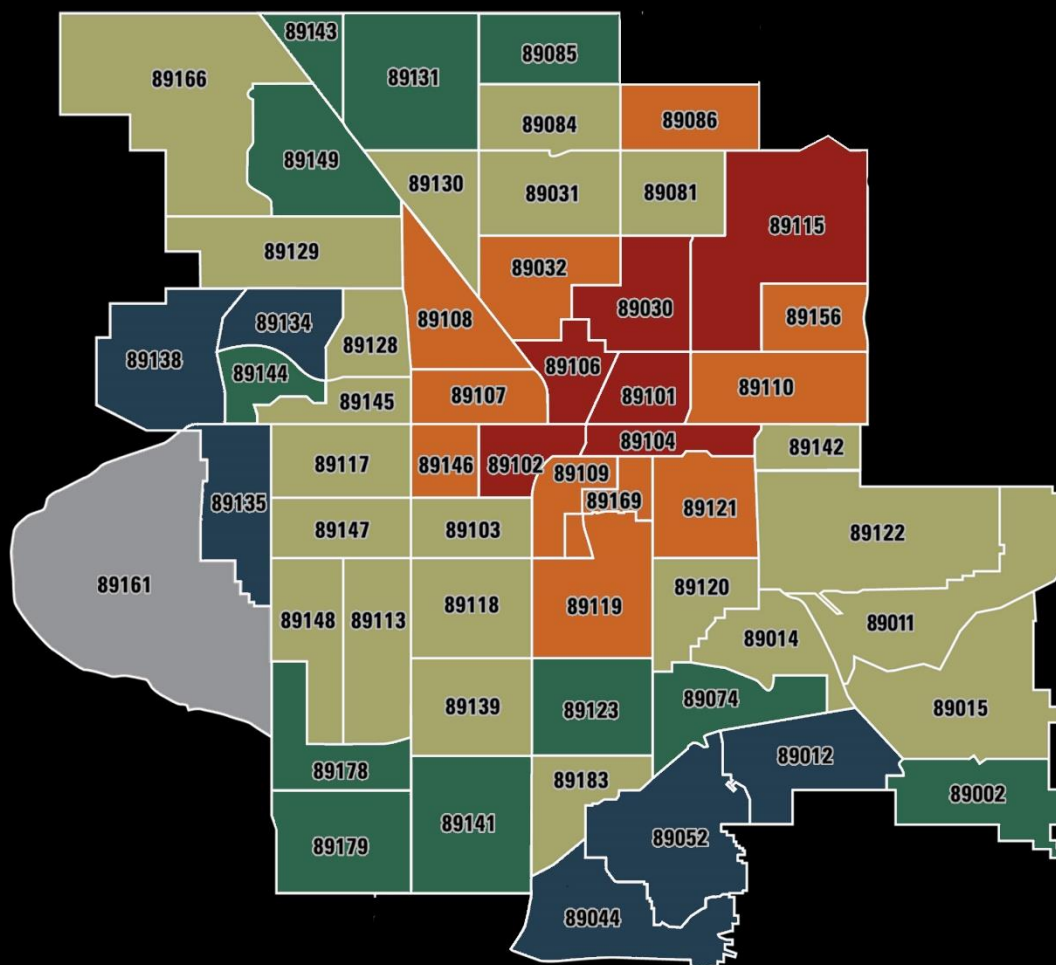


Household
Instability

The rate of Medicaid recipients per 1,000 residents continued to increase. The rate rose to 217.9 from 211.7 last quarter (up 2.9 percent).

Elements of the NRI

Medicaid | Valley-wide Distribution Map



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015



Household
Instability

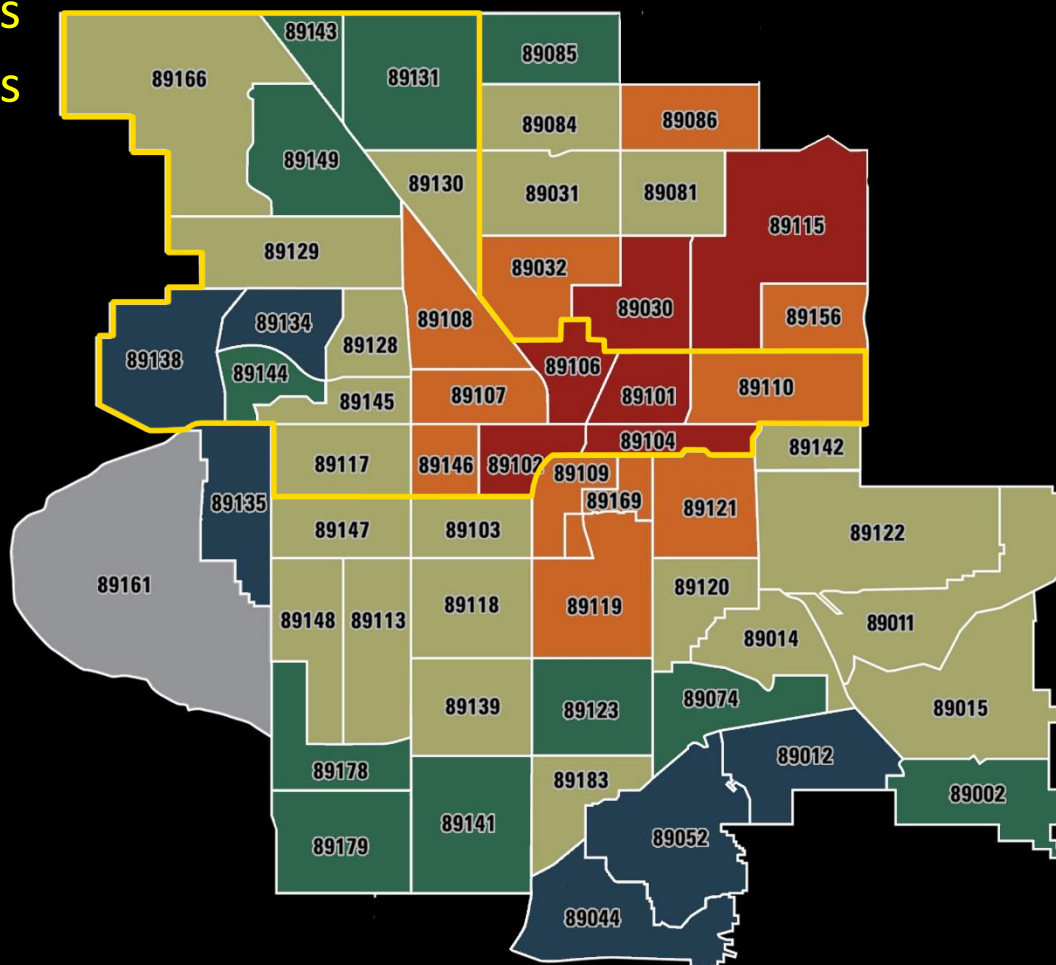
City of Las Vegas Zip Codes

The rate of Medicaid recipients per 1,000 residents continued to increase. The rate rose to 217.9 from 211.7 last quarter (up 2.9 percent).

- Low
- Medium-Low
- Medium
- Medium-High
- High

Elements of the NRI

Medicaid | Valley-wide Distribution Map





Elements of the NRI

Medicaid | CLV Summary Data

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	Medicaid Recipients (per 1,000 POP)	CLV Mean (per 1,000 POP)	Medicaid Recipients Index Value
89106	531.0	237.7	223
89101	462.4	237.7	194
89104	399.3	237.7	168
89102	353.5	237.7	149
89107	309.2	237.7	130

Mean Medicaid recipients per 1,000 residents:

City of Las Vegas 237.7

Valley-wide 217.9

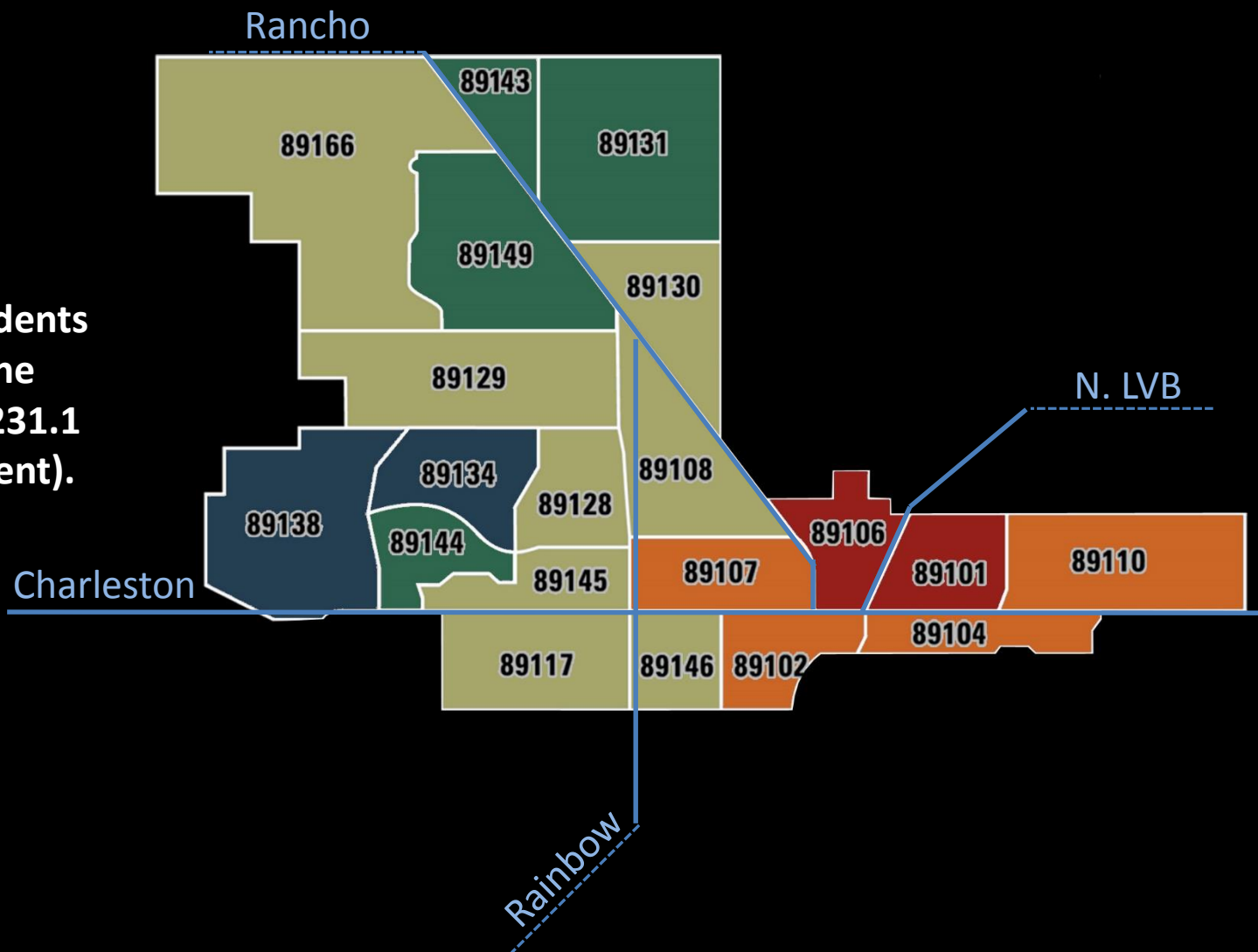


Household
Instability

Elements of the NRI

Medicaid | CLV Distribution Map

The rate of Medicaid recipients per 1,000 residents continued to increase. The rate rose to 237.7 from 231.1 last quarter (up 2.9 percent).



- Low
- Medium-Low
- Medium
- Medium-High
- High



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

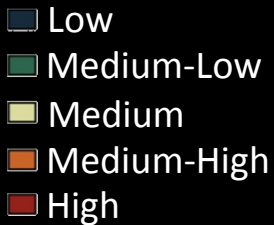
Elements of the NRI



Composite Risk



Composite Risk | Valley-wide Distribution Map



Medium-High

Medium

Medium-Low

Low

4 2015

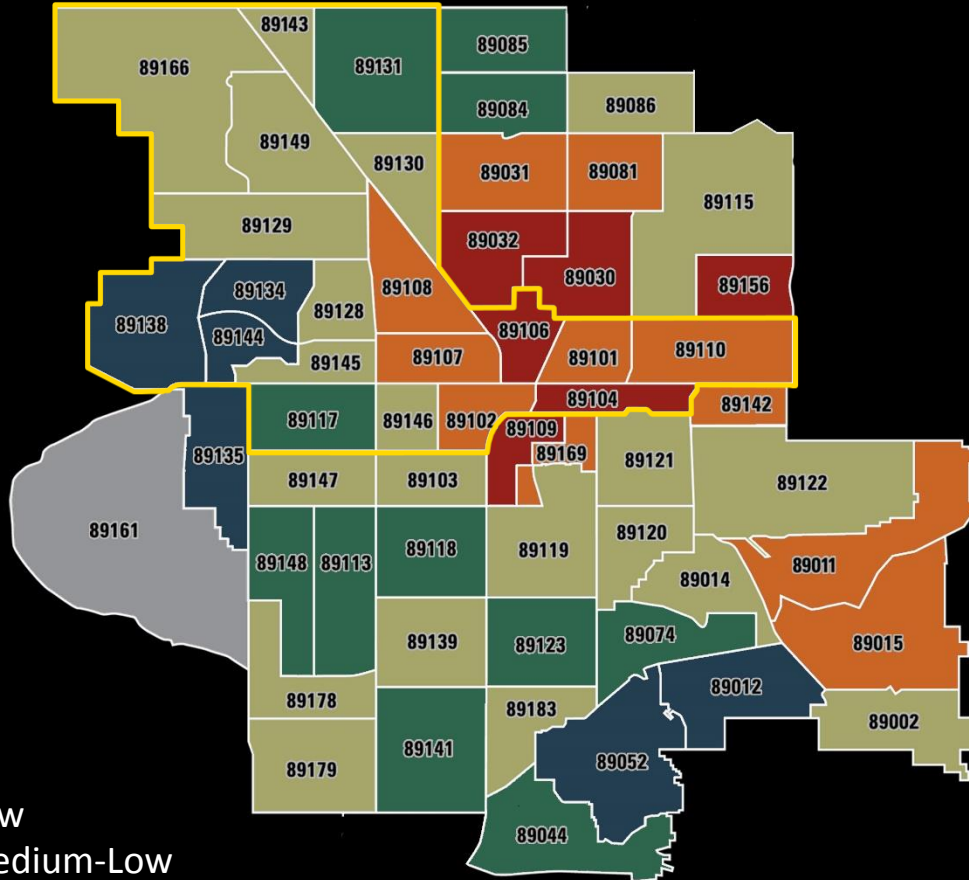


Composite
Risk

Elements of the NRI

Composite Risk | Valley-wide Distribution Map

City of Las Vegas



- Low
- Medium-Low
- Medium
- Medium-High
- High

City of Las Vegas zip codes in **bold**

		89002		
		89014		
		89086		
		89103		
		89115		
		89119		
		89120		
		89121		
		89122		
		89128		
		89129		
		89130	89044	
	89011	89139	89074	
	89015	89143	89084	
	89031	89145	89085	
	89081	89146	89113	
	89101	89147	89117	89012
89030	89102	89149	89118	89052
89032	89107	89166	89123	89134
89104	89108	89178	89131	89135
89106	89110	89179	89141	89138
89109	89142	89183	89148	89144
89156	89169			
High	Medium-High	Medium	Medium-Low	Low



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

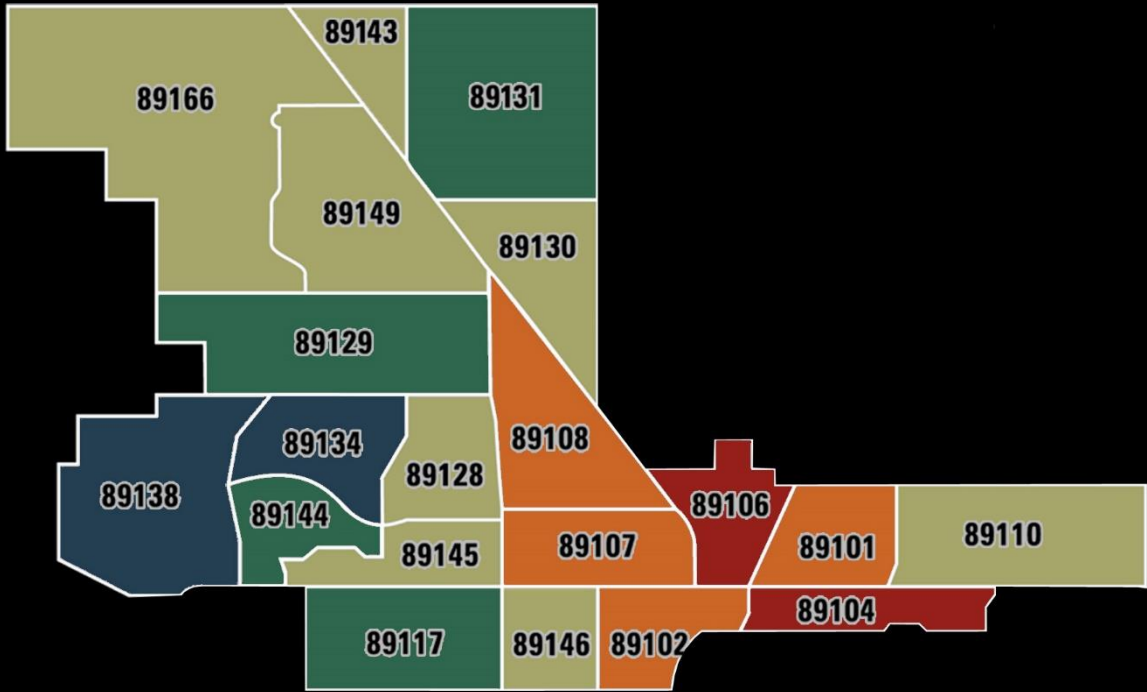
Q4 2015



Composite
Risk

Elements of the NRI

Composite Risk | CLV Distribution Map



- Low
- Medium-Low
- Medium
- Medium-High
- High

		89110		
		89128		
		89130		
		89143		
	89101	89145	89117	
	89102	89146	89129	
89104	89107	89149	89131	89134
89106	89108	89166	89144	89138
High	Medium-High	Medium	Medium-Low	Low



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

How does the Composite Risk Index differ from the Neighborhood Risk Index?



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

Review of the NRI Methodology

- 1) A relative level of risk was assigned to each zip code for all risk factors (as shown in the elements of the NRI series).
- 2) Risk factors are combined to create a Composite Risk Index. The Composite Risk Index assigns a weight to each risk factor.
- 3) To create the Neighborhood Risk Index, the Composite Risk Index is weighted by occupied housing units. Zip codes with the highest risk and highest number of occupied housing units can be found and targeted.

Risk factors are assigned a weight of the total 100 percent distribution. TANF cases, for example, are assigned a weight of 8.3 percent.



The Composite Risk Index is weighted by occupied housing units to find and target zip codes with the highest risk and highest number of occupied housing units, creating the NRI.



This implies that two zip codes with equally high composite risk may be ranked differently based on their number of occupied housing units.

NRI | Valley-wide Summary Data

Zip codes with high Composite Risk may not always have equally high Neighborhood Risk once occupied housing units are factored in.

Top 10 Zip Codes

(Zip Codes Within the City noted in **Bold**)

Zip Codes	Occupied Housing Units	Composite Risk (Factor Weighted Average)	Neighborhood Risk
			Index (NRI)
89030	13,413	156.7	100
<u>89108</u>	<u>27,221</u>	<u>116.1</u>	<u>90</u>
89109	3,896	214.5	88
89031	21,152	122.5	88
89032	14,401	135.9	86
<u>89106</u>	<u>8,897</u>	<u>156.4</u>	<u>85</u>
<u>89110</u>	<u>22,202</u>	<u>114.4</u>	<u>82</u>
<u>89101</u>	<u>14,743</u>	<u>129.5</u>	<u>82</u>
89121	26,042	107.8	81
<u>89104</u>	<u>12,350</u>	<u>134.0</u>	<u>80</u>

NRI | CLV Summary Data

Zip codes with high Composite Risk may not always have equally high Neighborhood Risk once occupied housing units are factored in.

Top 5 Zip Codes In the City of Las Vegas

Zip Codes	Occupied Housing Units	Composite Risk (Factor Weighted Average)	Neighborhood Risk Index (NRI)
89108	27,221	114.5	100
89106	8,897	153.3	93
89110	22,202	112.4	90
89101	14,743	127.0	90
89104	12,350	132.3	88

Additional Considerations



APPLIED
ANALYSIS

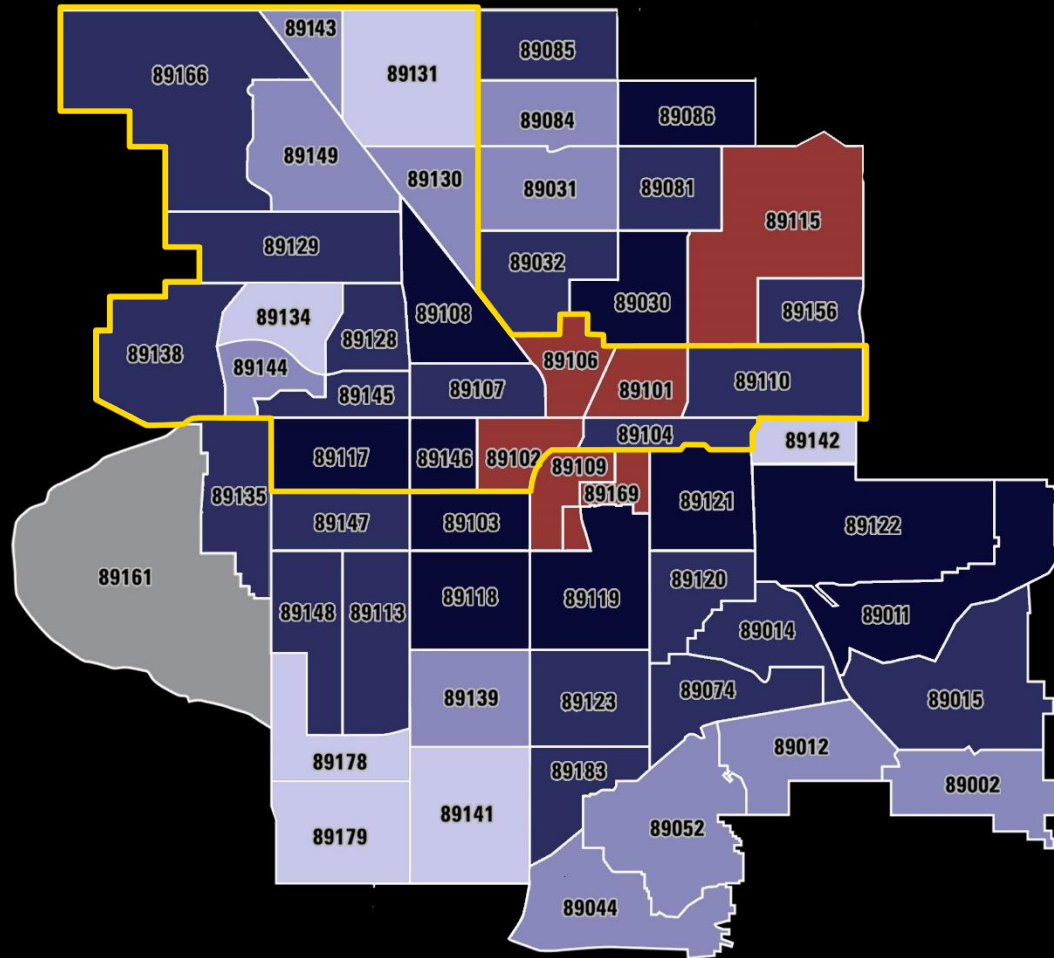


Neighborhood Economic Risk Assessment

Q4 2015

Alternative Measures of Risk

Food Insecurity



Food insecurity remained unchanged due to annual data.



→ Increasing Severity →

Note: Data is unchanged from last quarter due to annual data.



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q4 2015

Neighborhood Economic Risk Assessment

City of Las Vegas

Q4 2015

