

Neighborhood Economic Risk Assessment

City of Las Vegas

Q3 2018



APPLIED
ANALYSIS



October 3, 2018

Gregory Gray
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 Mr. Gray:

In accordance with your request, Applied Analysis (“AA”) is pleased to submit the enclosed *City of Las Vegas Neighborhood Economic Risk Assessment* for the third quarter of 2018. 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 summary presentation report outlines the strategy, methodology and 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 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 analyses 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 Agüero 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 an 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 & Supportive 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

[illegible]

Methodology of the NRI

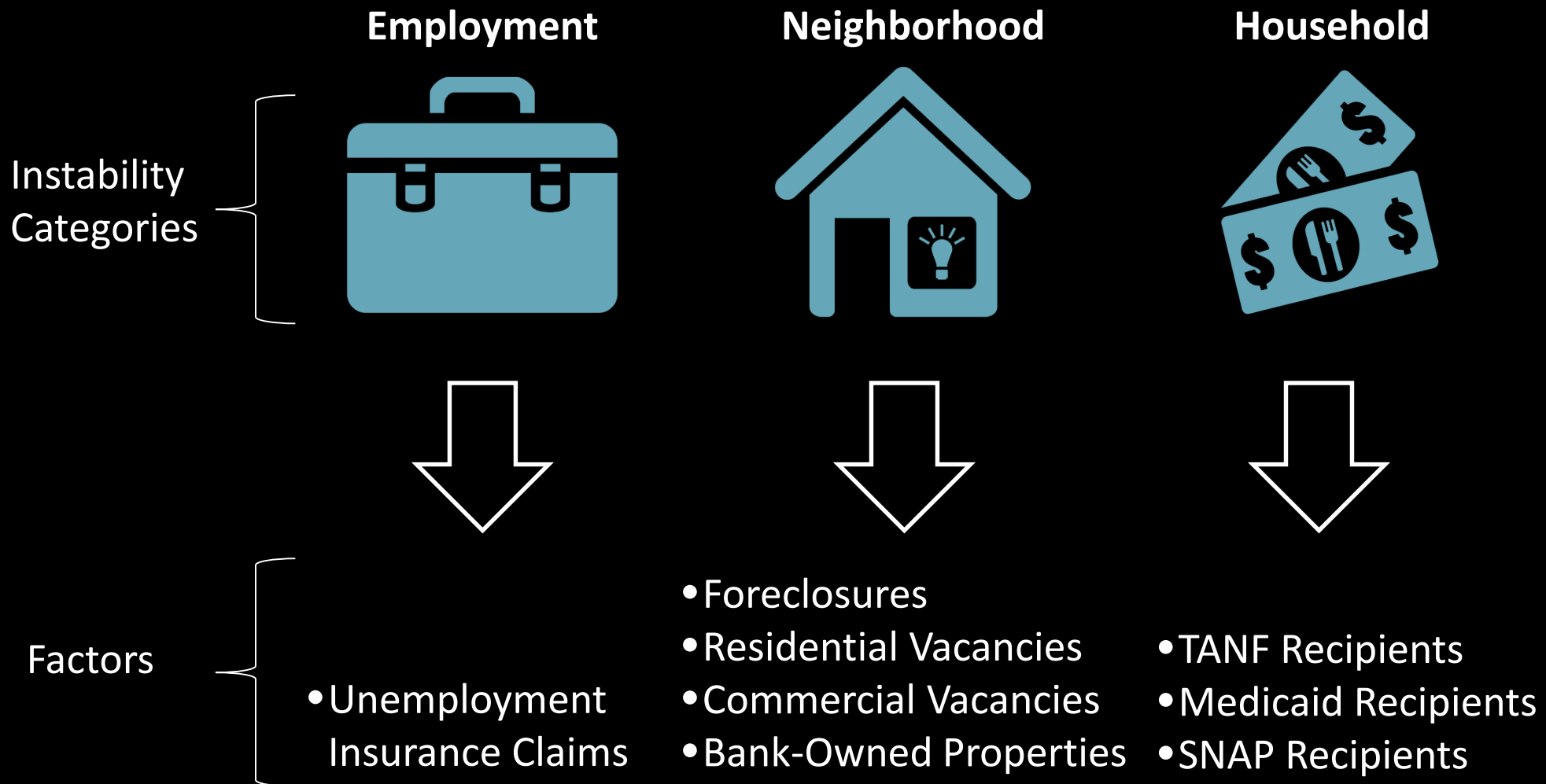
Objective: The City of Las Vegas is seeking to use economic and social data to identify sub-regions within the City at a heightened risk for long-term instability

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 ³	

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

² Residential vacancies are based on annual data, commercial vacancies on quarterly data and bank-owned properties on a current snapshot.

³ Bank-owned properties are homes that are owned by financial institutions or acquired at foreclosure auction.

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%
		Foreclosures	25.0%
 Neighborhood Instability	50%	Residential Vacancies	8.3%
		Commercial Vacancies	8.3%
		Bank-Owned Properties	8.3%

Initial conditions for the factor weights assumed 50% household and employment 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

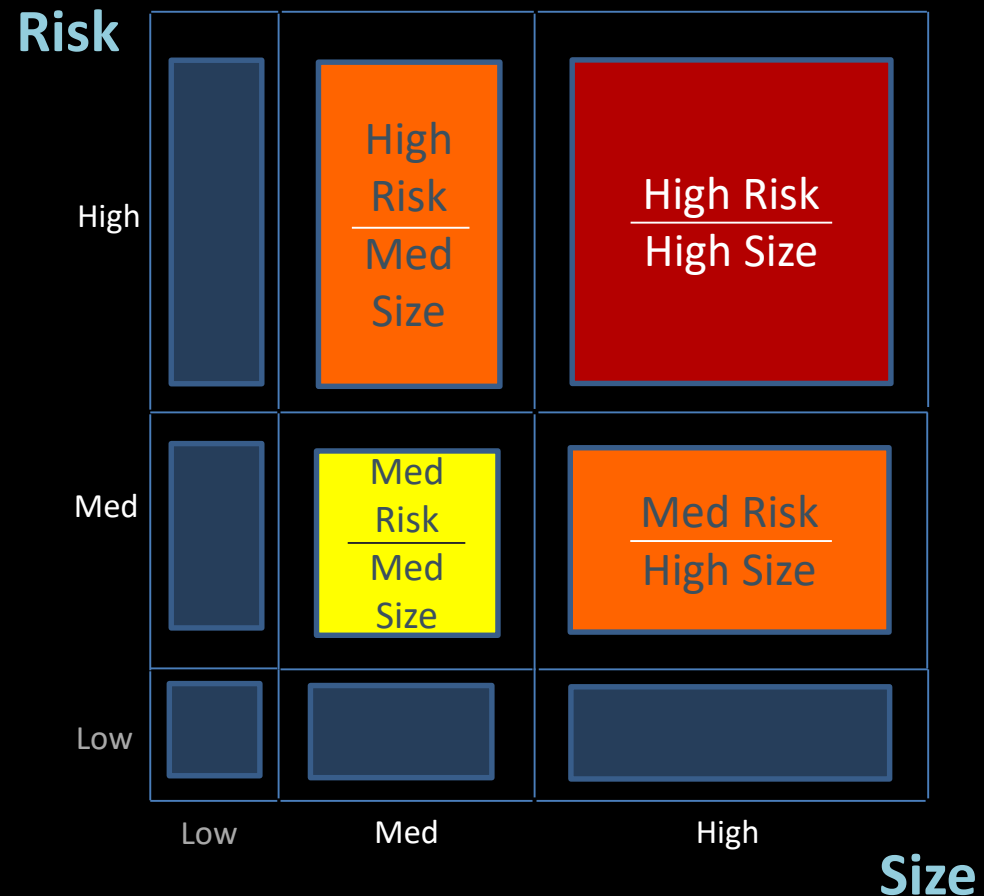
Methodology of the NRI

Relativity and Composite Risk

GOAL

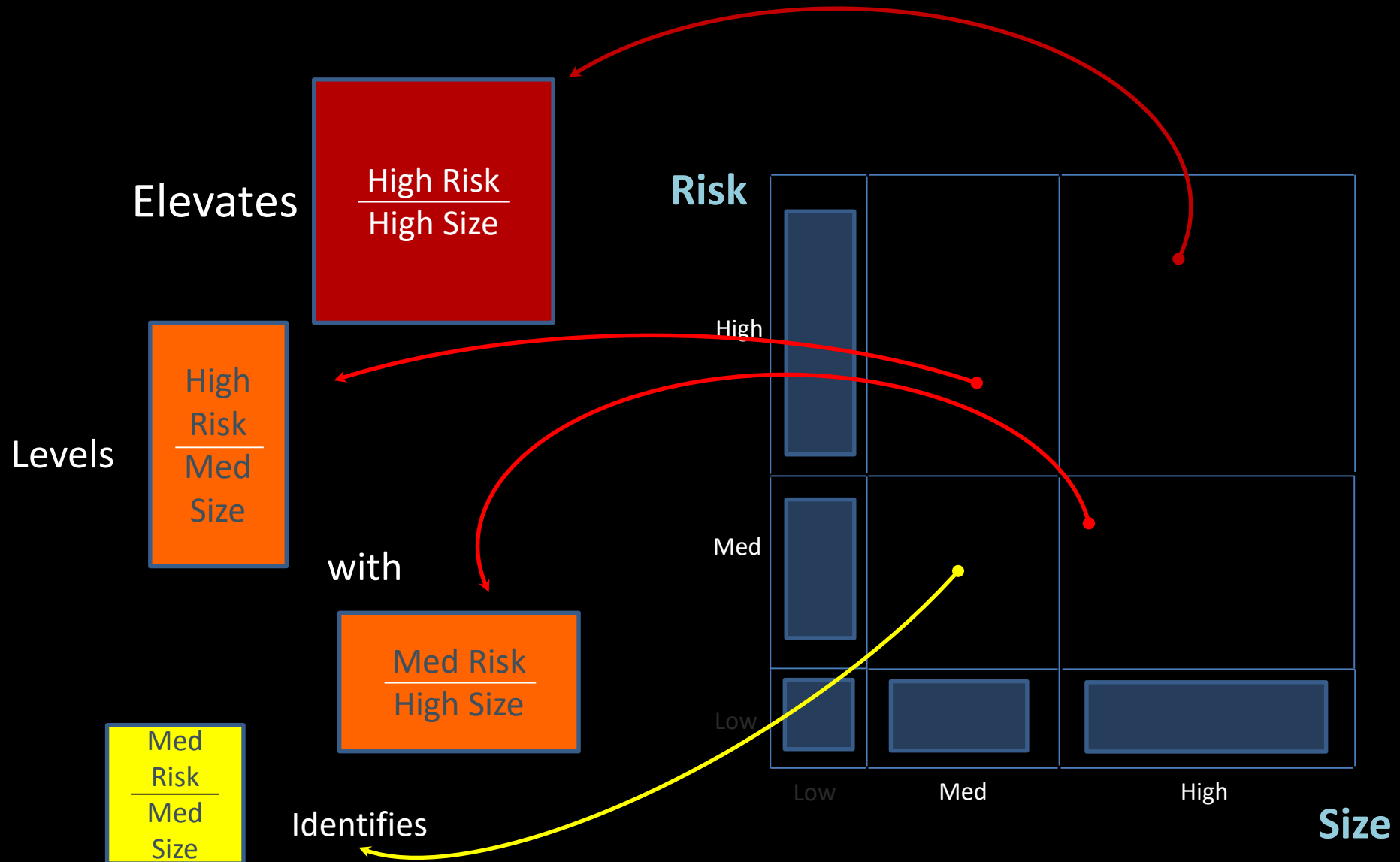
*Focus the City's efforts,
making the best use of limited
resources*

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



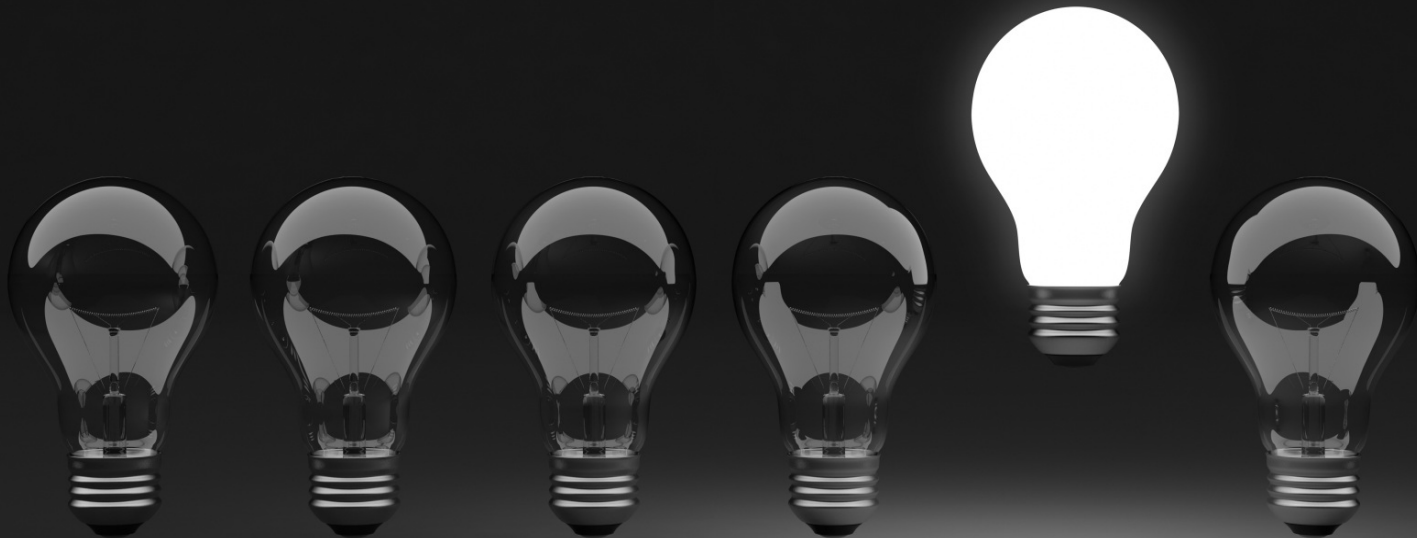
Methodology of the NRI

Relativity and Composite Risk



summary

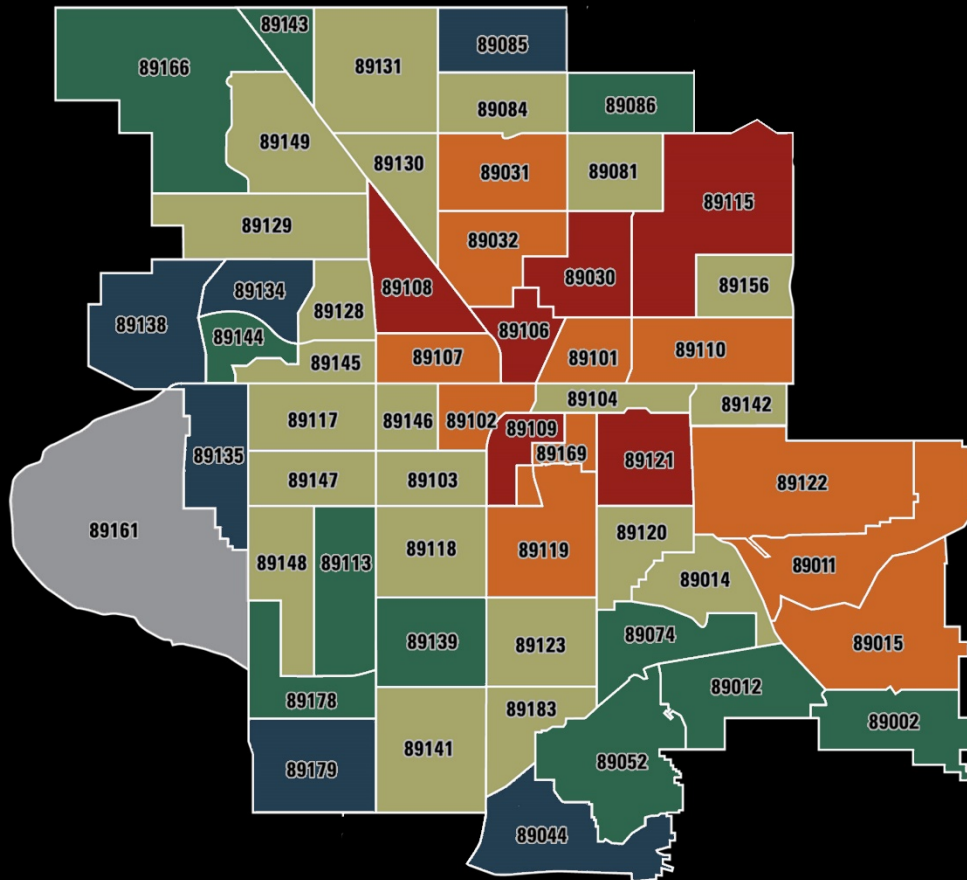
: an abstract, abridgment or
compendium especially of a preceding
discourse



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

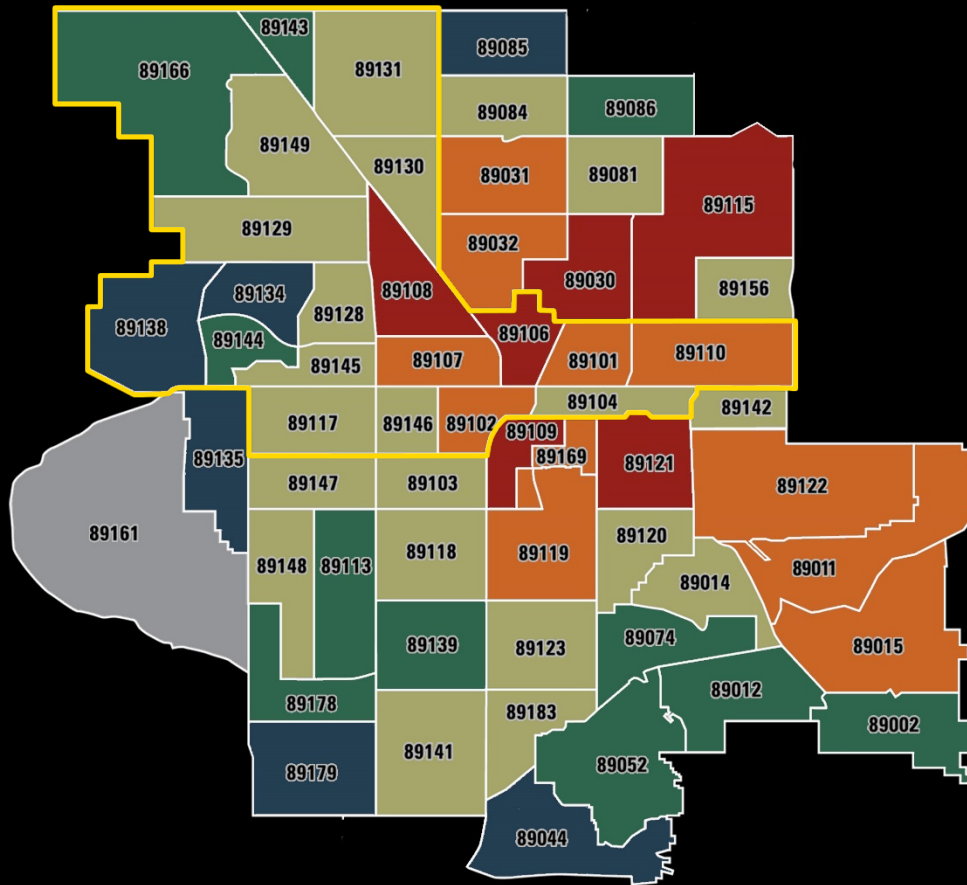
Summary

Valley-wide NRI



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

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



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

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

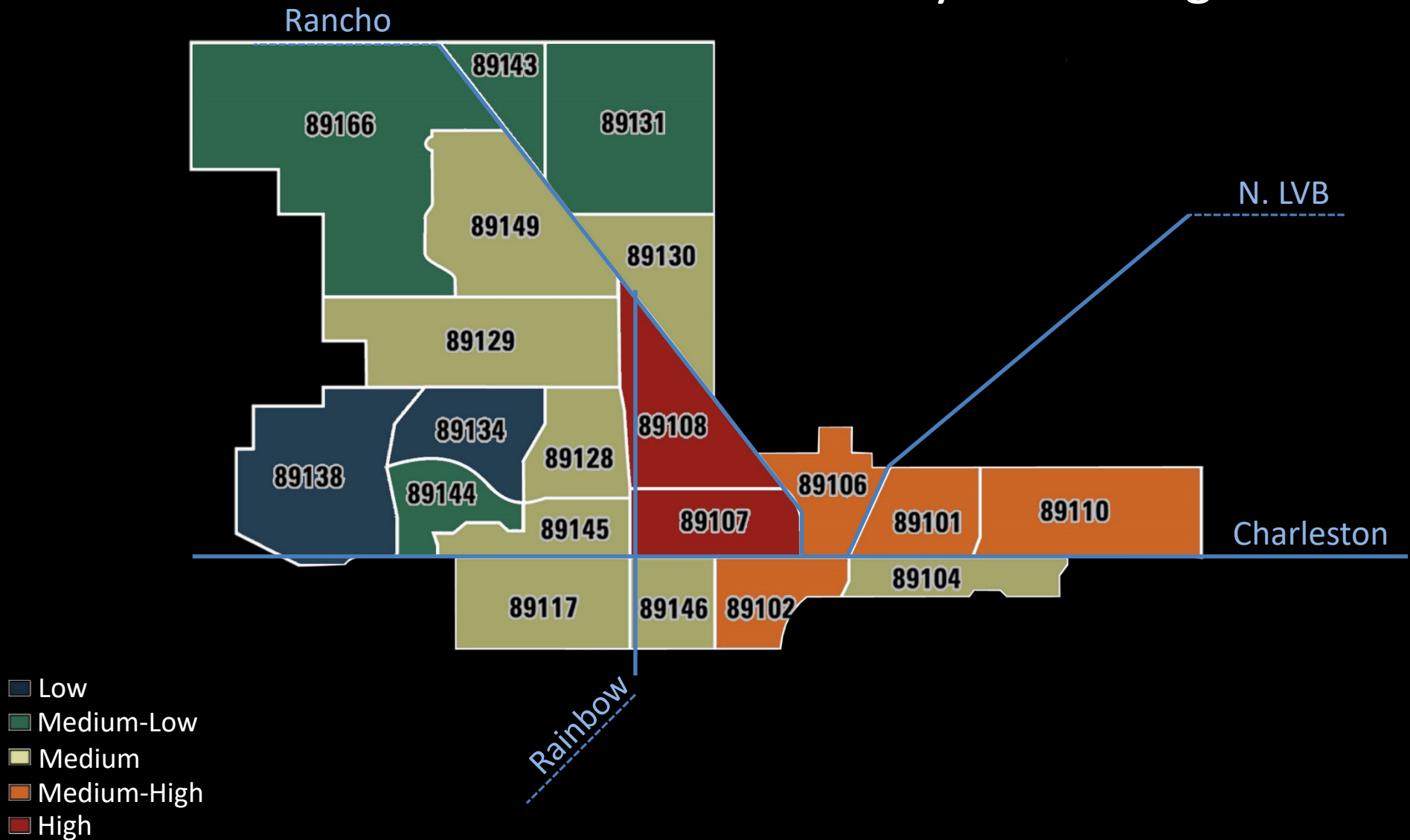
89103				
89104				
89129				
89156				
89128				
89183				
89142				
89081				
89130				
89147				
89120				
89169	89117	89113		
89032	89123	89178		
89119	89118	89074		
89122	89145	89002		
89107	89148	89139		
89109	89110	89149	89012	89135
89115	89031	89146	89052	89134
89108	89011	89014	89166	89044
89030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

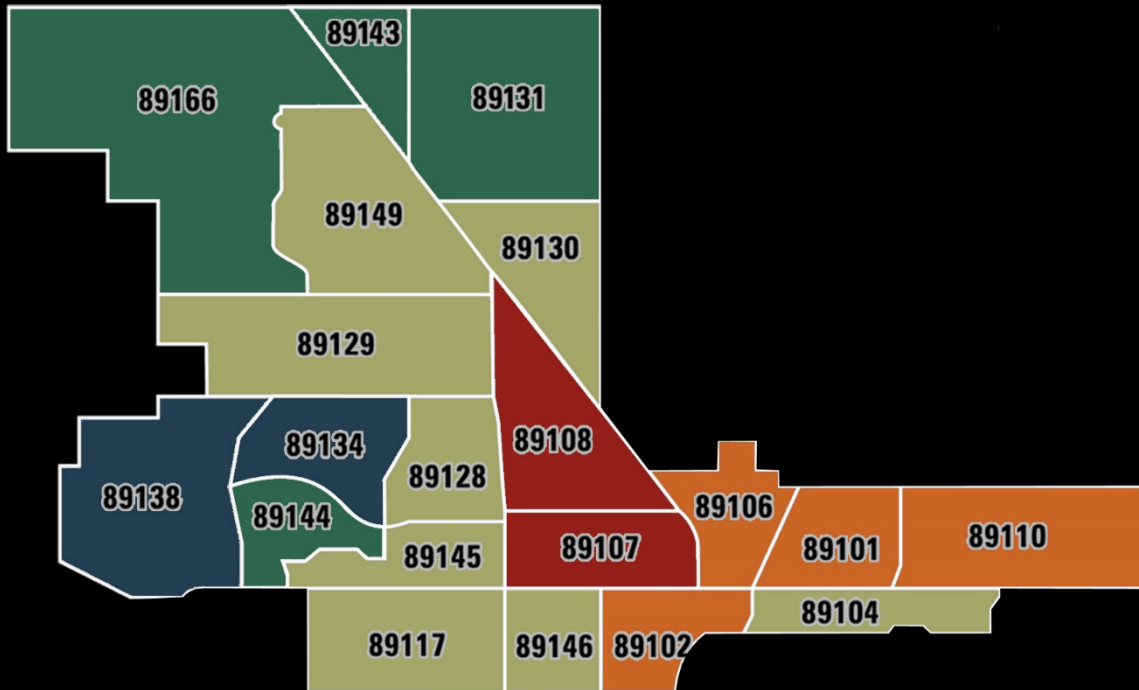
Summary

City of Las Vegas NRI



Summary

City of Las Vegas NRI

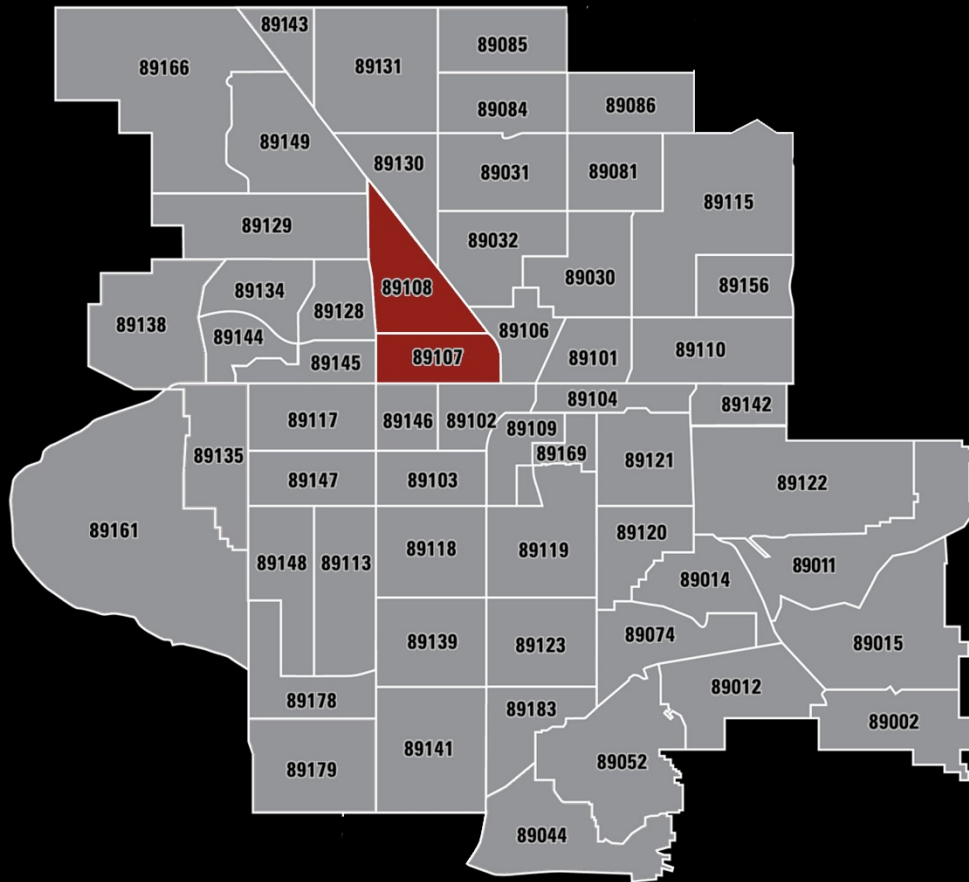


89104				
89129				
89128				
89130				
89106	89117	89131		
89110	89145	89166		
89108	89102	89149	89143	89134
89107	89101	89146	89144	89138
High	Medium -High	Medium	Medium -Low	Low

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

Summary

City of Las Vegas NRI



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

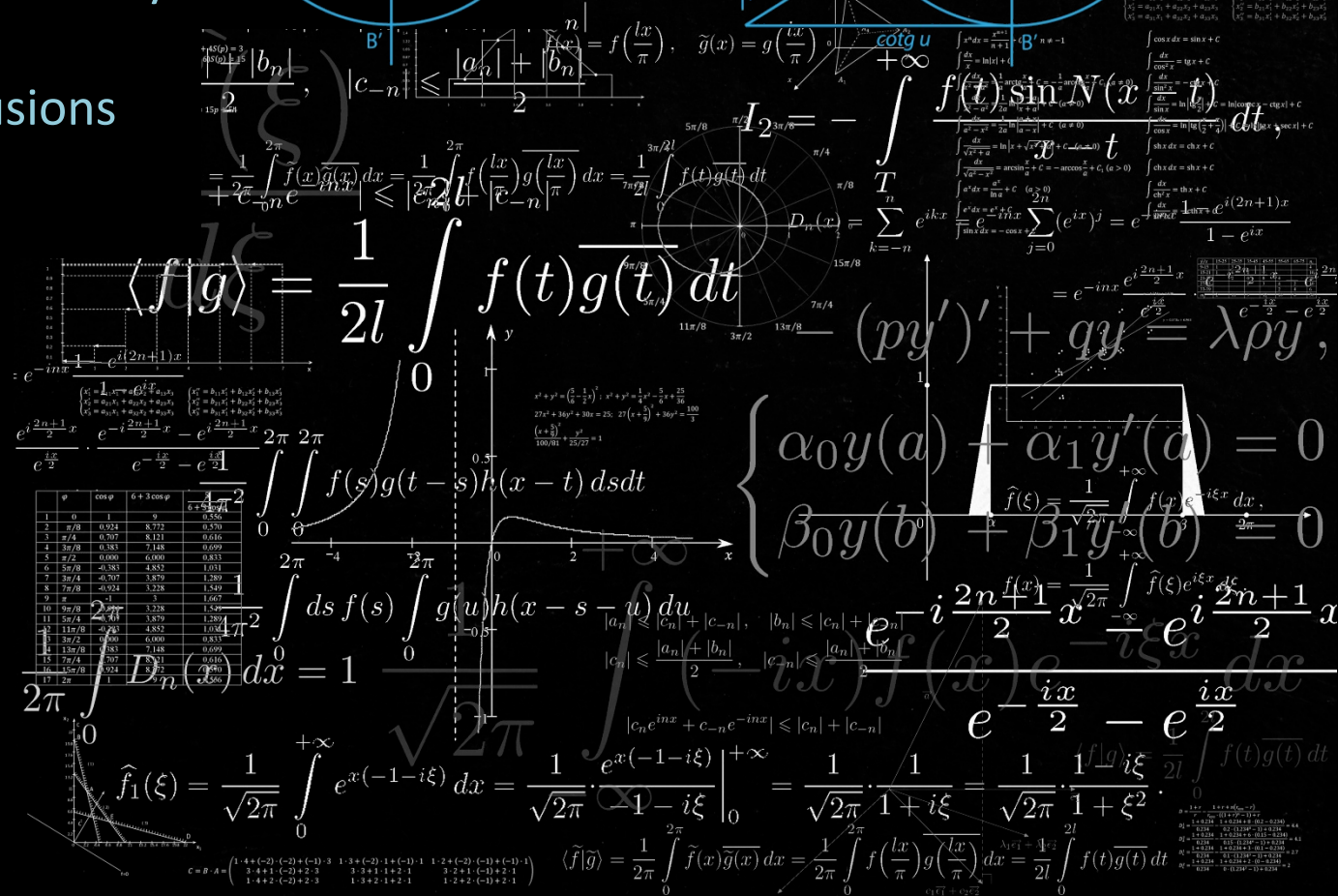
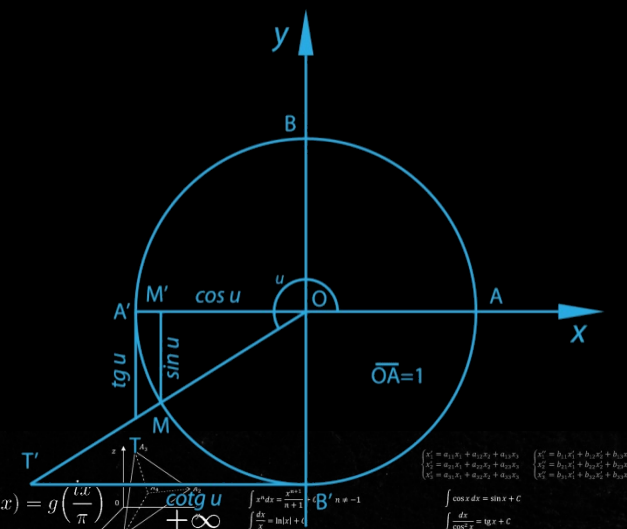
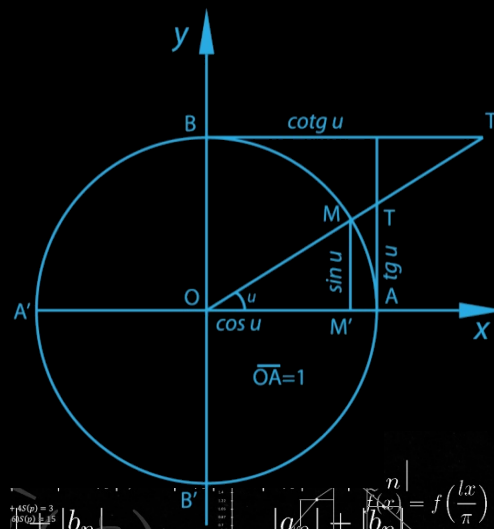
Summary

City of Las Vegas NRI

Zip Code	89108	89107	89106	89110	City Average	LV Valley Average
TANF Recipients Per 1,000 Population	12.7	12.4	32.2	14.2	10.3	9.5
Medicaid Recipients Per 1,000 Population	317.6	345.1	618.5	332.4	259.6	240.3
SNAP Recipients Per 1,000 Population	209.7	224.4	466.9	218.4	170.5	157.4
Unemployment Ins. Per 1,000 Population	10.1	9.7	11.3	8.6	9.0	9.1
Foreclosures Per 1,000 Total Housing Units	0.8	1.0	0.4	0.8	0.6	0.7
Residential Vacancies Per 1,000 Total Housing Units	42.4	30.0	95.4	30.0	51.1	62.1
Commercial Vacancy	17.3%	21.7%	9.4%	5.8%	12.4%	12.9%
Bank-Owned Homes Per 1,000 Total Housing Units	13.3	15.7	10.6	17.2	11.3	10.8

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>13.6</u>	<u>9.1</u>	<u>149.3</u>
89109	13.2	9.1	145.1
89086	12.5	9.1	137.5
89169	11.6	9.1	127.2
<u>89146</u>	<u>11.6</u>	<u>9.1</u>	<u>127.1</u>
89120	11.4	9.1	124.5
<u>89106</u>	<u>11.3</u>	<u>9.1</u>	<u>123.7</u>
89156	11.0	9.1	120.6
89032	11.0	9.1	120.6
89121	10.8	9.1	117.9

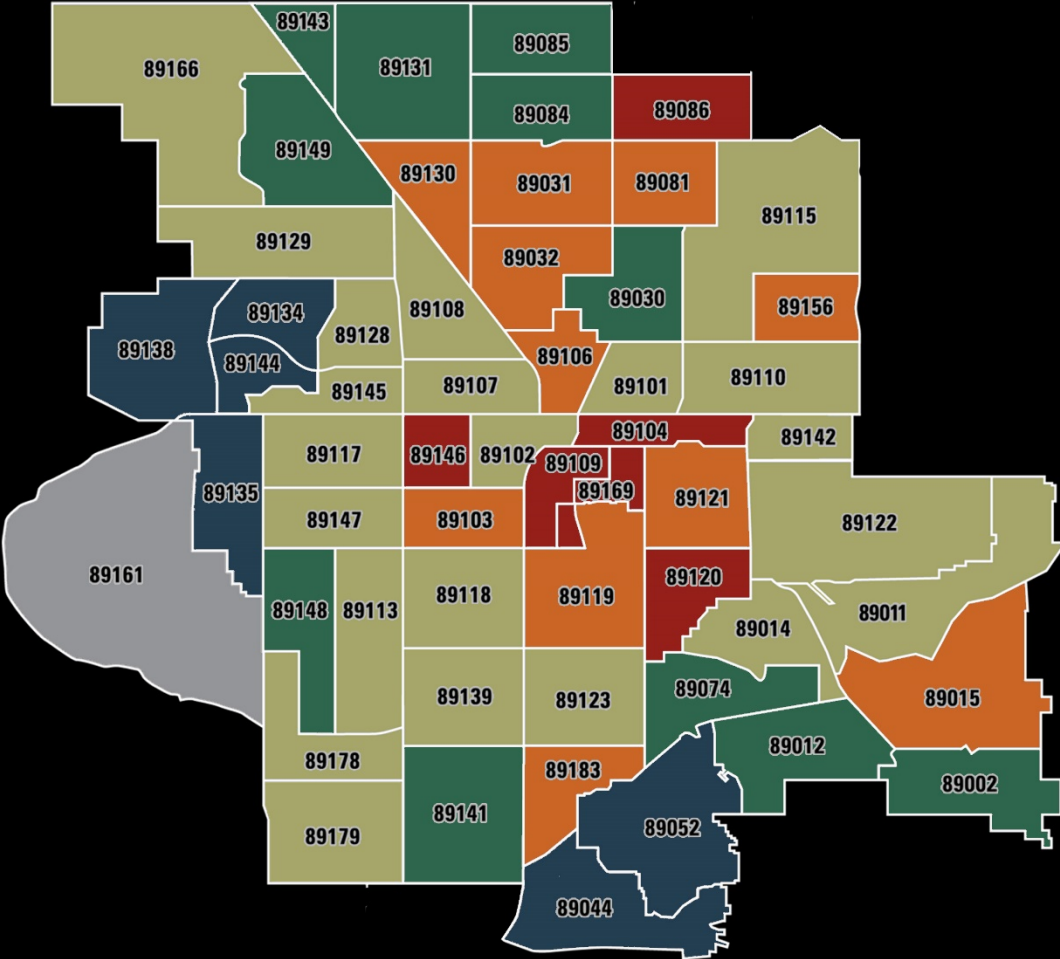


Employment
Instability

Elements of the NRI

Unemp. Insurance | Valley-wide Distribution Map

The rate of unemployment insurance claims per 1,000 residents declined during the quarter to 9.1, a decrease of 6.2 percent from 9.7 in the prior quarter.



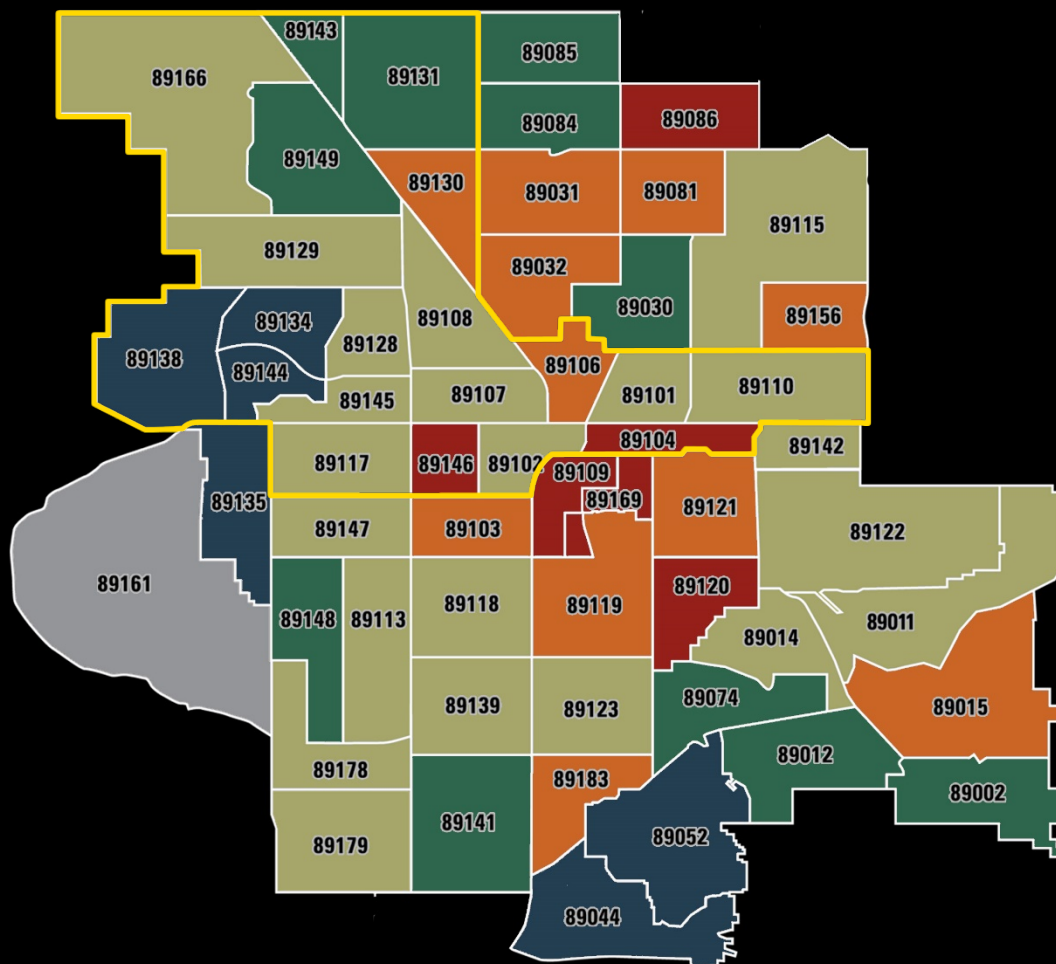
- Low
- Medium-Low
- Medium
- Medium-High
- High




Unemp. Insurance | Valley-wide Distribution Map

City of Las Vegas Zip Codes

The rate of unemployment insurance claims per 1,000 residents declined during the quarter to 9.1, a decrease of 6.2 percent from 9.7 in the prior quarter.



-  Low
 Medium-Low
 Medium
 Medium-High
 High



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	13.6	9.0	151
89146	11.6	9.0	128
89106	11.3	9.0	125
89130	10.2	9.0	113
89108	10.1	9.0	111

Mean unemployment insurance claims per 1,000 residents:

Valley-wide	9.1
City of Las Vegas	9.0

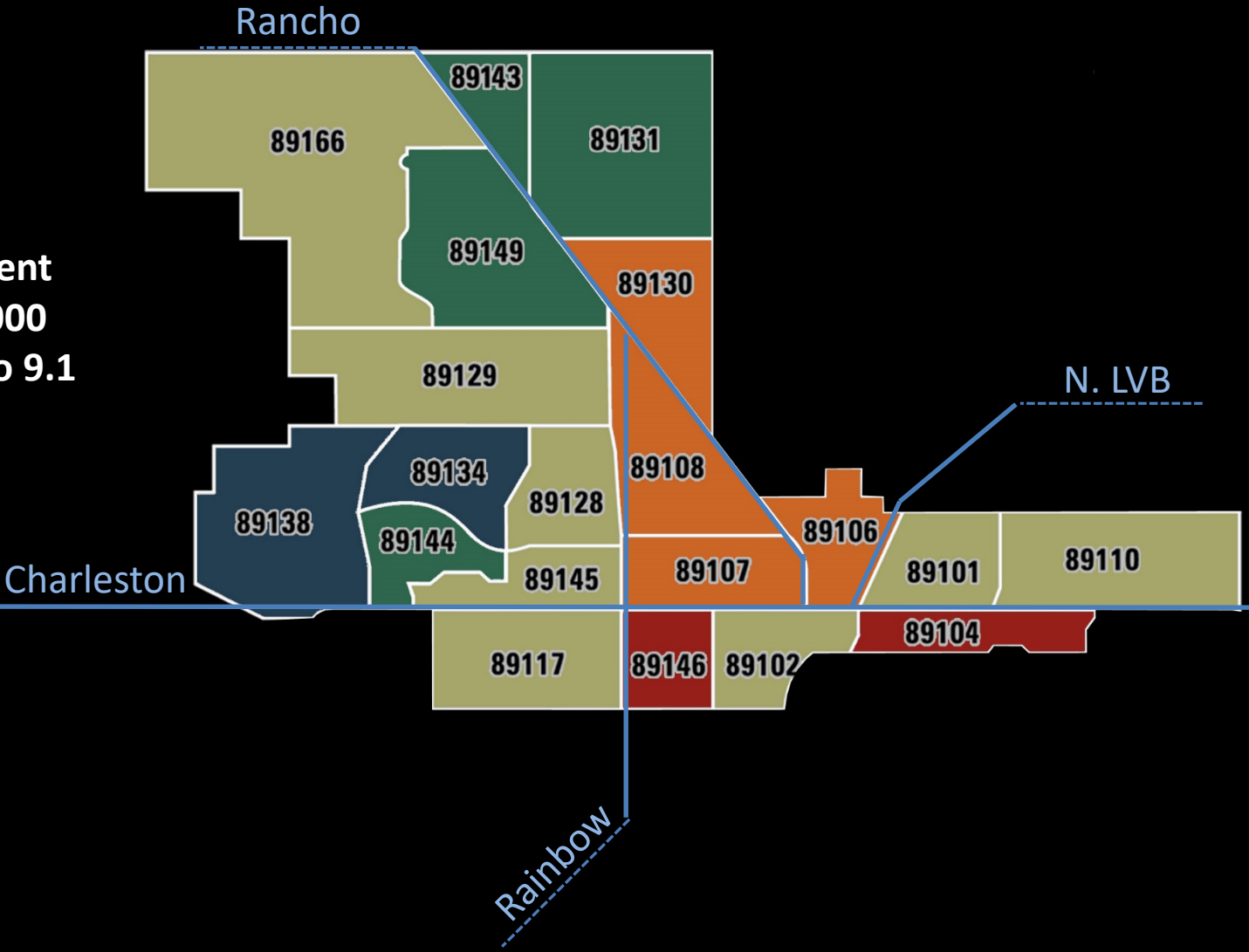


Employment
Instability

Elements of the NRI

Unemp. Insurance | CLV Distribution Map

The rate of unemployment insurance claims per 1,000 residents fell from 9.6 to 9.1 during the quarter.



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

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
89109	5.0	0.7	759.5
89183	1.1	0.7	168.6
89032	1.1	0.7	162.8
<u>89107</u>	<u>1.0</u>	<u>0.7</u>	<u>158.1</u>
89122	1.0	0.7	151.1
89011	0.9	0.7	143.1
89084	0.9	0.7	137.7
<u>89129</u>	<u>0.8</u>	<u>0.7</u>	<u>126.8</u>
89142	0.8	0.7	125.1
89015	0.8	0.7	124.2

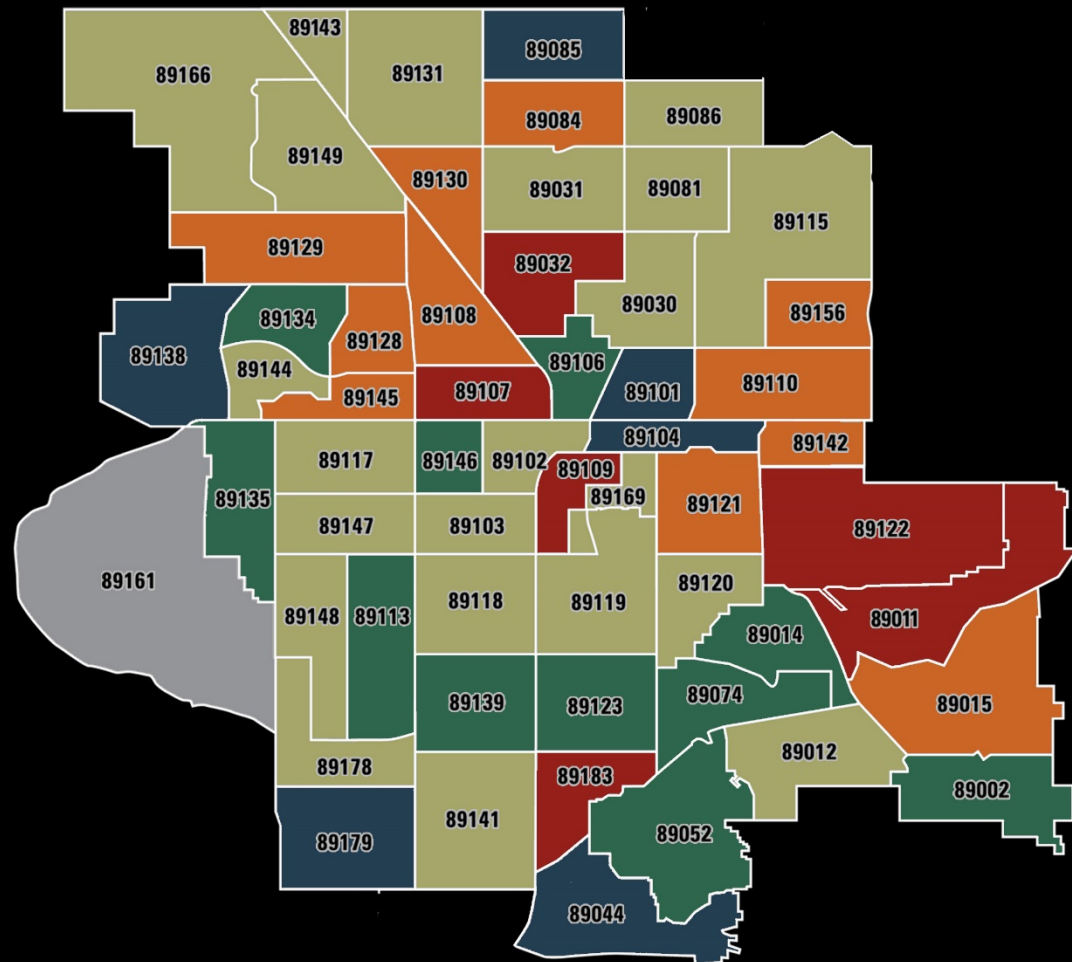


Neighborhood
Instability

Elements of the NRI

Foreclosures | Valley-wide Distribution Map

The rate of foreclosures per 1,000 housing units rose from 0.5 to 0.7 for the quarter.



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



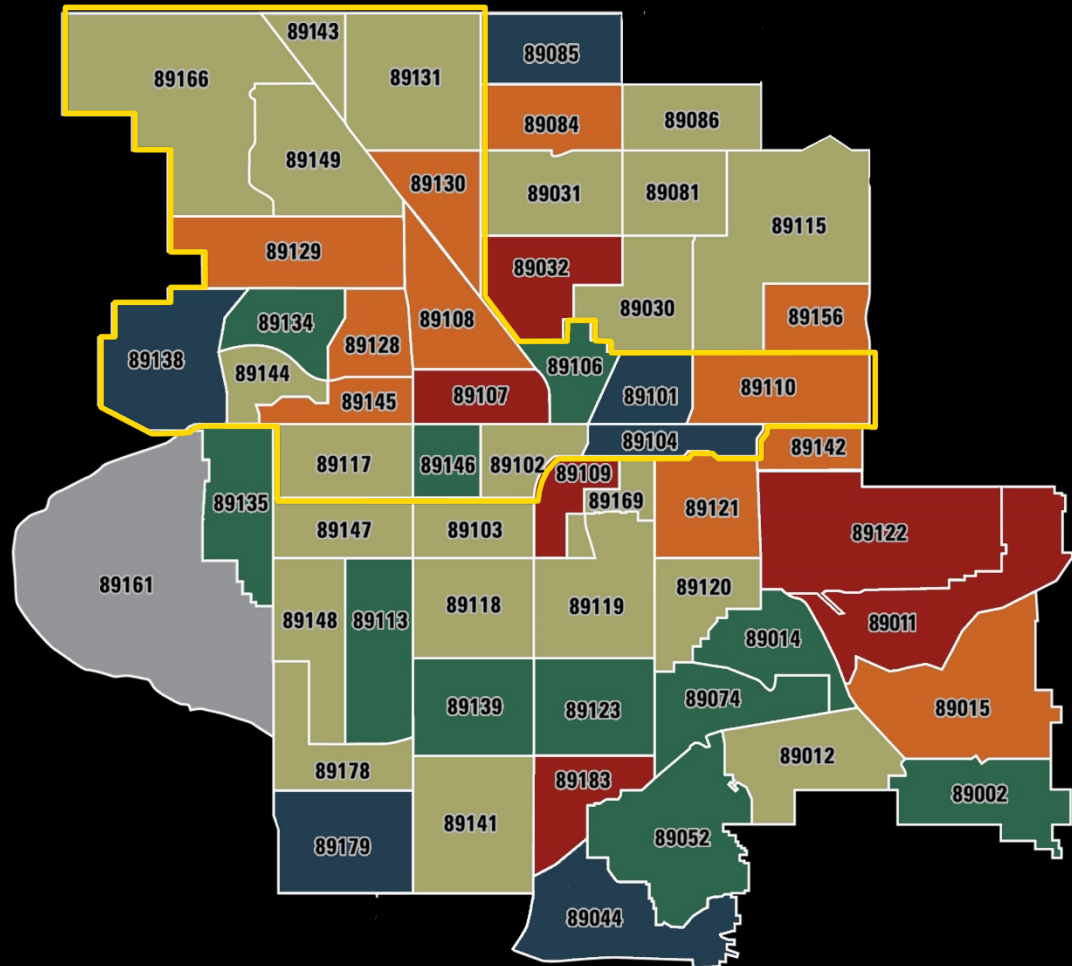
Neighborhood
Instability

Elements of the NRI

Foreclosures | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of foreclosures per 1,000 housing units rose from 0.5 to 0.7 for the quarter.



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



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
89107	1.0	0.6	170
89129	0.8	0.6	136
89108	0.8	0.6	132
89128	0.8	0.6	131
89145	0.8	0.6	127

Mean foreclosures per 1,000 housing units:

Valley-wide 0.7

City of Las Vegas 0.6

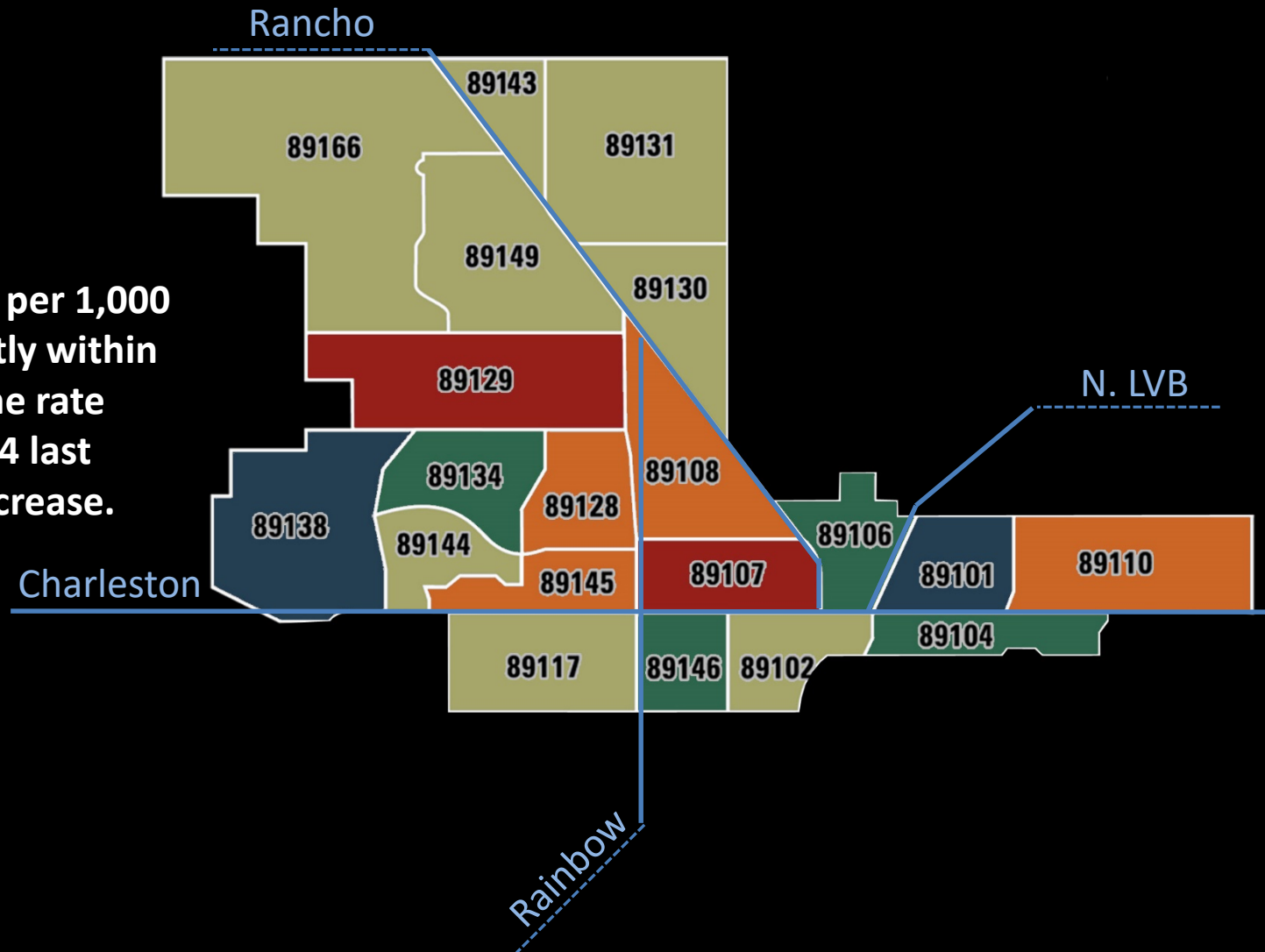


Neighborhood
Instability

Elements of the NRI

Foreclosures | CLV Distribution Map

The rate of foreclosures per 1,000 housing units rose slightly within the City of Las Vegas. The rate increased to 0.6 from 0.4 last quarter, a 33 percent increase.



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



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	684.5	62.1	1,102
<u>89166</u>	<u>162.7</u>	<u>62.1</u>	<u>262</u>
89169	140.6	62.1	226
<u>89101</u>	<u>130.7</u>	<u>62.1</u>	<u>210</u>
89119	127.4	62.1	205
89011	120.8	62.1	194
89103	115.2	62.1	186
<u>89102</u>	<u>99.8</u>	<u>62.1</u>	<u>161</u>
89115	97.6	62.1	157
<u>89106</u>	<u>95.4</u>	<u>62.1</u>	<u>154</u>



APPLIED
ANALYSIS



Neighborhood Economic Risk Assessment

Q3 2018

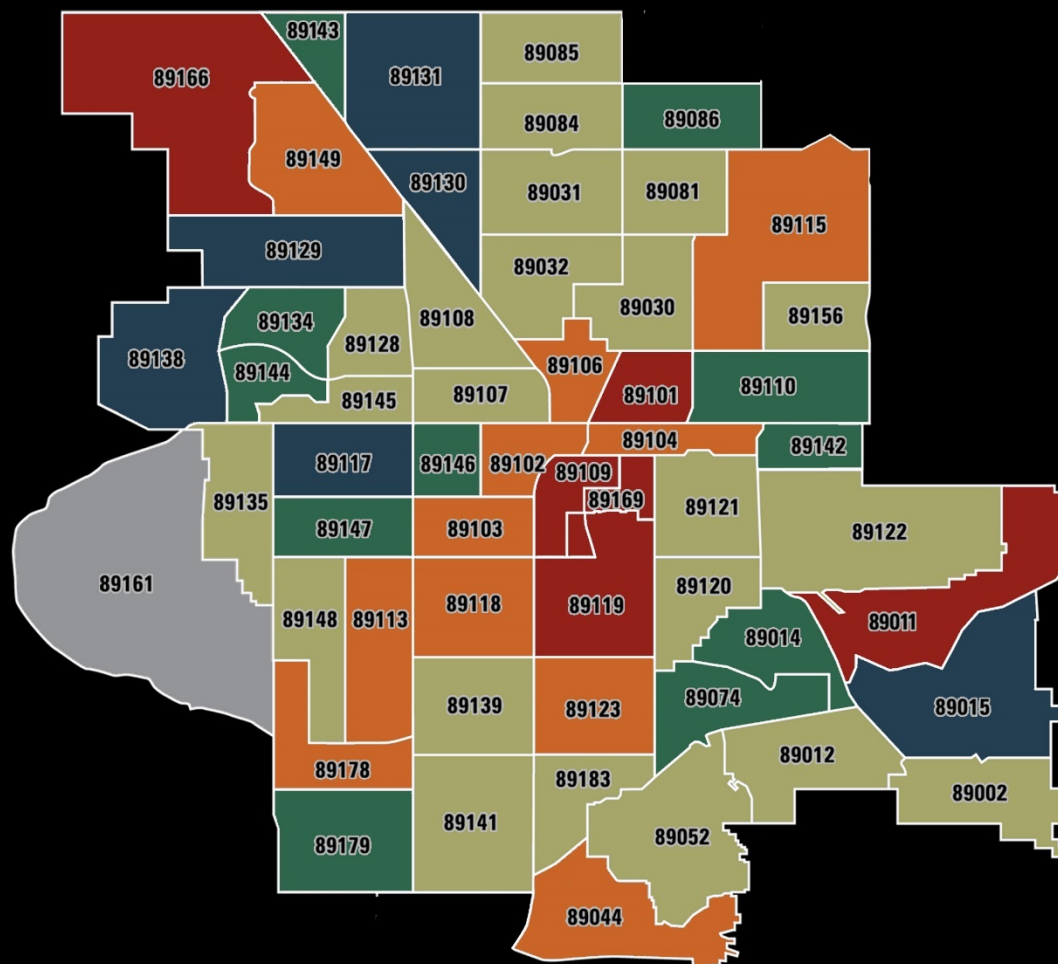


Neighborhood
Instability

Elements of the NRI

Residential Vacancy | Valley-wide Distribution Map

Residential vacancies
per 1,000 housing units
rose significantly year-
over-year from 39.4 to
62.1.



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



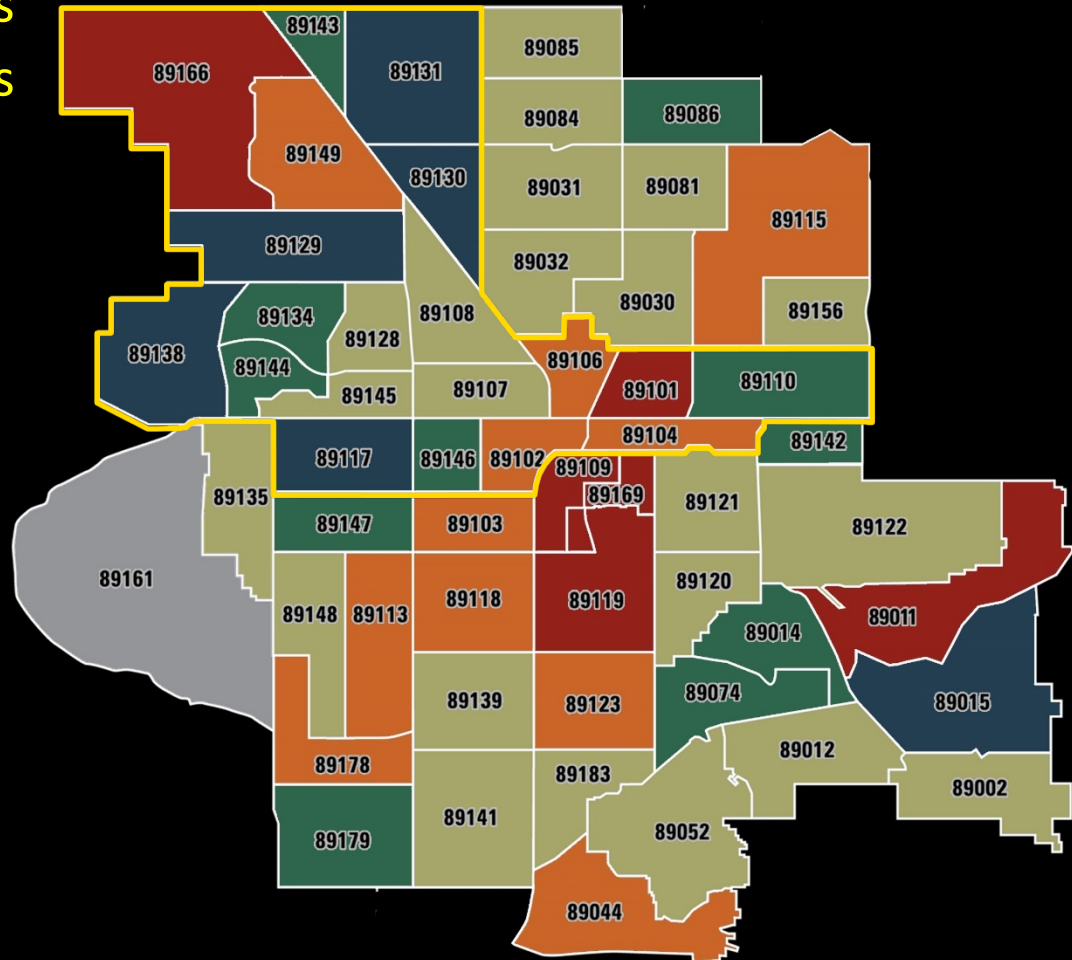
Neighborhood
Instability

Elements of the NRI

Residential Vacancy | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

Residential vacancies
per 1,000 housing units
rose significantly year-
over-year from 39.4 to
62.1.





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
89166	162.7	51.1	318
89101	130.7	51.1	256
89102	99.8	51.1	195
89106	95.4	51.1	187
89149	65.6	51.1	128

Mean residential vacancies per 1,000
housing units:

Valley-wide	62.1
City of Las Vegas	51.1

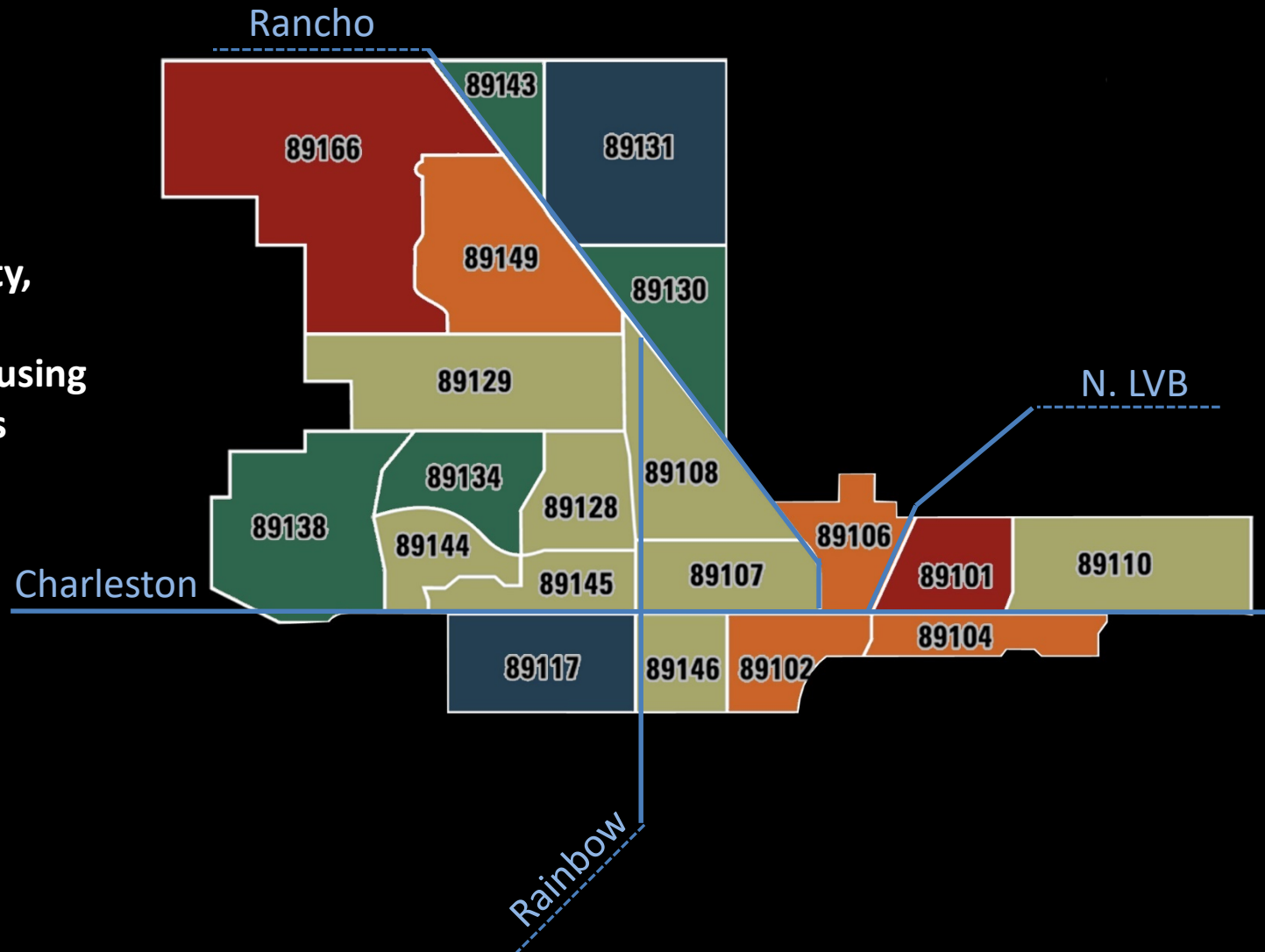


Neighborhood
Instability

Elements of the NRI

Residential Vacancy | CLV Distribution Map

Similarly, within the City, the rate of residential vacancies per 1,000 housing units rose from 36.6 last year to 51.1 this year.



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



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	43.5%	12.9%	336.6
89115	38.1%	12.9%	294.9
<u>89143</u>	<u>25.3%</u>	<u>12.9%</u>	<u>195.9</u>
89109	24.0%	12.9%	185.5
89169	23.6%	12.9%	182.4
89002	22.5%	12.9%	174.3
<u>89107</u>	<u>21.7%</u>	<u>12.9%</u>	<u>167.6</u>
89119	17.9%	12.9%	138.6
89120	17.7%	12.9%	136.7
<u>89108</u>	<u>17.3%</u>	<u>12.9%</u>	<u>133.9</u>

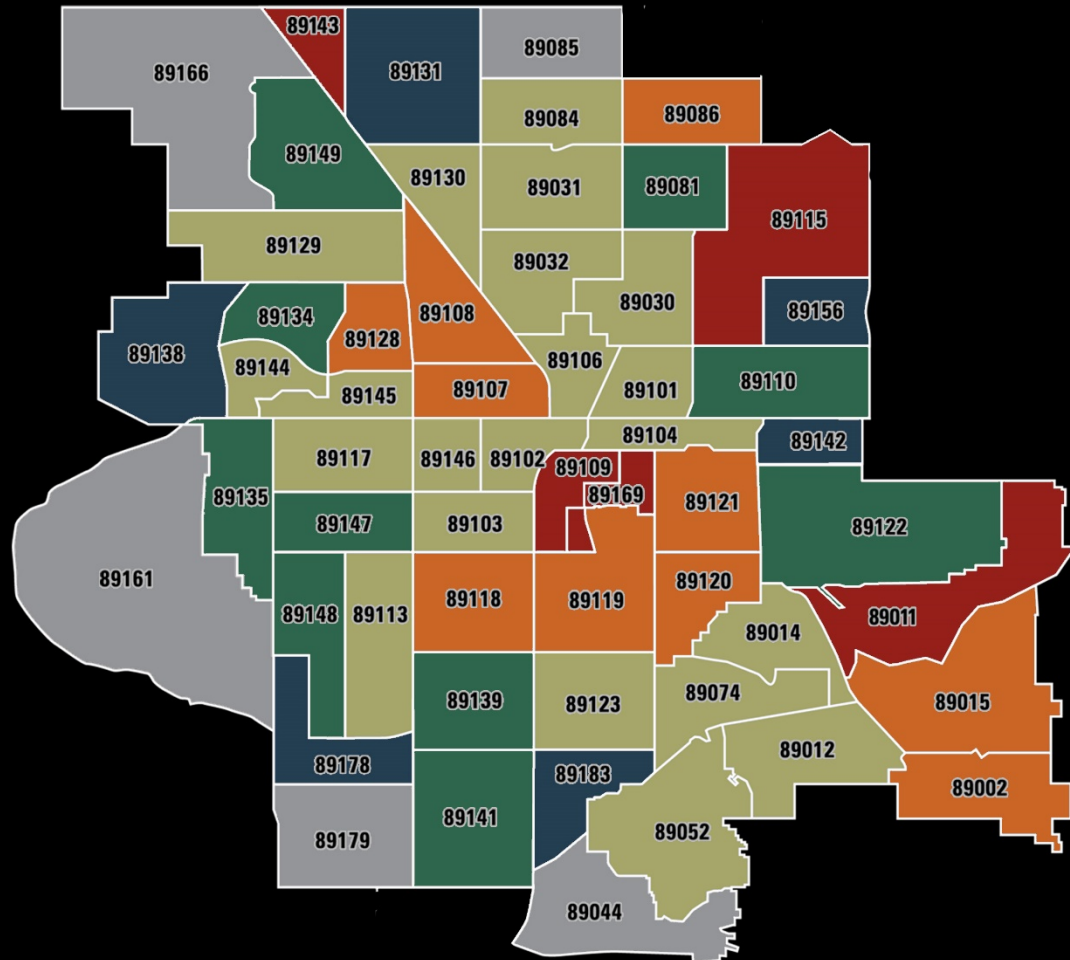


Neighborhood
Instability

Elements of the NRI

Commercial Vacancy | Valley-wide Distribution Map

Valley-wide commercial vacancy continued to drop. The vacancy rate fell to 12.9 percent from 13.1 percent last quarter (down 0.2 percentage points). 89011 had the highest vacancy rate at 43.5%, followed by 89115 at 38.1% .



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



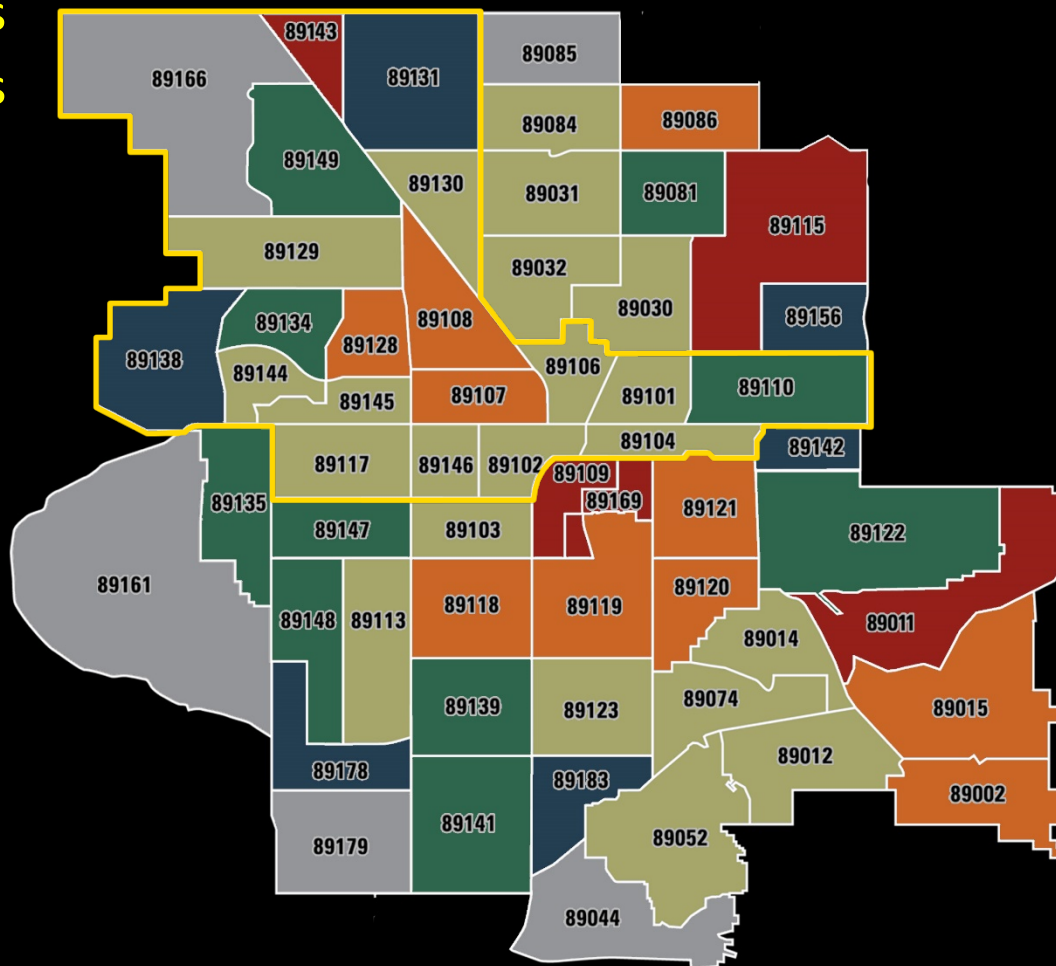
Neighborhood
Instability

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 12.9 percent from 13.1 percent last quarter (down 0.2 percentage points). 89011 had the highest vacancy rate at 43.5%, followed by 89115 at 38.1% .



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

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
89143	25.3%	12.4%	203.9
89107	21.7%	12.4%	174.4
89108	17.3%	12.4%	139.3
89128	16.4%	12.4%	131.7
89129	14.9%	12.4%	119.8

Mean commercial vacancy rate:

Valley-wide 12.9%

City of Las Vegas 12.4%

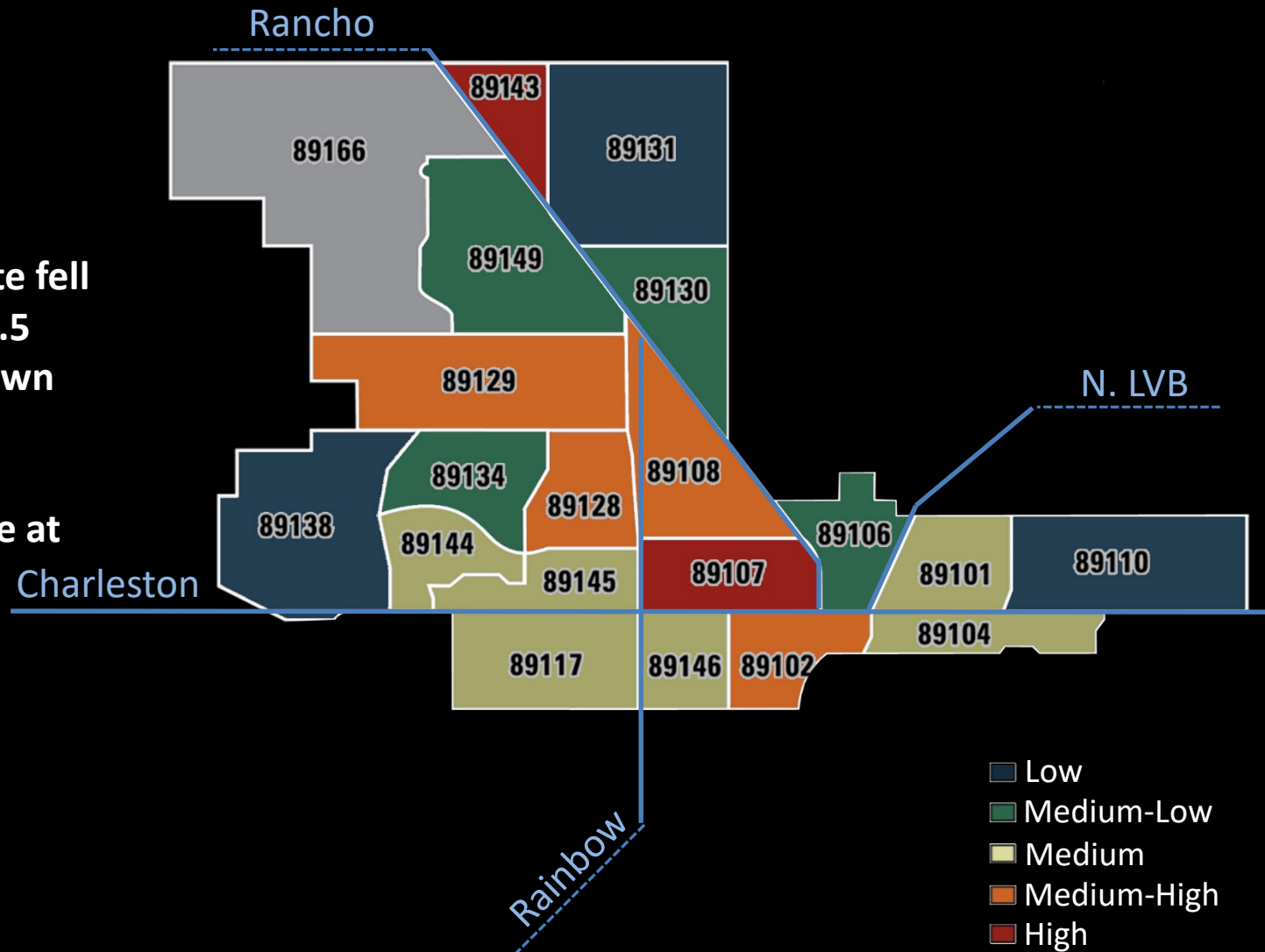


Neighborhood
Instability

Elements of the NRI

Commercial Vacancy | CLV Distribution Map

City-wide commercial vacancy declined in the quarter. The vacancy rate fell to 12.4 percent from 12.5 percent last quarter (down 0.1 percentage points). 89143 had the highest commercial vacancy rate at 25.3 percent.



- 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
89142	19.7	10.8	183.1
89031	19.4	10.8	179.8
<u>89143</u>	<u>18.7</u>	<u>10.8</u>	<u>174.0</u>
89156	17.8	10.8	165.5
<u>89110</u>	<u>17.2</u>	<u>10.8</u>	<u>159.5</u>
89030	16.8	10.8	156.0
89032	16.2	10.8	150.7
89141	16.1	10.8	149.7
<u>89107</u>	<u>15.7</u>	<u>10.8</u>	<u>146.0</u>
89131	14.8	10.8	137.0

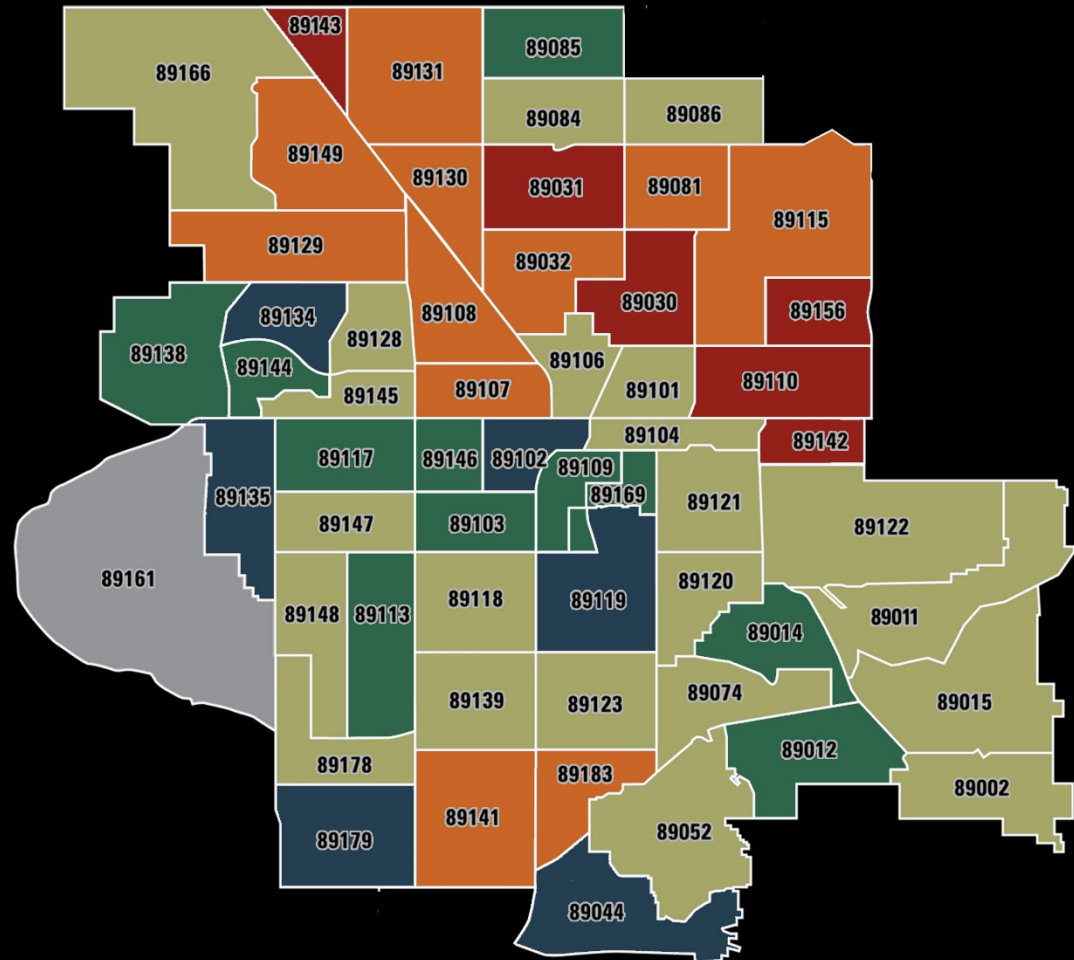


Neighborhood
Instability

Elements of the NRI

Bank-Owned Homes | Valley-wide Distribution Map

The rate of bank-owned homes per 1,000 housing units fell from 10.9 to 10.8 for the quarter.



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

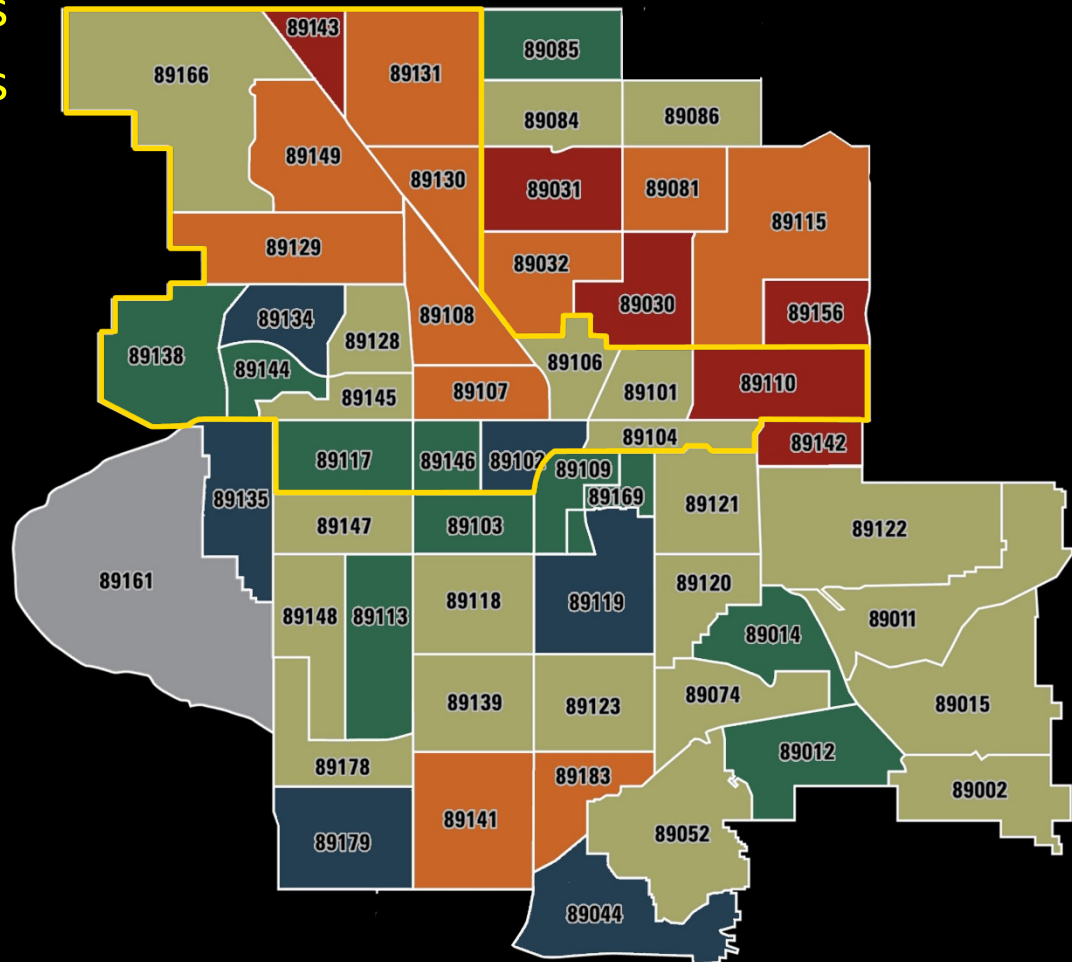


Neighborhood
Instability

Bank-Owned Homes | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of bank-owned homes per 1,000 housing units fell from 10.9 to 10.8 for the quarter.



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



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
89143	18.7	11.3	166
89110	17.2	11.3	152
89107	15.7	11.3	139
89131	14.8	11.3	131
89129	14.5	11.3	128

Mean bank-owned homes per 1,000
housing units:

City of Las Vegas	11.3
Valley-wide	10.8

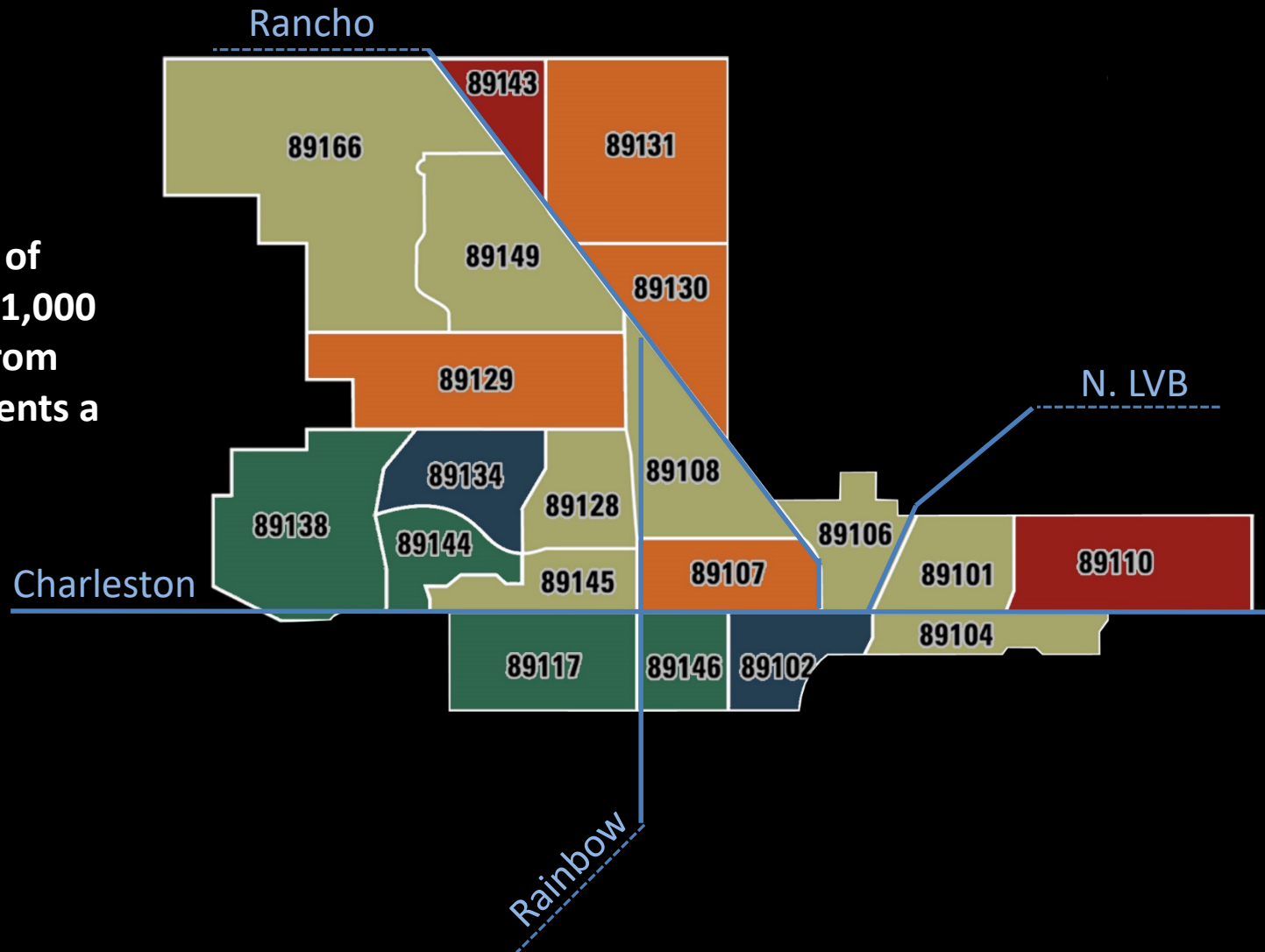


Neighborhood
Instability

Elements of the NRI

Bank-Owned Homes | CLV Distribution Map

Within the City, the rate of bank-owned homes per 1,000 housing units also fell, from 11.5 to 11.3. This represents a decrease of 1.7 percent.



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

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
<u>89106</u>	<u>32.2</u>	<u>9.5</u>	<u>338.4</u>
89030	28.5	9.5	299.2
89115	25.7	9.5	269.2
<u>89101</u>	<u>24.6</u>	<u>9.5</u>	<u>258.0</u>
89109	23.8	9.5	249.5
89169	22.7	9.5	238.6
<u>89104</u>	<u>18.5</u>	<u>9.5</u>	<u>194.4</u>
<u>89102</u>	<u>17.5</u>	<u>9.5</u>	<u>183.1</u>
89119	17.3	9.5	182.0
89086	15.8	9.5	165.9

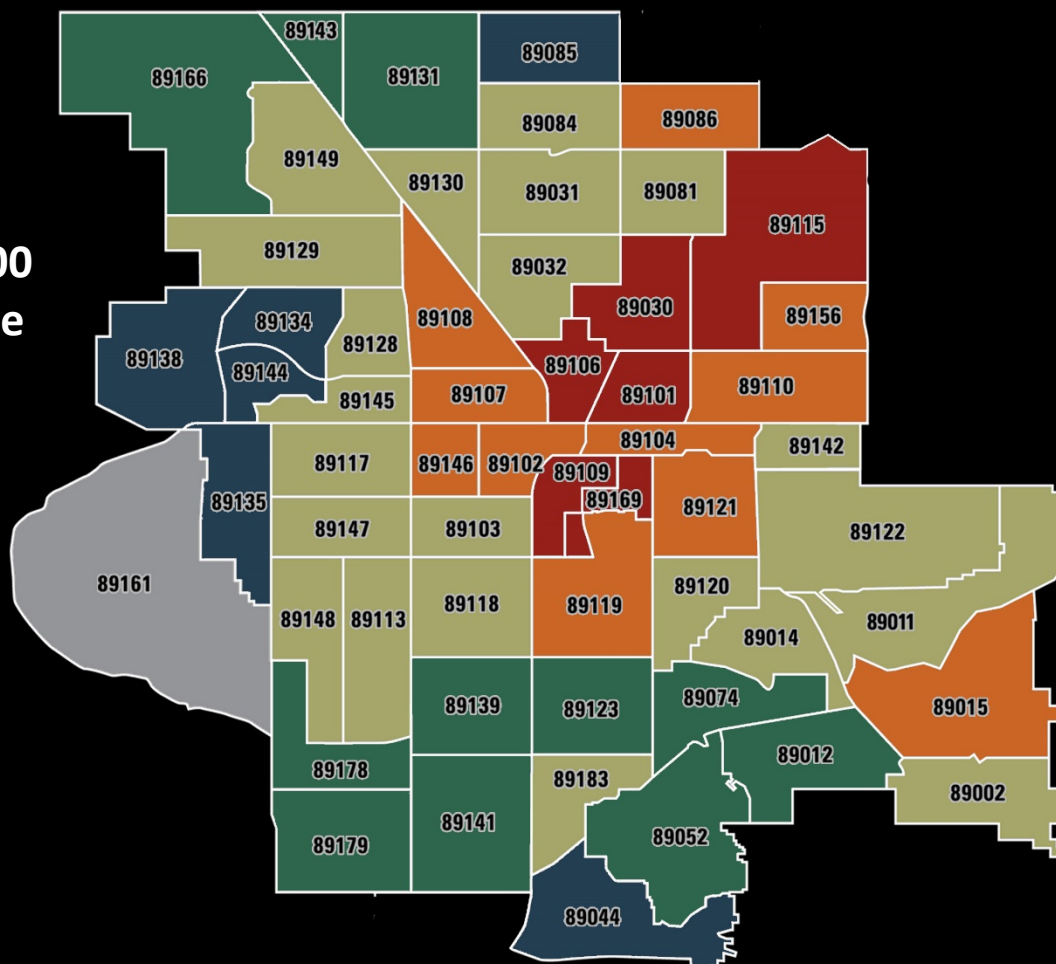


Household
Instability

Elements of the NRI

TANF | Valley-wide Distribution Map

The rate of TANF recipients per 1,000 residents fell during the quarter. The rate declined to 9.5 from 9.9 last quarter, a decrease of 4.0 percent.



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



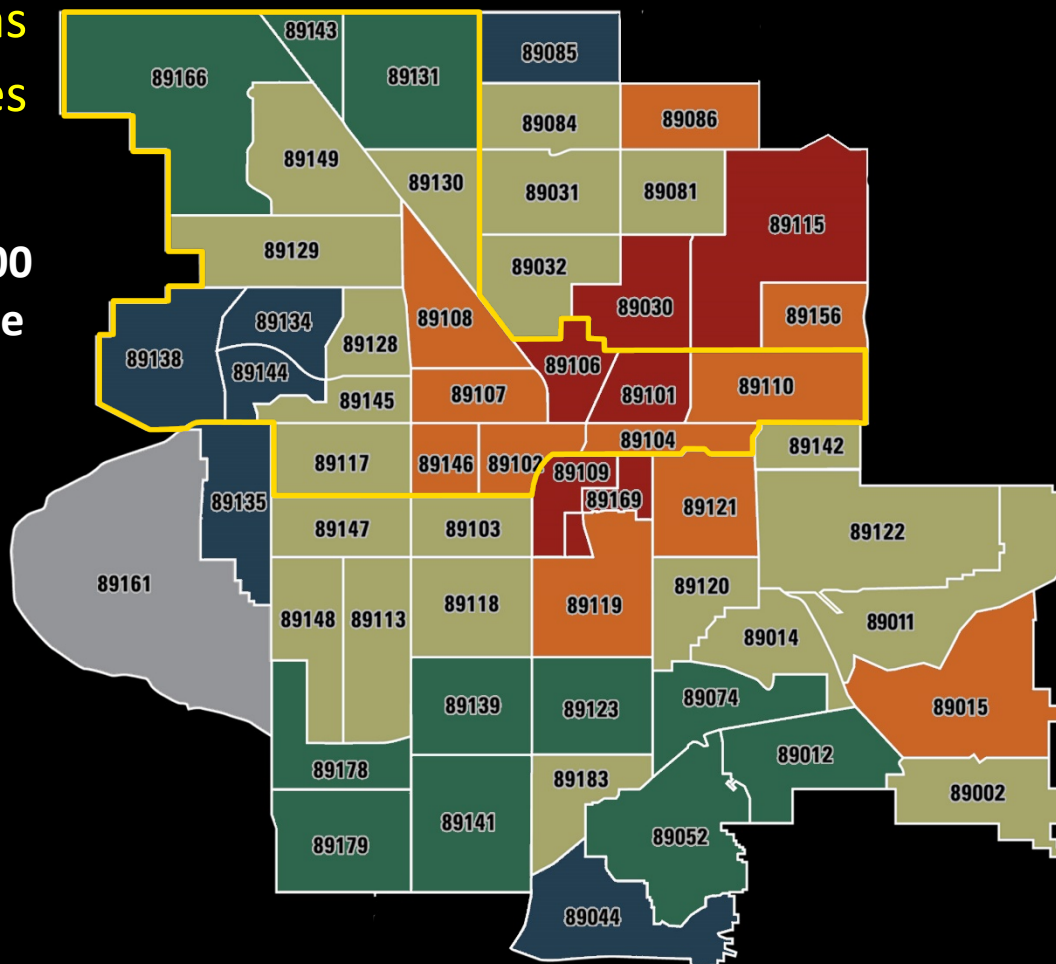
Household
Instability

Elements of the NRI

TANF | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of TANF recipients per 1,000 residents fell during the quarter. The rate declined to 9.5 from 9.9 last quarter, a decrease of 4.0 percent.



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





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	32.2	10.3	314
89101	24.6	10.3	239
89104	18.5	10.3	180
89102	17.5	10.3	170
89110	14.2	10.3	138

Mean TANF recipients per 1,000 residents:

City of Las Vegas	10.3
Valley-wide	9.5

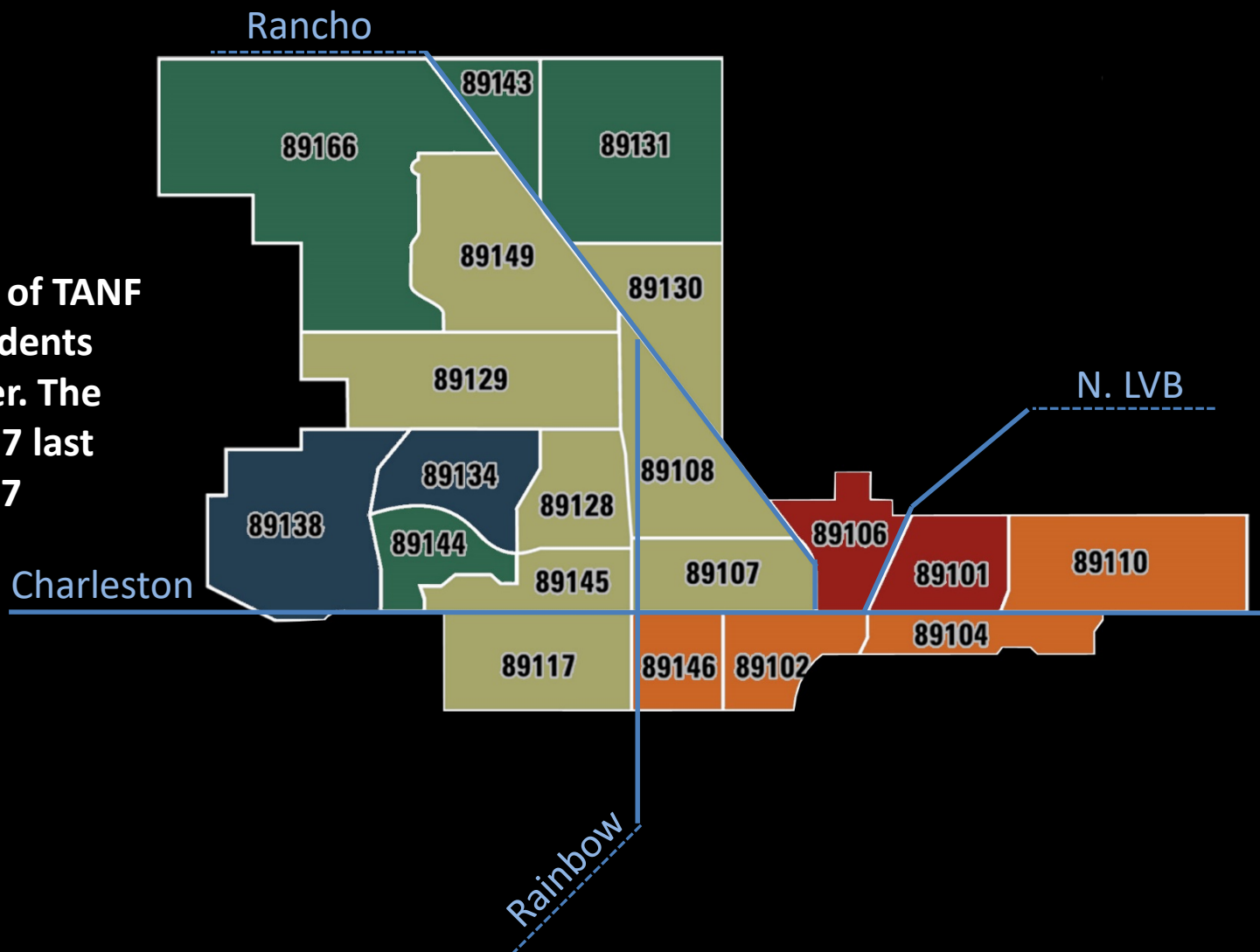


Household
Instability

Elements of the NRI

TANF | CLV Distribution Map

Within the City, the rate of TANF recipients per 1,000 residents also declined this quarter. The rate fell to 10.3 from 10.7 last quarter, a decrease of 3.7 percent.



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



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>466.9</u>	<u>157.4</u>	<u>296.6</u>
89030	382.4	157.4	242.9
<u>89101</u>	<u>374.5</u>	<u>157.4</u>	<u>237.9</u>
89169	321.6	157.4	204.3
<u>89104</u>	<u>321.4</u>	<u>157.4</u>	<u>204.2</u>
89115	313.3	157.4	199.0
89109	308.7	157.4	196.1
<u>89102</u>	<u>264.3</u>	<u>157.4</u>	<u>167.9</u>
89119	246.0	157.4	156.3
89121	231.9	157.4	147.3

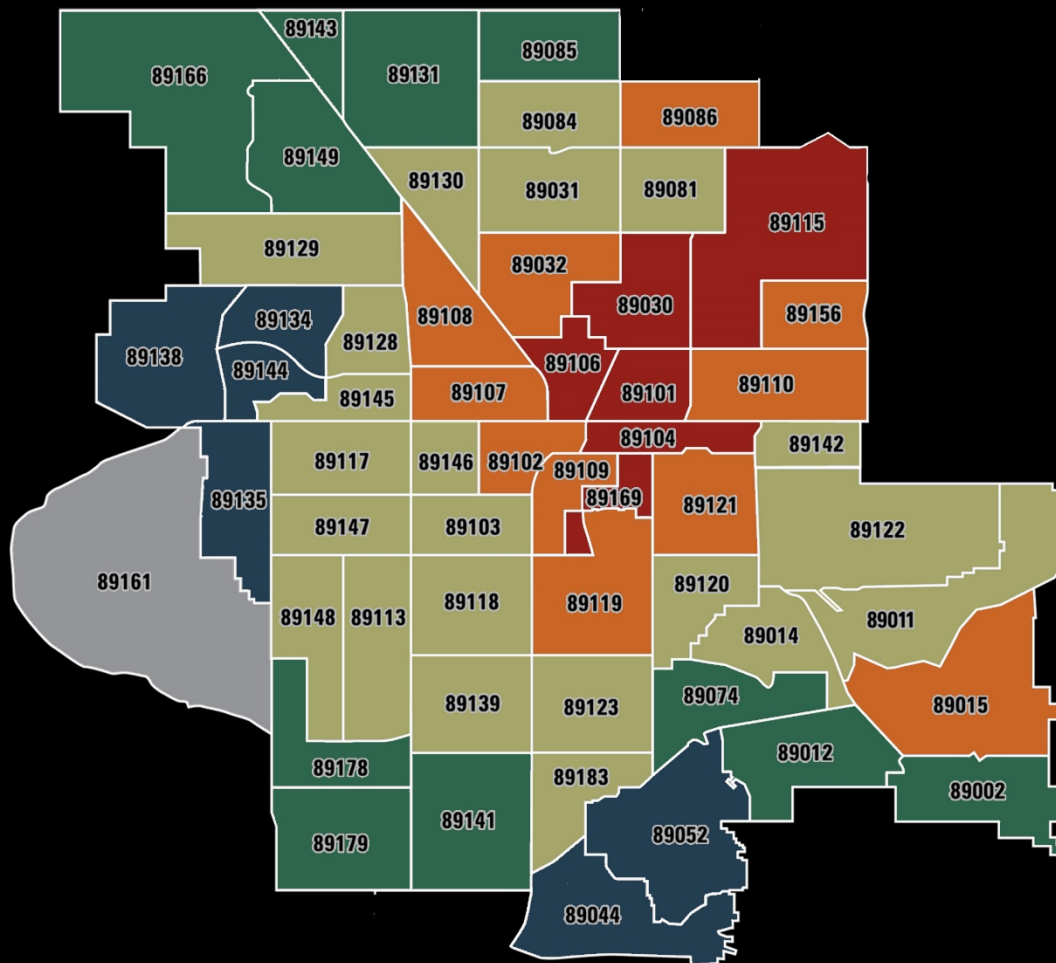


Household
Instability

Elements of the NRI

SNAP | Valley-wide Distribution Map

The rate of SNAP recipients per 1,000 residents decreased from 158.2 to 157.4 this quarter (down 0.5 percent).



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



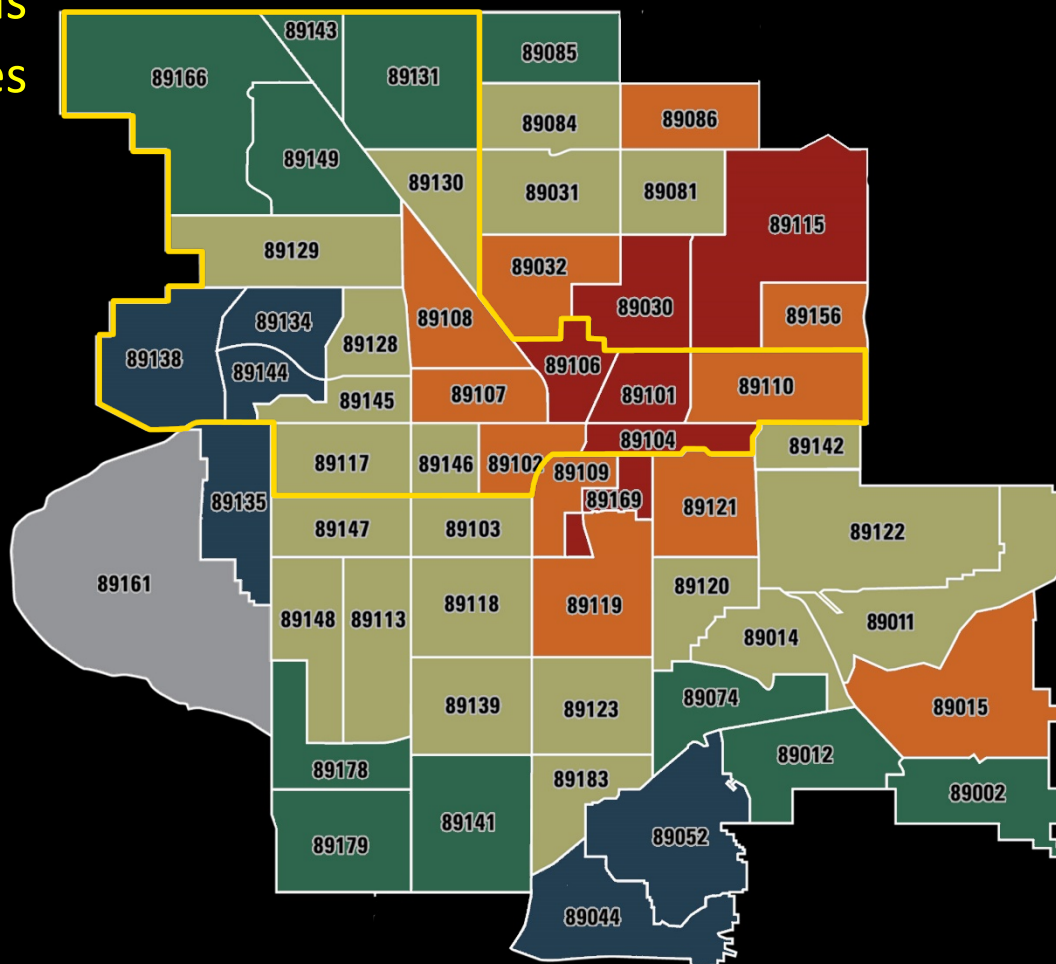
Household
Instability

Elements of the NRI

SNAP | Valley-wide Distribution Map

City of Las Vegas
Zip Codes

The rate of SNAP recipients per 1,000 residents decreased from 158.2 to 157.4 this quarter (down 0.5 percent).



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



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	466.9	170.5	274
89101	374.5	170.5	220
89104	321.4	170.5	189
89102	264.3	170.5	155
89107	224.4	170.5	132

Mean SNAP recipients per 1,000 residents:

City of Las Vegas 170.5

Valley-wide 157.4

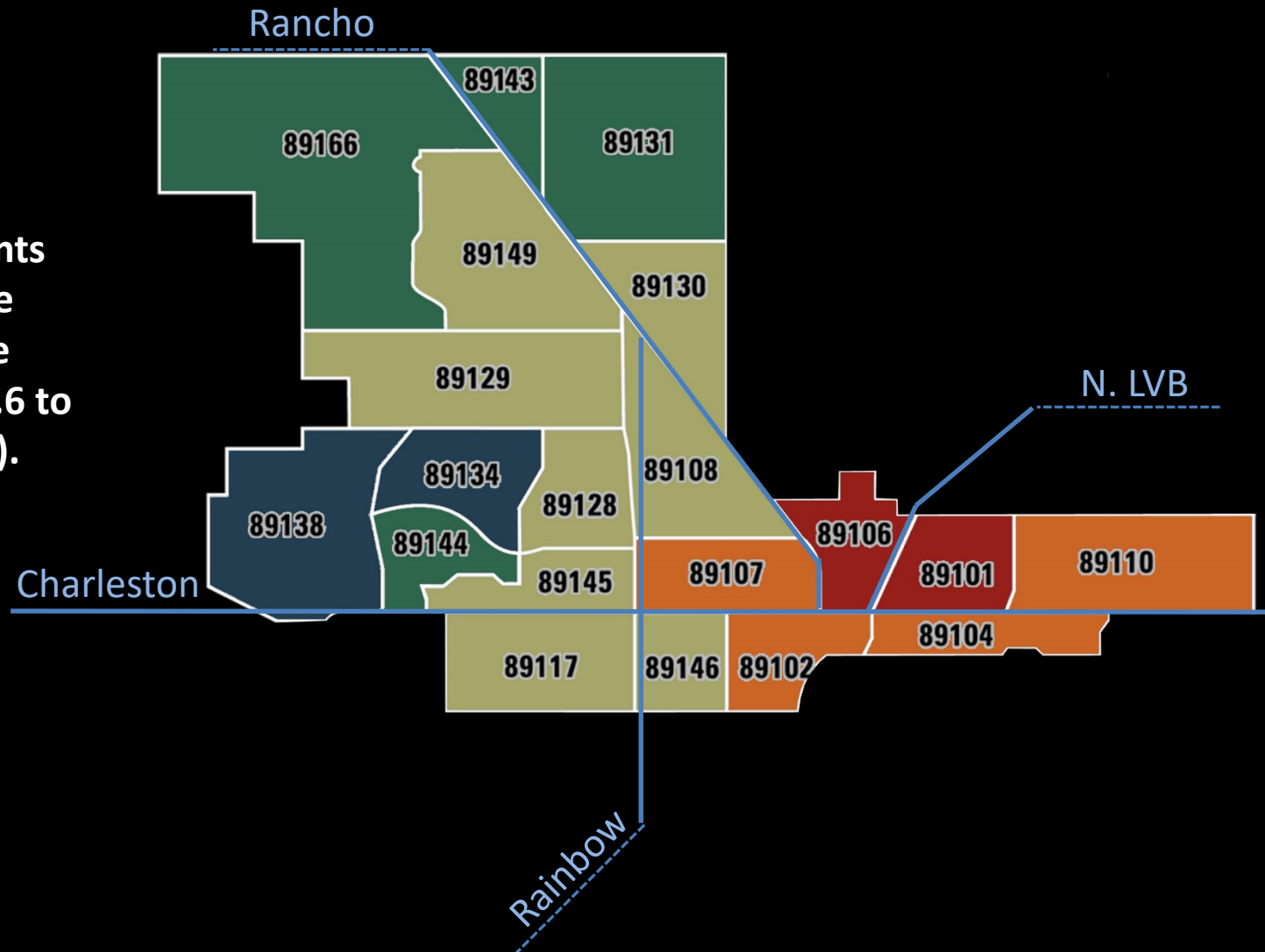


Household
Instability

Elements of the NRI

SNAP | CLV Distribution Map

The rate of SNAP recipients per 1,000 residents in the city decreased during the quarter, falling from 171.6 to 170.5 (down 0.6 percent).



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



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>618.5</u>	<u>240.3</u>	<u>257.4</u>
89030	539.4	240.3	224.4
<u>89101</u>	<u>514.3</u>	<u>240.3</u>	<u>214.0</u>
<u>89104</u>	<u>457.1</u>	<u>240.3</u>	<u>190.2</u>
89109	447.7	240.3	186.3
89115	430.8	240.3	179.3
89169	413.5	240.3	172.1
<u>89102</u>	<u>375.2</u>	<u>240.3</u>	<u>156.1</u>
<u>89107</u>	<u>345.1</u>	<u>240.3</u>	<u>143.6</u>
89156	345.0	240.3	143.6



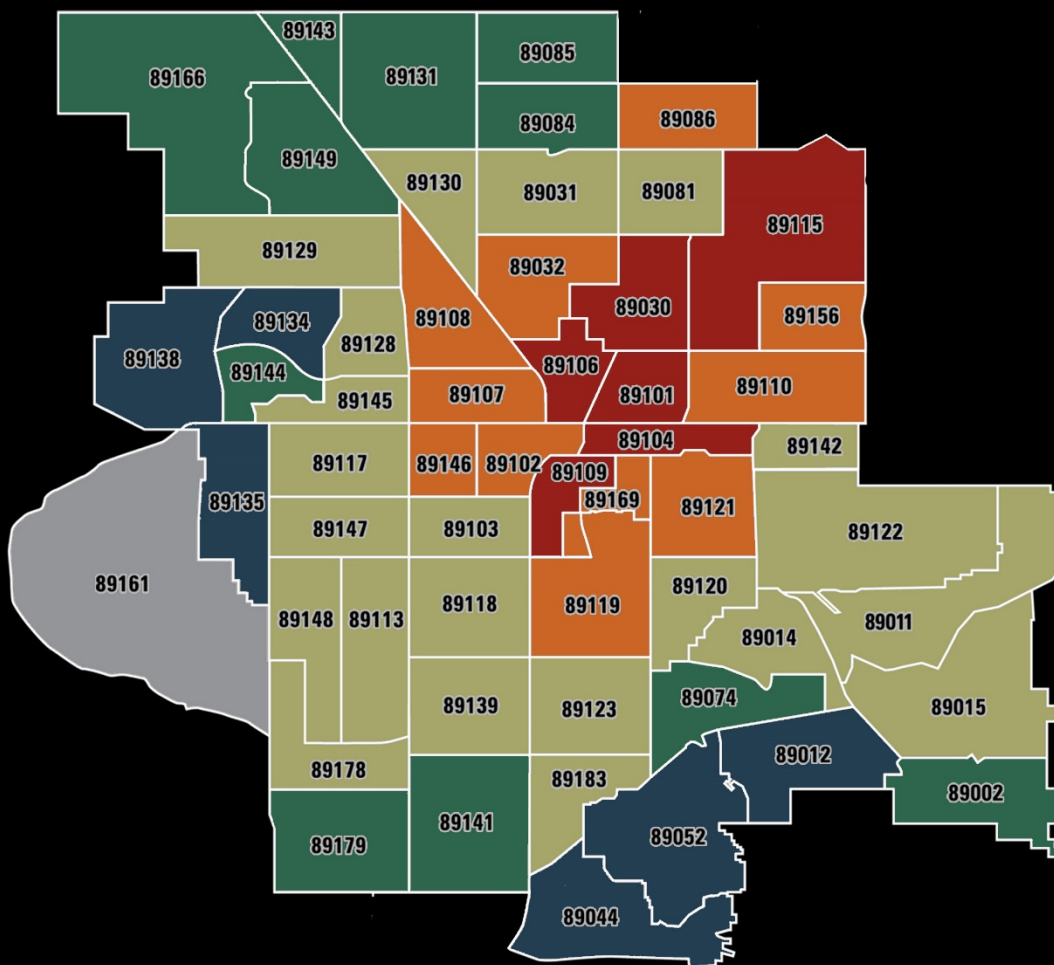
Household
Instability

The rate of Medicaid recipients per 1,000 residents increased slightly from 238.7 to 240.3 last quarter (up 0.7 percent).

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

Elements of the NRI

Medicaid | Valley-wide Distribution Map





Household
Instability

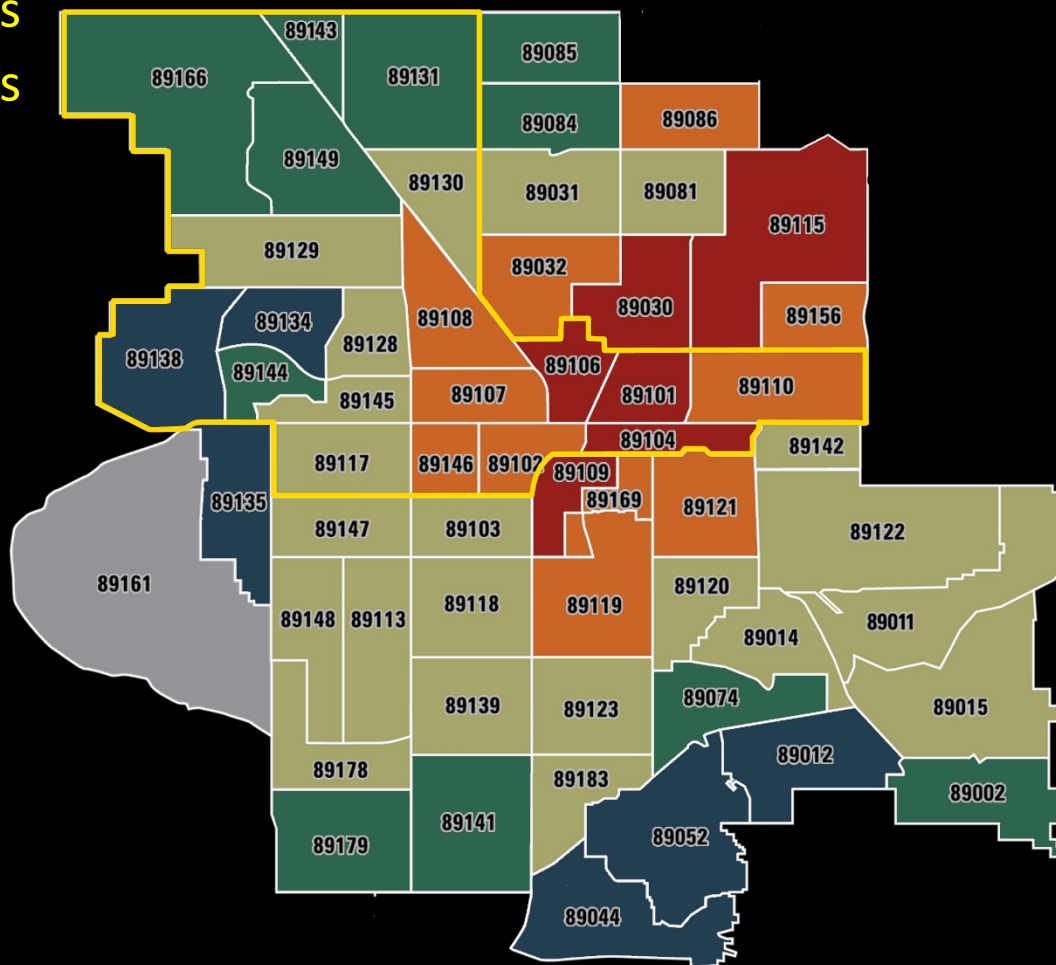
City of Las Vegas
Zip Codes

The rate of Medicaid recipients per 1,000 residents increased slightly from 238.7 to 240.3 last quarter (up 0.7 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	618.5	259.6	238
89101	514.3	259.6	198
89104	457.1	259.6	176
89102	375.2	259.6	145
89107	345.1	259.6	133

Mean Medicaid recipients per 1,000 residents:

City of Las Vegas 259.6

Valley-wide 240.3

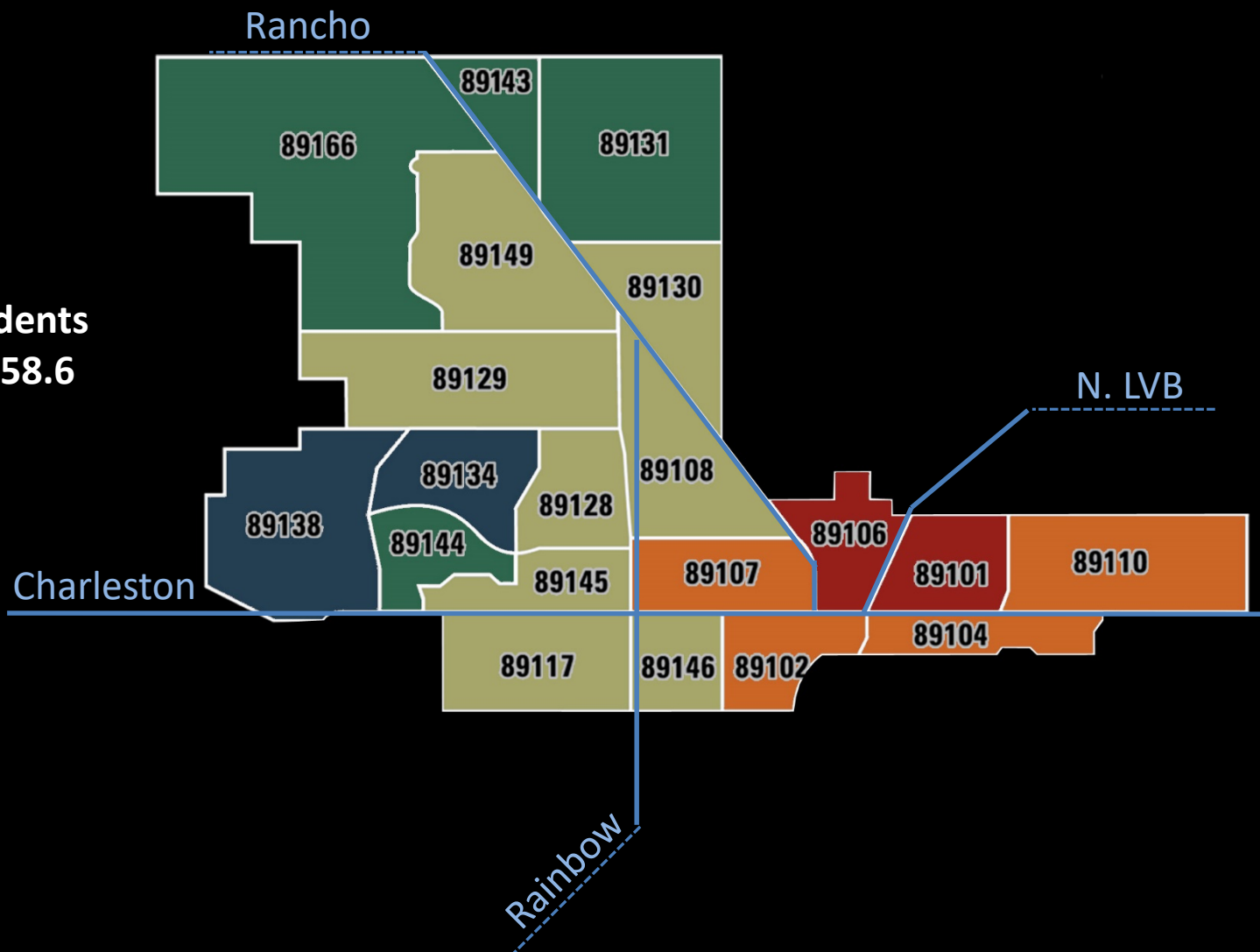


Household
Instability

Elements of the NRI

Medicaid | CLV Distribution Map

The rate of Medicaid recipients per 1,000 residents increased slightly from 258.6 to 259.6 this quarter, an increase of 0.4 percent.



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

Elements of the NRI



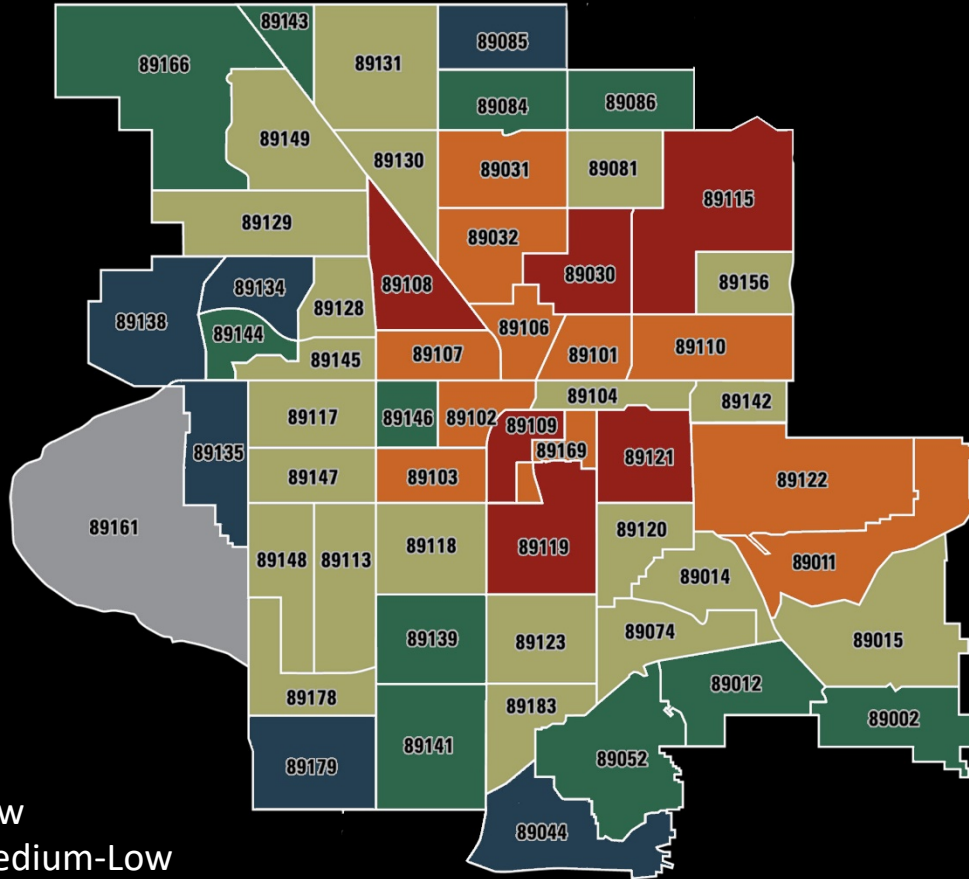
Composite Risk



Composite
Risk

Elements of the NRI

Composite Risk | Valley-wide Distribution Map



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

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

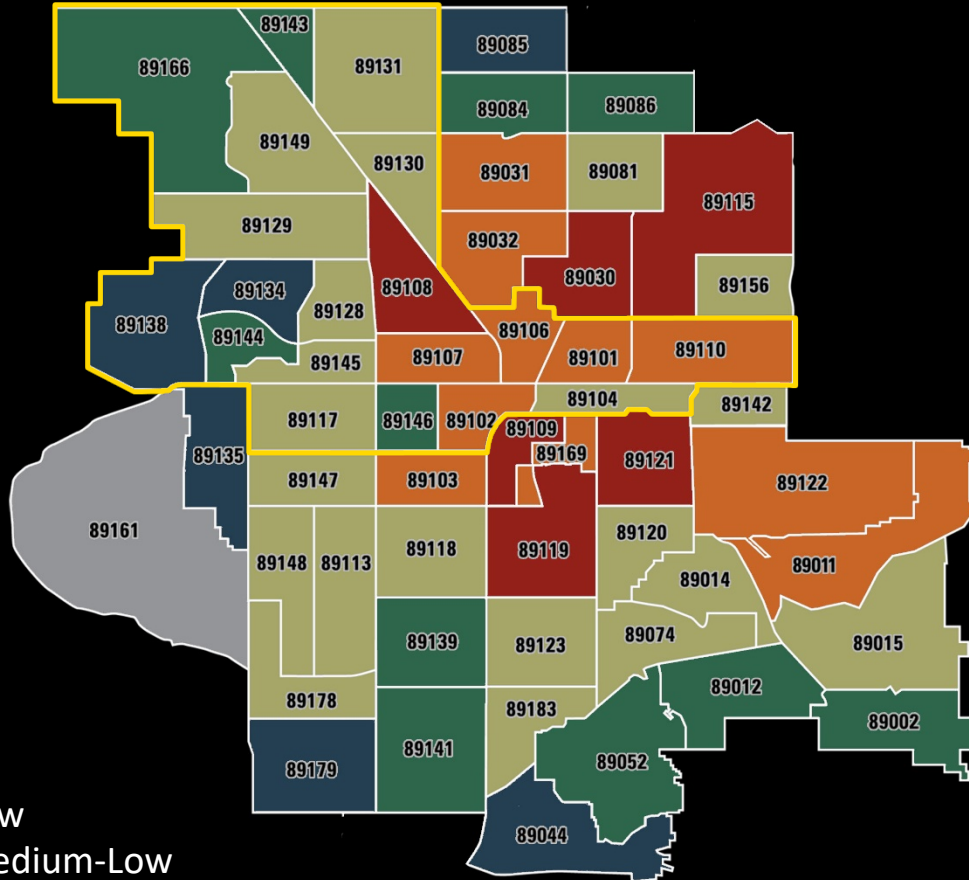


Composite
Risk

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**

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

Neighborhood Economic Risk Assessment

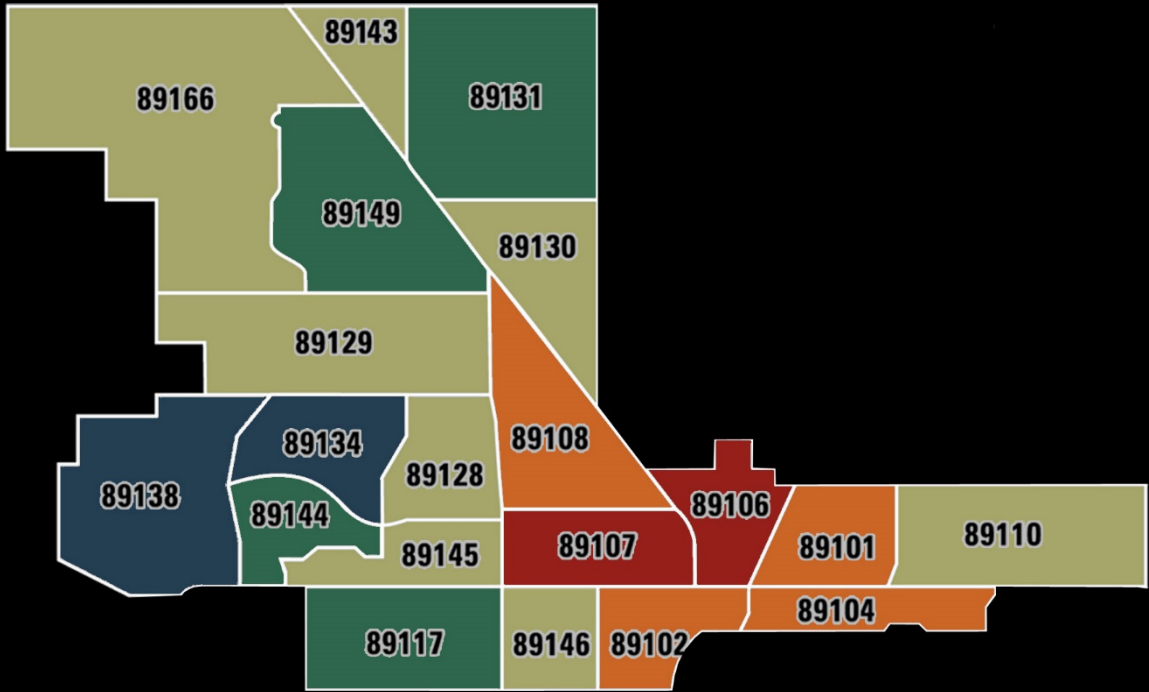
Q3 2018



Composite
Risk

Elements of the NRI

Composite Risk | CLV Distribution Map



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

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

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

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 recipients, for example, are assigned a weight of 8.3 percent.

 UNEMPLOYMENT	 FORECLOSURE	 RESIDENTIAL VACANCIES
 COMMERCIAL VACANCIES	 BANK-OWNED	 TANF
 SNAP	 MEDICAID	

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)
89109	3,288	391.7	100.0
89115	18,179	150.3	66.4
<u>89106</u>	<u>9,657</u>	<u>146.6</u>	<u>51.9</u>
89030	14,265	142.6	57.7
89169	10,741	140.9	51.6
89011	11,224	131.6	48.6
<u>89107</u>	<u>13,073</u>	<u>131.0</u>	<u>51.0</u>
89032	15,419	125.3	51.4
89156	9,446	121.0	41.5
<u>89102</u>	<u>13,903</u>	<u>120.6</u>	<u>47.6</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

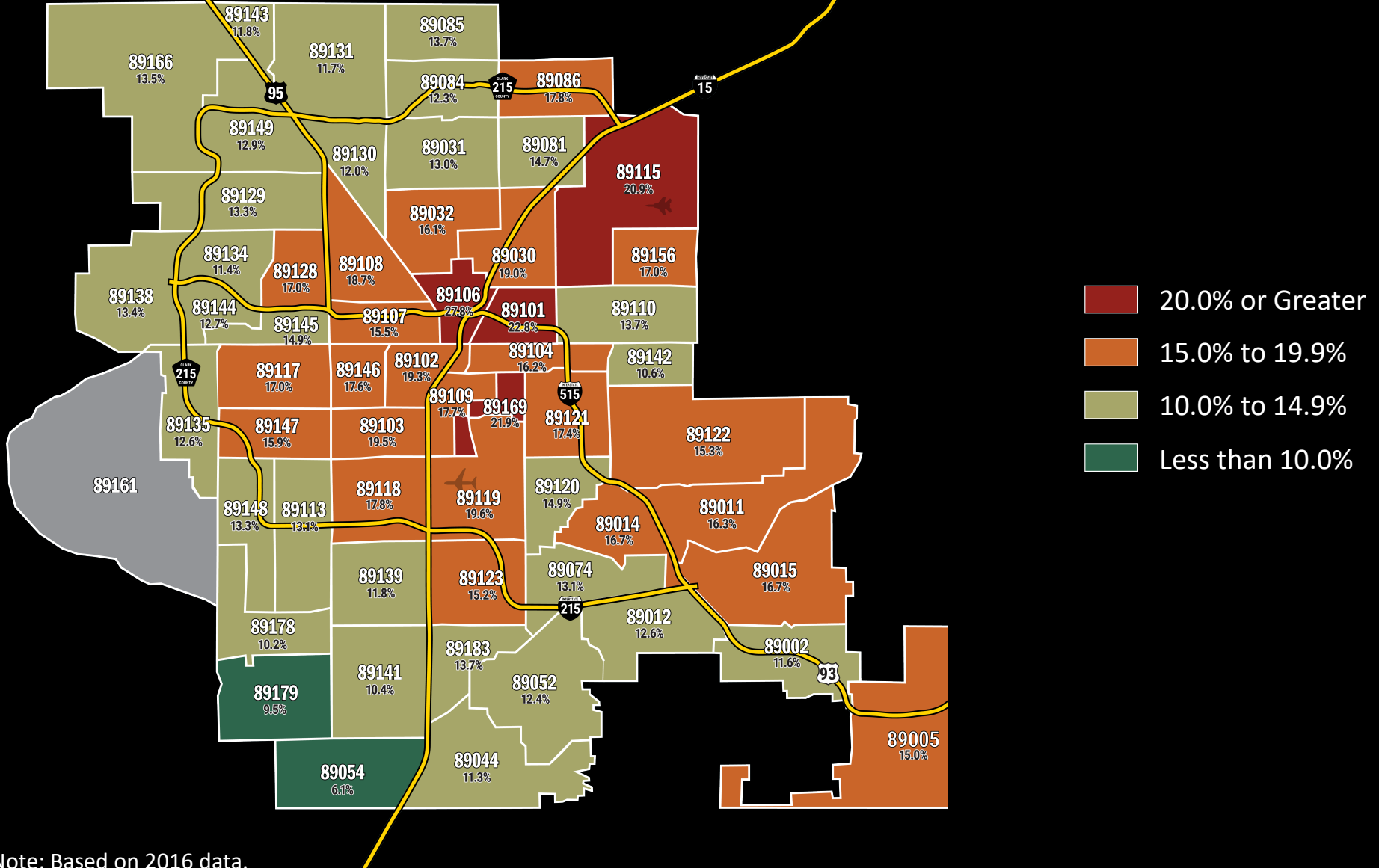
Zip Codes	Occupied Housing Units	Composite Risk (Factor Weighted Average)	Neighborhood Risk Index (NRI)
89106	9,657	145.0	86
89107	13,073	132.5	86
89102	13,903	122.6	81
89108	27,250	120.0	100
89101	14,698	119.8	80



Additional Considerations

Alternative Measures of Risk

Food Insecurity



Note: Based on 2016 data.

Neighborhood Economic Risk Assessment

City of Las Vegas

Q3 2018



APPLIED
ANALYSIS

