

Regional Analysis of Impediments to Fair Housing 2020

Clark County
City of Las Vegas
City of Henderson
City of North Las Vegas
City of Boulder City
City of Mesquite

FINAL

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EXECUTIVE SUMMARY

As a requirement of receiving funds under the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME program), the Emergency Solutions Grant (ESG), and the Housing for Persons with AIDS (HOPWA) program entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI).
2. Take actions to overcome the effects of any impediments identified.
3. Maintain records reflecting the actions taken in response to the analysis.

In the Fair Housing Planning Guide, pages 2-8, HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect.

The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well. Nevada state law also includes protections based on ancestry, sexual orientation, and gender identity or expression. Fair housing laws apply to all types of housing and housing- related transactions, including rental, sales, lending, insurance, and advertising.

The process of affirmatively furthering fair housing involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law. The development of an AI also includes public input and review via direct contact with stakeholders and public meetings to collect input from citizens and interested parties along with actions to overcome the identified impediments.

Methodology

As part of the consolidated planning process, and as a requirement for receiving HUD formula grant funding, the entitlement jurisdictions of unincorporated Clark County, Boulder City, Henderson, Mesquite, Las Vegas, and North Las Vegas are undertaking this update to the 2015 Regional Analysis of Impediments to Fair Housing to evaluate impediments to fair housing choice within the Southern Nevada region. The Analysis of Fair housing requires reasonable opportunities for involvement in the development of the Assessment of Fair Housing. The Fair

Housing Act prohibits discrimination and mandates that HUD funded programs and participants “take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice and foster inclusive communities that are free from discrimination,” per Affirmatively Furthering Fair Housing rules and regulations.

Therefore, the purpose of this report is to determine current impediments to fair housing choice at work in Southern Nevada and to suggest actions that the local community can consider in order to overcome the identified impediments. Thus, this report represents only the first step in the three-part certification process presented on the previous page. This AI was conducted through the assessment of a number of quantitative and qualitative sources. Quantitative sources used in analyzing fair housing choice in the region included:

- Socio-economic and housing data from the U.S. Census Bureau.
- Employment data from the U.S. Bureau of Labor Statistics.
- Economic data from the U.S. Bureau of Economic Analysis.
- Investment data gathered in accordance with the Community Reinvestment Act (CRA).
- Home loan application data from the Home Mortgage Disclosure Act.
- Housing complaint data from HUD.

Qualitative research included evaluation of relevant existing fair housing research and fair housing complaints. Additionally, this research included the evaluation of information gathered from several public input opportunities conducted in relation to this AI, including a survey distributed to stakeholders and citizens, stakeholder interviews, and public focus groups.

Ultimately, a list of impediments to fair housing choice was drawn from these sources and further evaluated based on HUD’s definition of impediments to fair housing choice, as presented on the previous page. Impediments to fair housing choice present within the region were identified; along with actions the jurisdictions may consider in attempting to address possible impediments.

Overview of Findings

This AI includes a review of both public and private sector housing market contexts within the jurisdictions to identify practices or conditions that may operate to limit fair housing choice in the region. Analysis of demographic, economic, and housing data included in that review establish the context in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the Southern Nevada residents.

The contextual analysis described above provides a foundation for detailed review of fair housing laws, studies, complaints, and public involvement data. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available to residents, as do the services provided by local, state, and federal agencies. Private sector factors in the

homeownership and rental markets, such as home mortgage lending practices, have a substantial influence on fair housing choice. In the public sector, policies and practices can also significantly affect housing choice. Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes and confirm suspected findings from the contextual and supporting data.

The following findings were made. Details are provided in Chapter 9.

DEMOGRAPHICS

The region experienced an increase in diversity across Clark County – mostly in black and Hispanic households, however, Henderson has seen a tripling of Asian households.

Mesquite’s population is aging, and many seniors live with disabilities and/or on a fixed income.

Income is growing throughout the region, but Black residents earn less than any other racial or ethnic group, with the exception of North Las Vegas where they earn the second lowest amount. Non-white residents of the region are more likely to live in poverty.

Single female households with children are concentrated in central and northeast part of the County. Further, the region has few true family shelter options.

The eastern part of the County, particularly the northeast, tend to have higher unemployment rates that are sometimes greater than 15%.

MORTGAGES AND HOMEOWNERSHIP

Since 2010, the number of subprime loan originations has grown by 1,055%, compared to 47 percent growth for prime originations.

Black and Hispanic borrowers experience higher denial rates than white borrowers even though originations are beginning to rebound after crisis in 2007.

Homeownership rates have fallen since 2000 with rental rates up 40% in most jurisdictions above with the exception of Mesquite.

TRANSPORTATION

About 24% of the region’s population do not own their own vehicles.

Residents in the central county have longer commute times, which may be the result of low vehicle ownership and lack of good transportation options. Many residents have to commute to get to public transportation routes.

Thirty-six percent of survey respondents noted that distance to employment and transportation/access to public transportation was a common barrier.

HOUSING

Within the region, there is a clear line where housing affordability stops – this is around the south and southwest sections of the county.

Multifamily housing options have declined while single-family housing options increased by 15%.

Participants in the focus groups and the surveys noted that rental housing production has not kept up with need. Further, NIMBYism toward multifamily development is a concern in some parts of the region, particularly affordable multifamily developments.

Boulder City's housing stock is aging with 51% of units built before 1980, and therefore, at-risk of containing lead.

The vacancy rate in the County is at 15% and up to 25% in southern and central tracts.

Among renters, 70% of the County's black population are renters compared to 42% of the County's white population.

Clark County, Las Vegas, North Las Vegas, Henderson, and Boulder City have an estimated \$315,000 median home value and Mesquite has a \$260,000 median home value. This increased sharply between 2017-2018.

The region's renters are more cost-burdened than homeowners. About 50% of renters are cost-burdened compared to 32% of owners.

Respondents to the survey cited that the primary barrier to housing choice was cost of housing, with 73% of respondents citing it as one of their top choices, followed by the concentration of affordable housing in certain neighborhoods (53%).

CHILDREN AND YOUTH

Service providers indicate that the population of homeless youth is increasing but services are not keeping up.

Focus group participants indicated that the expense of daycare is an impediment. The County does not have enough of lower cost daycare options.

LACK OF FAIR HOUSING KNOWLEDGE

Responses to the online survey were split between those that did know their fair housing rights (53%) and those that did not (47%). In terms of education on fair housing issues, most respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (63%), and the majority of them (87%), have never participated in any kind of educational opportunity.

Stakeholders noted that people with disabilities are most likely to experience fair housing violations, particularly in the area of reasonable accommodations.

Overview of Impediments to Fair Housing and Actions

Based on the findings above, the following impediments and actions were determined. Further detail is provided in Chapter 9.

Impediments

Impediment #1 Lack of knowledge of fair housing related laws and fair housing resources exists among the general public and housing providers.

Impediment #2 Economic barriers due to limited supply of adequate and accessible affordable housing especially affect protected classes.

Impediment #3 Subprime lending is on the rise and protected classes are more likely to secure subprime loans.

Impediment #4 Lack of access to transportation options reduces housing and economic opportunities.

Actions

Action #1 Address Lack of Knowledge of Fair Housing

- Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.
- Ensure training opportunities for rental residents to clearly inform this population on their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.

Action #2 Address Disproportionate Housing Problems and Economic Barriers

- During the grant allocation process give special consideration to rental housing development which includes at least 10% accessible units and single-family housing which includes universal design.
- Consider the placement of developments funded by the jurisdictions so that access to opportunities for low income residents is enhanced.
- Provide homebuyer education using HUD approved counselors. Ensure training is available in Spanish and English.

Action #3 Educate on and deter subprime lending

- Offer or partner with providers to educate the community on subprime lending through financial literacy courses. Ensure courses are available in Spanish and English.

Action #4 Address Lack of Access to Transportation Options Reducing Housing and Economic Opportunities

- Explore options for coordinating transportation across the region.
- Locate affordable housing along transportation routes.

CHAPTER 1. INTRODUCTION

Purpose of the Regional Analysis of Impediments to Fair Housing

Like all jurisdictions that receive community development block grant funds from the U.S. Department of Housing and Urban Development (HUD), the jurisdictions covered by this analysis of impediments to fair housing—unincorporated Clark County, Boulder City, Henderson, City of Mesquite, Las Vegas, and North Las Vegas—are obligated to affirmatively further fair housing. To fulfill this long-standing obligation to foster a genuinely free market in housing that is not distorted by housing discrimination, these jurisdictions have identified, analyzed, and devised solutions to both private and public sector barriers to fair housing choice that may exist within its borders. As is the case throughout the nation, the impediments to fair housing choice are both local and regional in nature—and the approaches to mitigate them necessarily have local and regional components.

VISION FOR SOUTHERN NEVADA

Clark County, Boulder City, Henderson¹, Las Vegas, and North Las Vegas are partners in Southern Nevada Strong, a regional planning effort with the purpose to build a foundation for long-term economic prosperity and community livelihood by better integrating transportation, housing, and job opportunities throughout Southern Nevada. The most recent RAI for Southern Nevada was completed as part of the Southern Nevada Strong Regional process in 2015.

A genuinely free market in housing undistorted by discrimination is essential to achieving this goal and reducing living costs for all Southern Nevada households. Southern Nevada Strong's regional plan, which was adopted in 2015, shows a possible future for Southern Nevada in which:

- New growth occurs in existing neighborhoods and vacant and underused sites are redeveloped.
- Multiple modes of transportation—including walking, biking and transit—are available, safe and convenient.
- More people can live close to work because jobs, services and schools are located within easy reach of a variety of housing types for all budgets and preferences.

¹ The key barriers recommended to address in Henderson in the 2015 RAI included: updating the “residential facility for groups” regulations in the City’s zoning code to ensure compliance with state and federal housing laws, editing the definition of “family unit” to include community residences for people with disabilities in accordance with the Fair Housing Act and establishing a formal “reasonable accommodation” request process to afford residents with disabilities an equal opportunity to use and enjoy a dwelling.

The regional update is still ongoing to the 2015 RAI, primarily focusing on changes to the housing market and quantitative analysis. Efforts to implement the recommendations of the current RAI and promote fair housing through the creation of well-designed housing options for all Henderson residents are key priorities for Henderson planning efforts and are reflected in the City’s Strategic Plan and the Henderson Strong Comprehensive Plan.

- Underutilized retail and industrial land along key corridors is repurposed and attracts small businesses and companies in targeted economic industries.
- Redevelopment occurs along future transit corridors, including North 5th Street, Maryland Parkway, Flamingo Road and Boulder Highway.
- The region's downtowns provide a variety of jobs and services for local residents; dense housing combined with vibrant commercial spaces; and new employment and workforce development opportunities.
- Through regional collaboration, schools are located in walkable and bikeable communities.

The Southern Nevada Strong Regional Plan identifies four main challenges facing the Southern Nevada region in realizing this vision:

- Uncoordinated Growth and Disconnected Land Uses;
- Economic Volatility and Over-Reliance on Gaming, Tourism and Construction;
- Social Disparities and Vulnerable Communities; and
- Continued Growth and Changing Demographics.

It is vital that the region has a clear understanding of the status of fair housing in Southern Nevada in order to make the changes necessary to achieve its vision. This report will identify where the region has challenges to fair housing and will make recommendations for change.

CHAPTER 2: PAST IMPEDIMENTS

The following chart summarizes the impediments identified in the 2015 Analysis of Impediments and provides an update on actions taken.

Past Impediment		Recommended Actions	Actions Taken Towards Progress and Outcomes
1	Lack of fair housing enforcement in Nevada.	Advocate for statewide fair housing enforcement	<u>2019 Certificate of Postings</u> Fair Housing and Section 501 Compliance Checklist, Non-discrimination Policy Yearly Public Notices sent to all developers/organizations and Clark County obtains Certificate of Posting for all locations. Clark County provides yearly notification and training for all Clark County phone operators to refer all calls about housing discrimination to the jurisdiction's Fair Housing Officer or to Silver State Fair Housing Council. The Clark County Community Resources Management Webpage contains information informing people of the resources available if they have fair housing concerns.
		Identify funding sources for fair housing organizations to enhance enforcement	Clark County has entered into an agreement with Silver State Fair Housing Council to provide fair housing consulting services for a fixed fee of \$125,000. The City of Henderson has entered into an agreement with Silver State Fair Housing Council to raise awareness in the Henderson community by providing Fair Housing training, advertisement, enforcement, monitoring and reporting for a fixed fee of \$30,000 per year from 2019-2020. Silver State Fair Housing Council is the only Fair Housing organization in the State.
		Build support for NV Attorney General's Office to prosecute fair housing cases	Ongoing.

		Conduct fair housing testing	Silver State Fair Housing's grant agreement with Clark County specifies that they use Clark County funding to conduct testing only on bona fide allegations from service area residents. SSFH has conducted 22 paired phone tests and 13 paired site tests.
2	Lack of awareness and understanding of social equity and policies that affect inequality.	Analyze policy decisions and capital improvements for potential to disproportionately impact people of color and other protected classes.	<p>Part of the analysis by CDAC and Commission on capital projects includes their ability to positively impact protected classes.</p> <p>Planning activities will follow the same steps each year although the timing may vary somewhat. These steps are: Dissemination of CDBG information to cities, towns, agencies, and individuals; Identification of community development issues, needs, and concerns (joint effort of staff and citizens committees); Formulation of community development goals and preliminary strategies. Development of project selection criteria (staff and citizen committees); Submission of project applications; and Project selection and development of CDBG Statement of Objectives for submission to HUD:</p> <ul style="list-style-type: none"> a. Meetings and hearings to obtain citizen input b. Review of project applications by CDAC and staff c. Project recommendations of CDAC to the Clark County Board of Commissioners d. Public hearing before the Board of County Commissioners and final selection of projects for application submission to HUD. <p>Henderson's Citizen Participation Plan provide all citizens adequate opportunity to participate in the planning, implementation, and assessment of the CDBG and HOME programs. The Plan sets forth</p>

			<p>policies and procedures for citizen participation, which are designed to maximize the opportunity for citizen participation in the process, with special emphasis on encouraging participation by persons of low and moderate incomes and residents of areas where community development funds are utilized. The City highly encourages input from citizens living in areas designated by the City as revitalization areas, slum and blighted areas and neighborhoods where CDBG funds are supported. This plan encourages participation by residents of the Southern Nevada Regional Housing Authority (SNRHA) including their resident councils, resident advisory boards and resident management corporations. The City has consulted with the SNRHA on public housing needs and updates on the affirmatively furthering fair housing strategies. The plan gives citizens reasonable and timely access to local meetings, opportunities to review proposed activities and comment on the City's federal program performance.</p>
		<p>Commit to a range of public outreach techniques to ensure participating in public sector decision-making is designed to include vulnerable populations.</p>	<p>FY2015-2020, Clark County maintained a contract with Silver State Fair Housing (SSFH), which includes provision of Fair Housing Discrimination Testing, trainings and presentations, and claim assistance.</p> <p>During fiscal years 2015-2019, SSFH assisted 2,155 people with general housing inquiries and fair housing complaints. Silver State Fair Housing processed 71 allegations of housing discrimination. The agency assisted clients in filing 42 housing discrimination complaints with HUD, then worked closely with HUD to track the complaints throughout the process and facilitated communication with complainants. Of the complaints forwarded to HUD, two were settled by HUD and resulted in changes to policies and procedures, granting of reasonable accommodation requests and monetary compensation totaling \$1,000.</p>

			<p>The City of Henderson is committed to public outreach techniques that include vulnerable populations. The City hosted a Drake Street Open House Event in a CDBG low-income area, which was a collaborative outreach event at the Drake Street Boys & Girls Club. Staff gathered feedback from the community on desired amenities in their park. The citizen responses were developed into the Drake Street Community Garden Capital improvement project for FY 2020-2021.</p> <p>The City of Henderson initiated various public outreach engagements to gain insight into housing and community development for the City's overreaching future growth and development plans. These guiding documents included the Henderson Housing and Community Development Strategy, the Henderson Comprehensive Plan, the Consolidated Plan, and the Regional Analysis of Impediments. During public engagement outreach, the City's residents, stakeholder groups, industry experts, local businesses and government agencies helped to set housing priorities, identify housing and community development goals, policies and implementations strategies.</p>
		Continue to invite local, statewide and nationally recognized speakers and leaders that have developed Equity Atlases and other tools to directly and proactively address social equity.	<p>A portion of the CRM contract with Silver State Fair Housing Council (SSFHC) the provision of Trainings and Presentations to local governments, landlords, Real Estate associations and the public as well as publish advertisements addressing fair housing issues. Between FY2015-2019 SSFH held multiple trainings; Disability Awareness Day, La Oportunidad Consumer Expo, fair housing trainings for real estate licensees, property managers, HOA managers and Board members, and property owners, exhibit by photographer Bernie Kleina who shared the history behind the color photos of Martin Luther King, Jr. These trainings, exhibits and events served</p>

			<p>463 attendees. SSFH also ran 14 print ads in publications in Las Vegas, Mesquite, Laughlin and Moapa and conducted a three-month bus kiosk campaign with fair housing ads placed on bus kiosks in unincorporated Clark County.</p> <p>In 2019, the City of Henderson hosted a variety of Fair Housing events for City Employees, elected and appointed officials to increase awareness and provide resources to residents about fair housing rights. Events included training opportunities as civil servants under the Fair Housing Act, Section 504 of the Rehabilitation Act and the ADA, with emphasis on disability discrimination and reasonable accommodation requests. The City further hosted an APA webinar entitled “Affordable Housing Series” that discussed the nuances of affordable housing development from the perspectives of planners, developers, and architects and how to inspire city leaders and local jurisdiction to affirmatively further fair housing. During fair housing month in April 2019, Silver State Fair Housing hosted an informational resource table where Residents and City Employees spoke with trained staff regarding housing rights and how to spot and report suspected discrimination. In addition, a historic photo exhibit entitled “The Chicago Freedom Movement, 1965-1966 by Bernard J. Kleina documented the first large scale fair housing campaign in the country. In addition, the City Council recognized the importance of Fair Housing month by proclamation during the April 16, 2019 City Council meeting.</p>

3	Lack of housing choice for people living in public housing and a general dissatisfaction of quality, safety and locations of some public housing properties and neighborhoods.	Continue to encourage the Southern Nevada Housing Authority, non-profit affordable housing developers, and local governments to advocate for and locate affordable housing in areas of high opportunity.	<p>As housing prices continue to rise in Clark County, affordable housing, particularly for renters at 50 percent of area median income and below, continues to be an issue of concern. In order to address this issue, Clark County is working to fund projects that serve people of extremely low-income or who are experiencing homelessness. For example, Patriot Place recently completed construction and includes housing vouchers for the majority of residents. Stepping Stone is another supportive housing example that offers supportive housing to low-income adults with traumatic brain injuries, reducing the need for these individuals to be residents in an institutional care facility. Southern Nevada Regional Housing Authority is also undertaking the redevelopment of Marble Manor, originally built in 1958, 235 one-story units.</p> <p>To proactively respond to changing and growing population and housing needs, in 2018, the City of Henderson's Community Development and Services Department collaborated with housing developers, housing experts, and local government in the community wide effort to draft a plan called the Henderson Housing and Community Development Strategy (HHCDS) to address current and future housing needs in Henderson. The HHCDS is expanding on one of the primary housing goals in the City's Comprehensive Plan and Henderson Strong Plan which is: <i>to Encourage a variety of well-designed housing choices throughout the city to meet the needs of all residents and with convenient access to goods and services.</i></p>
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		Support funding initiatives to provide improvements to current Southern Nevada Housing Authority properties, through partnerships with non-profits and other public/private partnerships to provide prompt responses to property management issues.	<p>The SNRHA has 93 partnering agencies as a part of the Program Coordinating Council (PCC) and the SNRHA agency continues to develop partnerships with local service providers, training resources and educational institutions with the goal of making self-sufficiency available to all residents and participants. Commitments with these organizations are established either verbally or through MOU's.</p> <p>Clark County and the City of Henderson funded Espinoza Terrace, a major rehabilitation of an existing 100 unit SNRHA senior development located at 171 W. Van Wagenen St., Henderson, NV 89015 which was completed in January 2020</p>
		Promote, encourage and expand self-sufficiency programs to Southern Nevada Housing Authority residents.	As of June 30, 2019, the Family Self-Sufficiency (FSS) program had 412 voluntary slots and has completed its commitment for HCV mandatory slots; furthermore, graduated Fifty-six residents – 7 or 9% of whom went on to homeownership.

		Support the Housing Authority's programs and efforts to expand funding and public-private partnership opportunities.	<p>The SNRHA has two homeownership programs under the Housing Choice Voucher and Public Housing Programs; each program continues to assist low-income families reach the dream of owning a home of their own. In particular, the SNRHA utilizes homeownership counseling as a part of regular programming for the Housing Choice Voucher and Public Housing Programs as FSS Households use Section 8 vouchers towards a home mortgage payment. Seminars are also provided on home purchasing, financial literacy, and housing retention as staff provides housing counseling.</p> <p>SNRHA expects to expand its Community Partners program with public, private, and faith-based agencies.</p> <p>The SNRHA continues to maintain a job-bank of Section 3 available workers to gain employment with SNRHA Contractors and Service providers as well as other public contracts within the Clark County vicinity. One breakthrough partnership regarding services provided by the SNRHA is a partnership with the AD Guy Knowledge Center/University of Nevada Cooperative extension to provide education and training opportunities for residents interested in pest control, medical field training, and soon they will expand into remediation for mold and asbestos removal.</p>
4	Lack of diversity in leadership positions at all levels of government.	Support minority leadership through the Urban Chamber, Latin Chamber and Asian Chamber.	Ongoing, Clark County and the City of Henderson continue to support minority leadership. Henderson's Human Resources philosophy is a commitment to leading and fostering an inclusive environment where diversity is valued, and every employee is treated with dignity and respect.

		<p>Cultivate minority leadership in high schools, higher education, local governments and private companies with strong diversity programs.</p>	<p>Clark County, Nevada (“Clark County” or “County”) is an equal opportunity employer and will not discriminate on the basis of race, color, religion, sex including pregnancy, age, national origin, disability status, sexual orientation, gender identity or expression, or genetic information in employment. In accordance with state and/or federal laws, the Clark County Board of County Commissioners (“BCC” or “County Commission”) is committed to this Equal Opportunity, Non-Discrimination and Anti-Harassment Policy (“Policy”), which prohibits unlawful discrimination in the workplace.</p> <p>Clark County Small Business Opportunity Program (SBOP)</p> <p>Online information:</p> <p>Build your capacity to win and complete government contracts:</p> <ul style="list-style-type: none"> • Learn about bidding and procurement directly from County purchasing agents and experts • Develop best business practices to grow by • Build your small business referral network • Gain valuable insights and mentoring from successful entrepreneurs and organizations • Learn about new contract opportunities and how to bid • Gain access to local small business resources <p>For small business owners who:</p> <ul style="list-style-type: none"> • Have been in business at least one year • Have an active Nevada State Business License • Have not been awarded a County contract in the past two years • Provide a product or service that may be procured by Clark County • Are willing to commit to 12 training sessions over a 4-month period, one day per week

		Encourage local government, city councils and the County Commission to consider representative leadership in appointments they make and consider creative ways to advertise and recruit for appointments.	Ongoing, Clark County continues to encourage local government to use creative advertising and recruiting.
5	A lack of regional governance.	Encourage leaders of urban and low income areas to collaborate with regional leaders in the public and private sectors to develop shared priorities for economic growth and prosperity	Ongoing, Clark County continues to encourage leaders in urban and low income areas to develop shared priorities for economic growth. The Nevada Housing Coalition, formed in 2018, recognized Nevada's severe affordable housing shortfall. The Coalition represented by over 30 organizations of housing experts collaboratively address affordable housing issues across the state. The Coalition's mission is to create sustainable solutions through community awareness, capacity building and advocacy to ensure housing options for all Nevadans. Many of the local jurisdictions are founding members of the Coalition and serve as members of the Board of Director.
		Support and enhance regional governance structures through implementation efforts of Southern Nevada Strong as the Regional Transportation Commission of Southern Nevada transitions as core	Completed.

		administrator of the Regional Plan.	
		Promote the Regional Housing Authority Governance Board as a regional body on issues of housing.	Completed.
6	Lower usage of Housing Choice Vouchers in areas of high opportunity.	Encourage participating property owners to advertise Housing Choice Voucher eligible properties in ethnic and racial papers and radio stations.	<p>Southern Nevada Regional Housing Authority recruits landlords and service providers in areas that expand housing choice to program participants.</p> <p>SNRHA ensures all participants and residents are aware of the Scattered-Site and Section 8 Housing Choice Voucher homeownership option by ensuring notices in both English and Spanish are available in all lobbies and adding a brief description for the programs to our initial and annual recertification process.</p> <p>If there are any under-served categories of families including Limited English Proficiency (LEP persons) determine where those families are currently located and design a marketing campaign to reach those families.</p>

		<p>Encourage the Southern Nevada Housing Authority and other fair housing advocates to assist residents to research housing options in a variety of neighborhoods throughout the region.</p>	<p>Southern Nevada Regional Housing Authority recruits landlords and service providers in areas that expand housing choice to program participants.</p> <p>SNRHA ensures all participants and residents are aware of the Scattered-Site and Section 8 Housing Choice Voucher homeownership option by ensuring notices in both English and Spanish are available in all lobbies and adding a brief description for the programs to our initial and annual recertification process.</p> <p>NVHousingSearch.org is a free rental-housing search and listing site for Nevada that includes options for choosing accessibility features to help people with disabilities locate suitable housing. It is updated regularly and always free to search and list. Nevada Rural Housing Authority (https://nvrural.org) - Affordable housing, rental support, resident services, home financing, needs assessments, economic development and more for Nevada's 15 rural counties and rural portions of Clark and Washoe counties.</p> <p>The Southern Nevada Regional Housing Authority Section 8 website (snvrha.gosection8.com) allows landlords and tenants to list and locate available properties that participate in the Housing Choice Voucher program.</p>
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		Support the Regional Transportation Commission to secure funding for the expansion, operation and maintenance of transit systems and routes (from the Southern Nevada Strong Regional Plan) in order to allow transit-dependent residents more flexibility in housing choice.	Clark County participated in discussions with Southern Nevada Strong and the Regional Transportation Commission related to Transit Oriented Development along the Maryland Parkway corridor. The RTC is exploring policies that can result in mixed income development along the corridor, so that transportation such as light rail or buses might serve seniors and other populations who will benefit from public transportation. The group has been considering the impact of Transit Oriented Development on housing in the area.
		Consider partnerships between the RTC and private developers to create Park & Ride facilities in outlying areas.	Clark County participated in the drafting of the RTC Coordinated Transportation Plan addressing in part the transportation needs of seniors. The Clark County Consolidated Land Use Goals support Transit Oriented Development and pedestrian and vehicular connections between developments.
		Promote the use of NVHousingSearch.org to potential residents, landlords, and property managers as a comprehensive tool for locating and advertising affordable homes.	Clark County continues to support NVHousingSearch.org, the housing locator database of the Housing Division. Households seeking rental property can use the resource and Clark County Social Service and the City of Henderson works with the NVHousingSearch.org to develop lists of permanent supportive housing for the most vulnerable populations.

		<p>Encourage the purchase of “scattered site” properties in higher opportunity areas.</p>	<p>Neighborhood Stabilization Program (NSP1) funds were used for the acquisition and/or redevelopment of foreclosed and abandoned properties for both rental and sale. Clark County and its development partners for NSP1 purchased 247 units of single family housing, rehabilitated those units and then either sold them to qualified households or rented them to low-moderate income households.</p> <p>Additional NSP3 funds were provided for the acquisition and installation of 10 manufactured housing units at Rulon Earl Mobile Manor, a SNRHA development. Funding was also awarded to North Las Vegas for their Buena Vista Springs project; the acquisition, demolition and redevelopment of a large dilapidated and blighted multifamily property.</p> <p>Remaining NSP1 funds will be expended on the following projects:</p> <p>NCEP Spencer Street Project, a 22-unit development of a homeless medical respite facility and residential rehabilitation facility for low income adults with traumatic brain injury (TBI) and other neurological deficiencies.</p> <p>The construction of Stepping Stone, a 10-unit supportive housing development for survivors of Traumatic Brain Injury (TBI) and other neurological impairments.</p>
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		<p>Provide more education for landlords and rental complex managers to learn the benefits of accepting Housing Choice Vouchers.</p>	<p>Southern Nevada Regional Housing Authority recruits landlords and service providers in areas that expand housing choice to program participants.</p> <p>SNRHA ensures all participants and residents are aware of the Scattered-Site and Section 8 Housing Choice Voucher homeownership option by ensuring notices in both English and Spanish are available in all lobbies and adding a brief description for the programs to our initial and annual recertification process.</p> <p>Clark County utilizes coordinated outreach efforts to ensure that homeless households are assessed and offered services. On September 24-25, 2018, a jointly hosted Community Training event was provided to incorporate landlord engagement activities and case management training into a single conference. The “Improving Lives: A Community Partnership” event was funded by a CABHI States grant and organized by the Resource & Development and Behavioral Health Units of Clark County Social Service, as well as the Joint Housing Working Group of the Continuum of Care.</p>

7	<p>Poor quality schools near lower income areas.</p>	<p>Ensure a wide range of housing options, including affordable housing options, are available near the best performing private and public schools throughout the region. Enlist the business community, fair housing advocates, local governments, educators and parents to counteract NIMBYism.</p>	<p>Clark County continues to ensure a wide range of housing options near the best performing private and public schools; one example is the Boulder Highway Collaborative Campus addresses providing community facilities and infrastructure that will increase the quality of life for residents of low to moderate income and provide opportunities for growth and development for families and children. The co-location of the Boys and Girls Club and the Lutheran Social Services facilities with affordable housing provides a set of assets that are uniquely accessible to families, including education, activities and resources for both children and adults.</p> <p>Clark County has used discounted Bureau of Land Management (BLM) land under the Southern Nevada Public Lands Management Act (SNPLMA) for affordable housing purposes and is moving forward on releasing an RFP for senior housing on a parcel located at Pebble and Eastern (17714802021). A second family housing RFP will be made public later in the summer for a parcel (APN #176-20-601-009) near Blue Diamond and Durango. These projects are mostly located in the Southwest where housing and schools are newer and higher performing.</p> <p>One of Henderson priorities in becoming America's premier community is to support high performing quality education for all Henderson residents. In 2017, The City of Henderson created a Community Education Advisory Board (CEAB). The is a board and commission is comprised of 15 members of the community including business owners, community leaders, educators, parents appointed by the City Council to assess and monitor Henderson students and provide recommendations on potential strategies and interventions and priorities for funding the City's educational grant program. Through this collaborative effort, it is the intent that poor quality schools will improve academically.</p>
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		Work with the Clark County School District to increase school transfer mobility by expanding school transfer and school choice programs.	<p>Through the HelpHopeHome.org site Clark County School District (CCSD) Title I - Homeless Outreach Program for Education (HOPE) serving students lacking a fixed, regular, and adequate nighttime residence. The Title I Homeless Outreach Program for Education of the Clark County School District works to remove barriers for homeless students to enroll in school of origin and educate school personnel, parents and unaccompanied youth of the educational options under McKinney-Vento federal law.</p> <p>School of origin is defined as the school the child or youth attended when permanently housed or the school in which the child or youth was last enrolled. The placement of students experiencing homelessness will be based on the student's best interest.</p>
		Work closely with the Clark County School District Real Property Management Division, local governments and developers to develop thoughtful school and service siting criteria.	CCSD has internal policies addressing school mobility.

8	Discrimination against all protected classes, including minority races and ethnicities, people with disabilities, and families with children, especially young children or teens.	Conduct trainings and presentations directed to property management companies, local governments, landlords, real estate associations and publications to address discrimination.	<p>Ongoing.</p> <p>The City of Henderson hosted a training from Silver State Fair Housing Council on Accommodations and Modifications to housing Asset Managers. This training covered discrimination against protected classes. The City of Henderson distributed brochures on Fair Housing Protections for Families with Children, LGBTQ community members and persons with disabilities in both English and Spanish. Brochures were distributed all Henderson's Senior and Recreation Centers. Henderson will continue to offer regular, fair housing education and training opportunities for internal and external audiences.</p>
		Enforce regulations to protect from discrimination.	Ongoing.

		<p>Expand the existing ad campaign to include rental magazines and related publications and online sources to educate prospective renters of fair housing violations and direct them to Silver State Fair Housing Council for complaints.</p>	<p>Silver State Fair Housing Council (SSFHC) has extensively expanded their ad campaign to the public and to housing providers. Some examples include; bus stop ads, mail out brochures, flyers and pamphlets provided to housing authority and postings in Starbucks all of these marketing items are provided in multi-languages.</p> <p>SSFHC also offers a variety of educational opportunities to the public and to housing providers. Each year, Silver State Fair Housing Council hosts a fair housing poster contest open to first through eighth grade students in Nevada. The contest is designed to teach young people that all Nevadans have equal access to housing regardless of race, color, religion, sex, national origin, family status, disability, ancestry, sexual orientation and gender identity/expression.</p> <p>The contest helps foster a better sense of understanding, acceptance, and appreciation for the diversity in our neighborhoods and throughout our community. Each year, it incorporates themes of civil rights and equal opportunity particularly appropriate for existing Martin Luther King, Jr. Day and Black History Month observations.</p> <p>Silver State Fair Housing Council advertised Fair Housing Campaigns in “The Challenger Newspaper” which is an independent newspaper serving people with disabilities. Silver State Fair Housing Council also has a reoccurring publication in the Henderson Happenings magazine. Fair Housing information and how to report a discrimination case is listed on Henderson’s website.</p>
9			

	Inconvenient and unreliable transportation services.	Locate affordable and senior housing near existing and future transit corridors.	Between FY2015-2019 Clark County added 978 senior units through the HOME/LIHTF grant program, location and nearby transit, grocery, shopping or medical are taken into consideration prior to funding these developments.
10	Lack of personal safety and pedestrian/bicyclist safety in racially and ethnically concentrated areas of poverty.	Pursue the objectives in the Southern Nevada Strong Regional Plan in the Increasing Transportation Choice element (see examples in RAI).	<p>Highway Safety Plan (SHSP) is to reach zero fatalities. Nevada's Pedestrian Safety Critical Emphasis Area Fact Sheet provides information on who is involved in fatal and serious-injury pedestrian crashes, where and when these crashes occurred, and why they happened. The Fact Sheet also outlines critical strategies and action steps the State of Nevada plans to take in reducing pedestrian-involved crashes in efforts to reach our goal of zero fatalities.</p> <p>Nevada's Motorcycle Safety Highway Safety Plan (SHSP) provides information on who is involved in fatal and serious-injury motorcycle crashes, where and when these crashes occurred, and why they happened. The Fact Sheet also outlines critical strategies and action steps the State of Nevada plans to take in reducing motorcycle-related crashes in efforts to reach our goal of zero fatalities.</p> <p>TASK FORCE LEADERS: Chair: Erin Breen, UNLV Vulnerable Road Users Project Vice Chair: Bill Story, Nevada Department of Transportation Facilitator: Molly O'Brien, Kimley-Horn</p> <p>PEDSafe - Pedestrian Safety Nevada partners with RTC to offer Pedestrian safety classes both in English and Spanish.</p>

11	Public reinvestment needs to be prioritized in lower-income areas.	Emphasize redevelopment of the region's downtowns, prioritizing existing neighborhoods and infill development.	<p>Clark County spends millions in CDBG funds in low-income neighborhoods, some recently completed projects include; Alexander Villas Park Improvements, Cora Coleman Senior Center Expansion, Nevada Partners, Inc. Regional Workforce Development Center, Winchester Cultural Center Expansion and Von Tobel Park Splash Pad.</p> <p>For the upcoming CDBG Capital improvement plan FY2020-2024 Clark County has received 28 applications for a total requested amount of \$81,845,395 and estimates the approximate CIP funding to be \$28.5 million over the next 5 years.</p>
		Prioritize maintenance of public facilities in low and moderate income neighborhoods to ensure they are inviting, safe places for families and remain relevant as changing demographics and demand shift.	Ongoing.
		Support the Southern Nevada Strong Regional Plan Goal to Stabilize and strengthen existing neighborhoods through placemaking improvements.	
12	Lack of options for extended family and cultural traditions.	Support the Southern Nevada Strong Regional Plan Invest in Complete	Ongoing

		Communities goals, objectives and strategies.	
		Coordinate with Spanish LED support services to promote the dissemination of information on homeownership and rental opportunities	SSFH provided fair housing information at 6 Financial Guidance Center first-time homebuyer seminars. Other activities included holding 6 fair housing trainings for real estate licensees, property managers, HOA managers and Board members, and property owners. These included trainings for Spanish speaking providers
		Develop new lines of communication across jurisdictions with residents to inform them of their rights and how they can deal with housing challenges.	A portion of the CRM contract with Silver State Fair Housing Council (SSFHC) the provision of Trainings and Presentations to local governments, landlords, Real Estate associations and the public as well as publish advertisements addressing fair housing issues. Between FY2015-2019 SSFH held multiple trainings; Disability Awareness Day, La Oportunidad Consumer Expo, fair housing trainings for real estate licensees, property managers, HOA managers and Board members, and property owners, exhibit by photographer Bernie Kleina who shared the history behind the color photos of Martin Luther King, Jr. These trainings, exhibits and events served 463 attendees. SSFH also ran 14 print ads in publications in Las Vegas, Mesquite, Laughlin and Moapa and conducted a three-month bus kiosk campaign with fair housing ads placed on bus kiosks in unincorporated Clark County.

13	Shortage of knowledge and available research in all areas related to fair housing.	Expand the role of non-profits and academic institutions in testing and researching these areas to find out if impediments do exist and to suggest further action items to remedy the situation.	<p>SSFHC invites individuals to become testers; testing refers to the process of monitoring the housing market to determine the nature and extent of discriminatory treatment accorded to home seekers. Two individuals, alike in every aspect except the variable being tested, are sent to the same rental or sales office. These testers play the role of home seekers – persons looking for a housing unit in which to live. Testers make objective reports of what transpires. Testers must be objective, careful observers, accurate reporters, and truthful witnesses. Any differences in treatment may form the basis for the successful resolution of a housing discrimination complaint.</p> <p>SSFHC also offers Housing Discrimination training that all testers are required to complete. The three-hour tester training provides an overview of fair housing law, reviews the nature and structure of housing discrimination tests, and teaches prospective testers to report their experiences in an objective, professional manner.</p> <p>The Clark County Community Resources Management Webpage contains information informing people of the resources available if they have fair housing concerns.</p>
		Expand training by HUD and fair housing experts, to educate elected officials, local government employees who influence fair housing.	Clark County provides yearly notification and training for all Clark County phone operators to refer all calls about housing discrimination to the jurisdiction's Fair Housing Officer or to Silver State Fair Housing Council.
		Partner with UNLV and other academic researchers to provide necessary research and data for fair housing.	Clark County continues to partner with UNLV and other academic researchers for necessary data.

		Increase information sharing capabilities for the SNRHA and all local agencies that provide public housing assistance in order to more effectively understand our region's needs.	The Southern Nevada Community Development Consortium serves as a major collaborative effort through which the various municipalities, agencies and other federally funded entities in southern Nevada coordinate efforts. Clark County, Las Vegas, North Las Vegas, Boulder City, Mesquite, and Henderson, along with the Southern Nevada Homeless Continuum of Care, Southern Nevada Regional Housing Authority, the Nevada Housing Division, and other agencies communicate with one another about projects and other efforts. The members of the Consortium hold bi-monthly meetings at which they report on various activities, coordinate applications for programs and discuss policy and implementation issues. A focus on housing continues to be an emphasis of the CoC plan; therefore, coordination among various HUD programs is essential.
14	Few affordable housing options for residents who do not qualify for public assistance but still fall into protected groups.	Jursidictions need to implement recommendations to increase the affordable housing options across Southern Nevada and take the necessary steps to amend their Zoning Codes and Comprehensive Plans to support these changes.	Clark County waives the fees for rezoning parcels that will be sites for affordable housing. Clark County also subsidizes the building permit fees and impact fees for HOME projects.
		Support the Southern Nevada Strong Regional Plan Goal to encourage an adequate supply of housing with a range of price, income, density,	Clark County continues to support the SNS Regional Plan Goal through its Master Plan, Housing Element, Zoning Overlays and Consolidated Plan.

		ownership and building types.	
		Encourage state and local government agencies to utilize the Southern Nevada Public Lands Management Act, Section 7(b), Affordable Housing Disposals, to locate affordable housing developments on land that has been identified as suitable for disposal by BLM.	Clark County continues to use the SNPLMA Section 7(b) provision, thus making available public lands for affordable housing developments and is exploring options to move developments forward on this land. Density bonuses are available for senior and supportive housing through a special permitting process, so that developers can incorporate higher density into these projects. The maximum density allowed in an R-3 zone is 18 dwelling units per gross acre and in an R-4 zone is 25 dwelling units per gross acre. The density bonus increases the R-3 zone to 22 dwelling units per gross acre and the R-4 zone to 39 dwelling units per gross acre for senior and supportive housing developments, thus assisting with barriers to projects such as Veterans Supportive Housing I and II and various senior housing projects.
15	Outdated zoning code regulations.	The jurisdictions should research and revise their Community Residence zoning sections to comply with recent court opinions.	Completed.
		The jurisdictions should analyze their affordability status and their density regulations in order to ensure they are not unintentionally limiting housing choice.	In progress, ongoing.

FAIR HOUSING BARRIERS

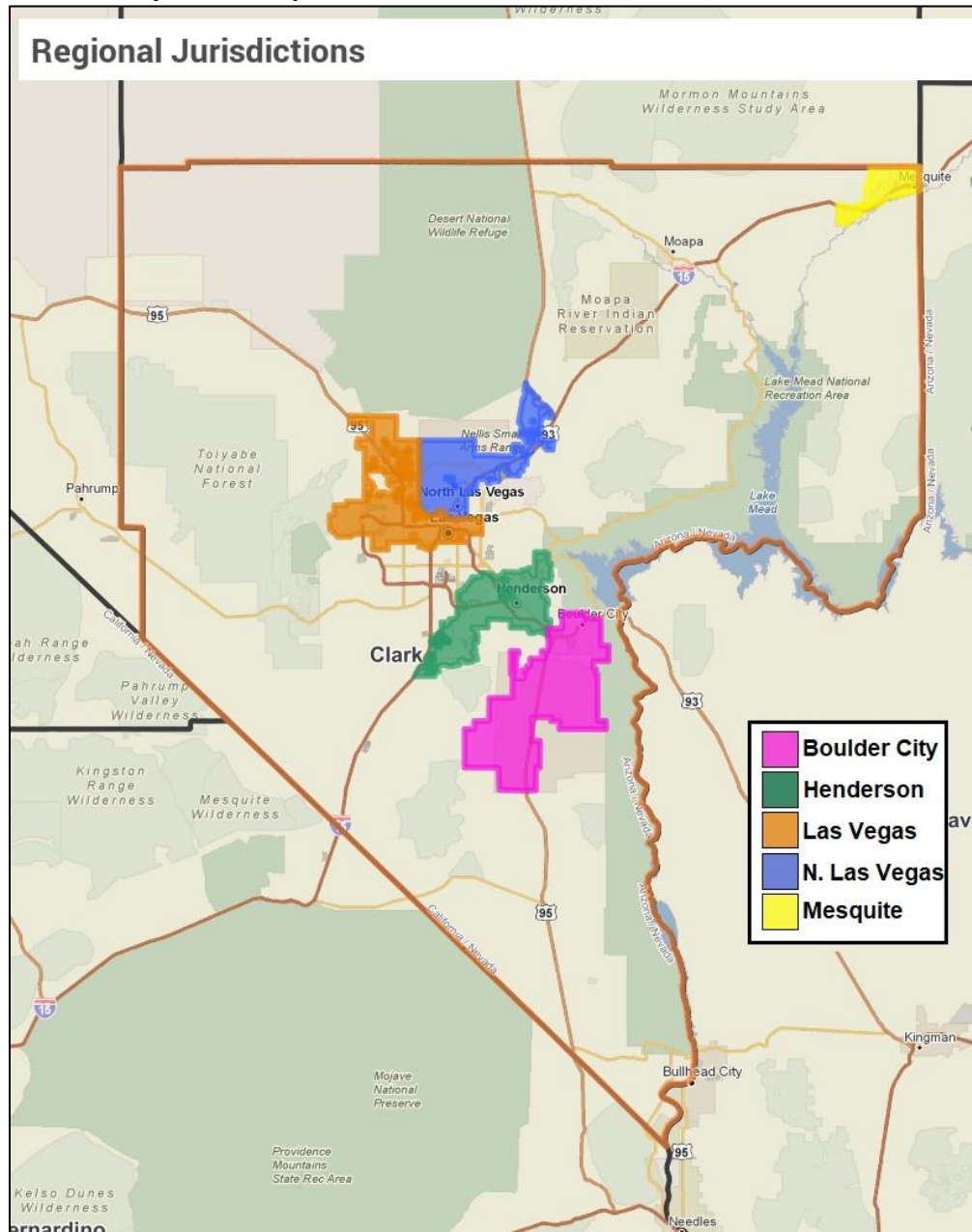
A regional analysis of impediments (RAI) identifies private -and public sector barrier to fair housing choice that may exist and recommend actions for the pursuit of a housing market that is free of racial, ethnic, familial status, and disability status discrimination. The most recent RAI for Southern Nevada was completed as part of the Southern Nevada Strong Regional process in 2015. The key barriers recommended to address in Henderson in the 2015 RAI included: updating the “residential facility for groups” regulations in the City’s zoning code to ensure compliance with state and federal housing laws, editing the definition of “family unit” to include community residences for people with disabilities in accordance with the Fair Housing Act and establishing a formal “reasonable accommodation” request process to afford residents with disabilities an equal opportunity to use and enjoy a dwelling.

The regional update is still ongoing to the 2015 RAI, primarily focusing on changes to the housing market and quantitative analysis. Efforts to implement the recommendations of the current RAI and promote fair housing through the creation of well-designed housing options for all Henderson residents are key priorities for Henderson planning efforts and are reflected in the City’s Strategic Plan and the Henderson Strong Comprehensive Plan.

CHAPTER 3: DEMOGRAPHIC SUMMARY

This Regional Analysis of Impediments to Fair Housing includes unincorporated Clark County and five incorporated jurisdictions: Las Vegas, Henderson, North Las Vegas, Mesquite, and Boulder City as seen in the map below.

Figure 1 Southern Nevada Jurisdictions: Clark County, Las Vegas, Henderson, North Las Vegas, Boulder City and Mesquite



Population and Demographics

Population change is one of the most pressing issues facing the Clark County region. Fast population growth that is not accompanied by housing production can lead to an increase in housing costs that leave many people in substandard conditions, cost burdened, or at risk of homelessness. It is important to recognize these trends and attempt to address them before they cause any impediments to housing choice.

Population Growth

The jurisdictions in the region have seen incredible population growth since 2000. The City of North Las Vegas more than doubled in size in 17 years, while the City of Mesquite grew by 86% and the City of Henderson and Clark County as a whole both grew by more than 50%. Only the City of Boulder City grew at a slower rate than the national average, 4.6% vs 14.1%.

Table: Population change, U.S., Nevada, Clark County, and select cities, 2000 to 2017				
	2000	2010	2017	Percent Change from 2000 to 2017
Clark County	1,375,765	1,951,269	2,112,436	53.6%
Nevada	1,998,257	2,700,551	2,887,725	44.5%
United States	281,421,906	308,745,538	321,004,407	14.1%
Las Vegas	478,434	583,756	621,662	29.9%
North Las Vegas	115,488	216,961	234,389	103.0%
Henderson	175,381	257,729	284,817	62.4%
Boulder City	14,966	15,023	15,648	4.6%
Mesquite	9,389	15,276	17,467	86.0%
Source: 2000 Census (SF1), 2010 Census (SF3), 2013-2017 ACS 5-Year Estimates				

Population Change

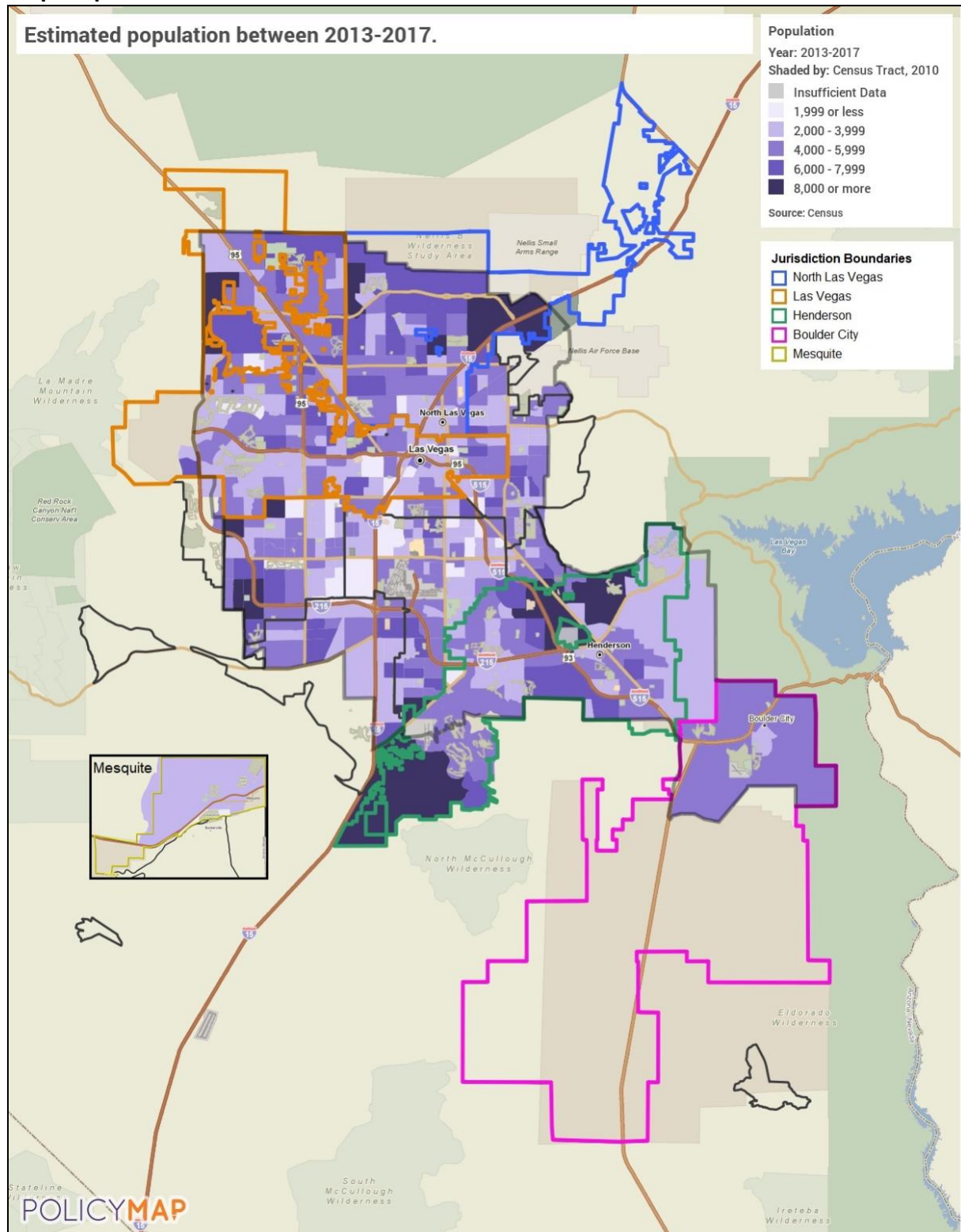
The Center for Business and Economic Research at the University of Nevada, Las Vegas predicts that Clark County will continue to see significant growth for the next 20 years. However, the growth rate will steadily decrease annually. By the end of the time period it is forecasted that the county will only grow by approximately 10,000 per year, or about 1/5th the forecasted rate at the beginning of the time period.

Table: Population Change			
Year	Population Forecast	Change in Population	Percent Growth
2018	2,296,000	47,609	2.1%
2019	2,344,000	48,000	2.1%
2020	2,389,000	45,000	1.9%
2021	2,423,000	34,000	1.4%
2022	2,452,000	29,000	1.2%
2023	2,481,000	29,000	1.2%
2024	2,507,000	26,000	1.0%
2025	2,530,000	23,000	0.9%
2026	2,550,000	20,000	0.8%
2027	2,568,000	18,000	0.7%
2028	2,585,000	17,000	0.7%
2029	2,600,000	15,000	0.6%
2030	2,615,000	15,000	0.6%
2031	2,628,000	13,000	0.5%
2032	2,640,000	12,000	0.5%
2033	2,651,000	11,000	0.4%
2034	2,662,000	11,000	0.4%
2035	2,672,000	10,000	0.4%
Source: "Long-Term Projections for Clark County, Nevada 2018-2060," Center for Business and Economic Research, UNLV.			

The following maps show the distribution of the population throughout the jurisdiction and the density within individual tracts. Generally, large population census tracts (8,000 people or more) are along the outer edges of the jurisdiction while lower population census tracts (less than 2,000) are more centrally located. These outer edge tracts are geographically larger, sometimes significantly due to the way census tracts are calculated. Every decade the census tracts are drawn with approximately 4,000 people in it, so the areas with "high" population are really areas that grew the most since 2010.

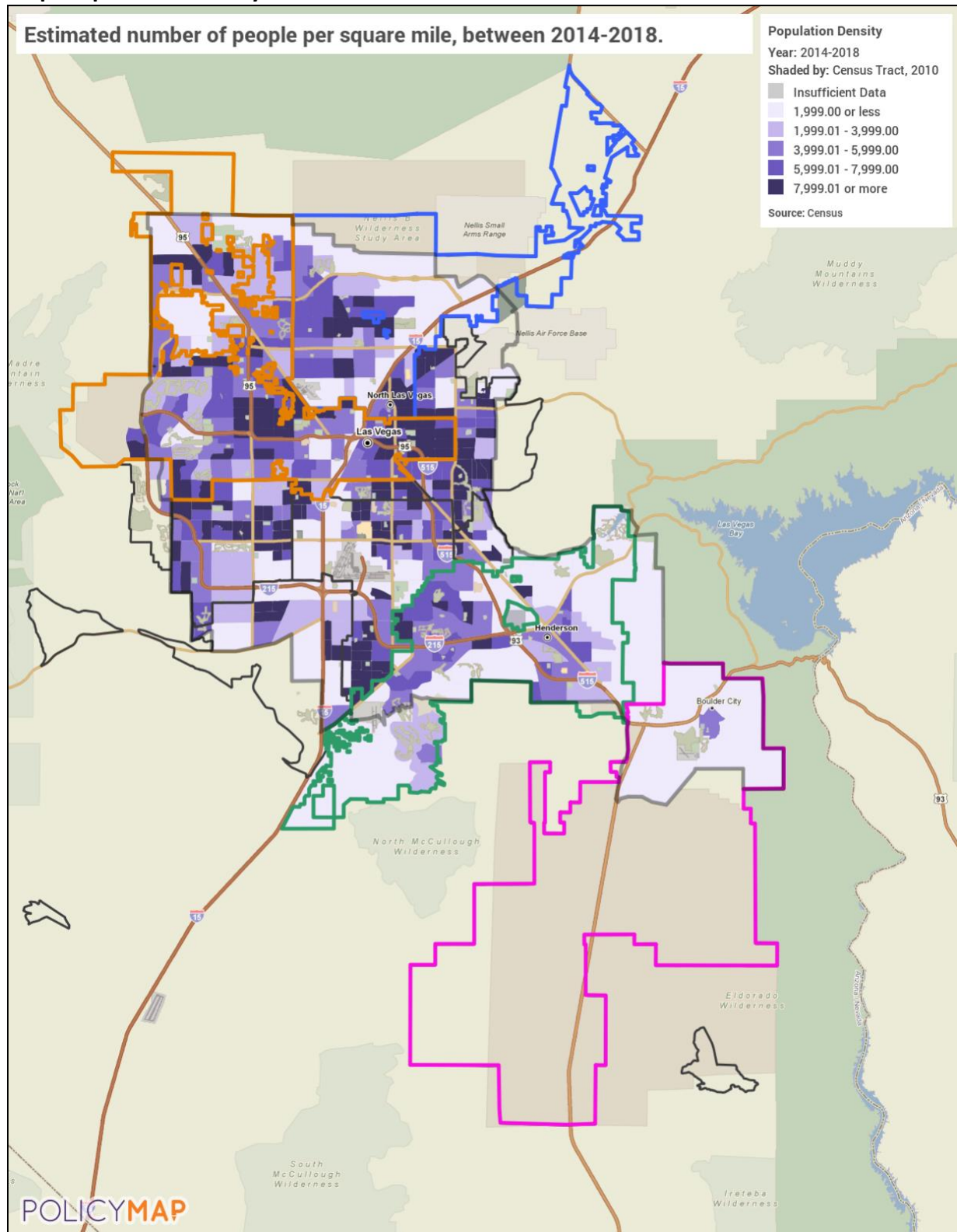
The Density map provides a more accurate depiction of highly populated areas in the Las Vegas Valley. While the urban environment is still thriving, there has been an increase in residents moving to the suburban areas.

Map: Population



Source: 2013-2017 ACS via PolicyMap

Map: Population Density



Source: 2014-2018 ACS via PolicyMap

Demographic Trends

The change in population is not the only trend that should be analyzed. The demographics of that population are also important. Community needs can vary significantly based on the age of the population, ethnicity, education, and other factors. There is no “one-size fits all” policy that will bring about the best results for all communities. It is necessary to tailor support to match particular needs.

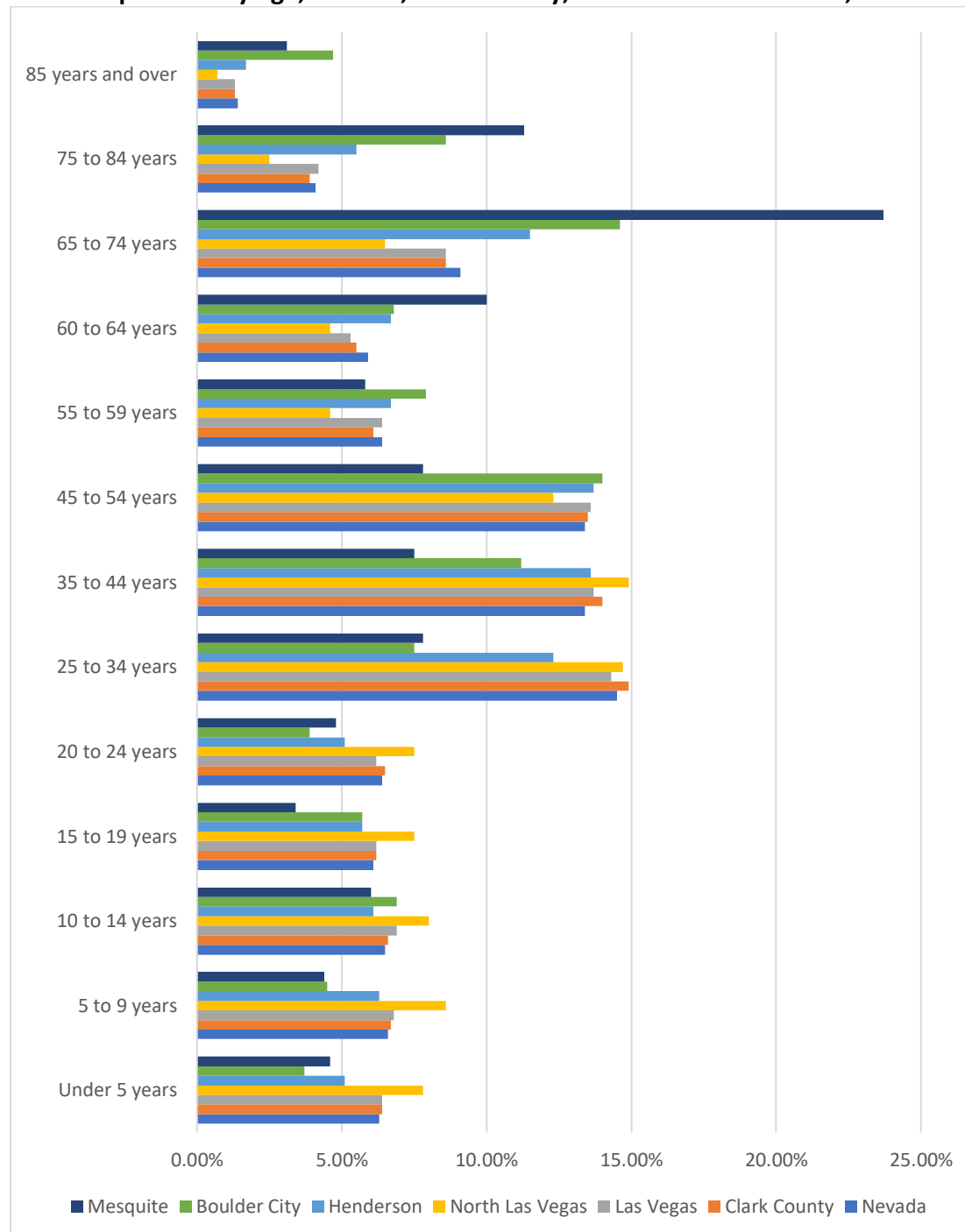
Age

Overall, the median age of the jurisdictions is going up, which matches the trend seen nationwide. The rate of growth in Clark County, Nevada, and Boulder City are both relatively similar to the national growth rate. The City of Mesquite saw the largest increase in Median Age with 48.1%, growing from 39.5 years old to 58.5 years old, making it the oldest jurisdiction analyzed. Las Vegas and the City of Henderson both saw a much larger increase in the median age since 2000, 29.9% and 17.6%, respectively. North Las Vegas is the only jurisdiction to have the median age go down and has the lowest age at 32.2.

Table: Median age, Nation, Clark County, and select cities, 2000, 2010 & 2017				
Area	2000	2010	2017	% Change from 2000 to 2017
Nation	35.3	37.2	37.8	7.1%
Nevada	35.0	36.3	37.7	7.7%
Clark County	34.4	35.5	36.9	7.3%
Las Vegas	28.8	35.9	37.4	29.9%
North Las Vegas	34.5	30.6	32.2	-6.7%
Henderson	35.9	39.6	42.2	17.6%
Boulder City	47.0	49.9	50.2	6.8%
Mesquite	39.5	50.6	58.5	48.1%
Source: U.S. Census 2000, U.S. Census 2010, 2013-2017 ACS (DP05)				

The following chart shows the distribution of different age groups by jurisdictions. The City of Mesquite clearly has a much larger older population than other jurisdictions; over 38% of the City's population is over the age of 65. The needs of Mesquite will differ greatly from those of a City like North Las Vegas where less than 10% of the population is over 65.

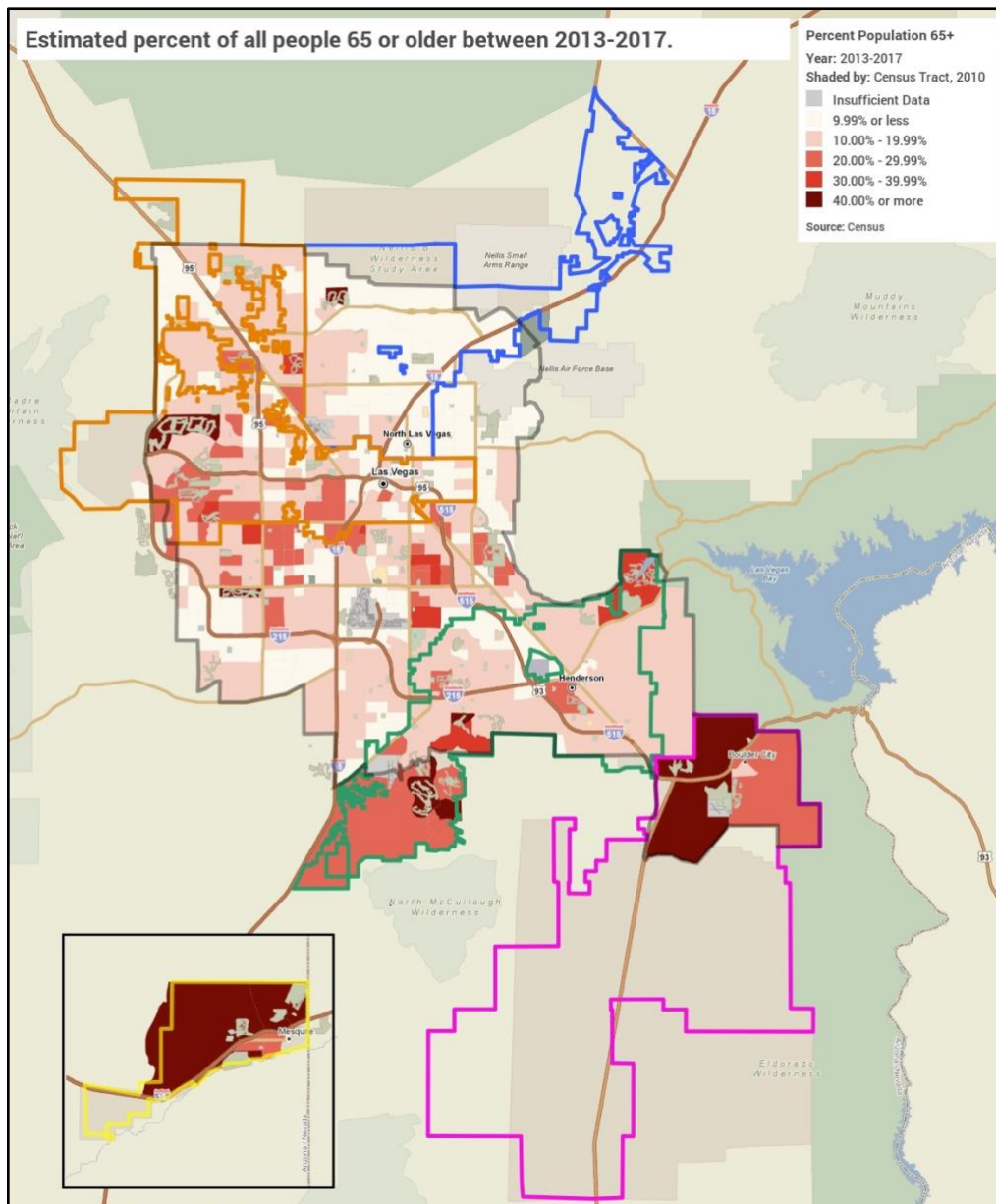
Chart: Population by age, Nevada, Clark County, Southern Nevada cities, 2017



Source: 2013-2017 ACS (DP05)

Elderly

The region has a significant elderly population who has unique needs. Boulder City and Mesquite both have a relatively large population of elderly residents. In those areas there are tracts where over 40% of the population is over the age of 65.



Race & Ethnicity

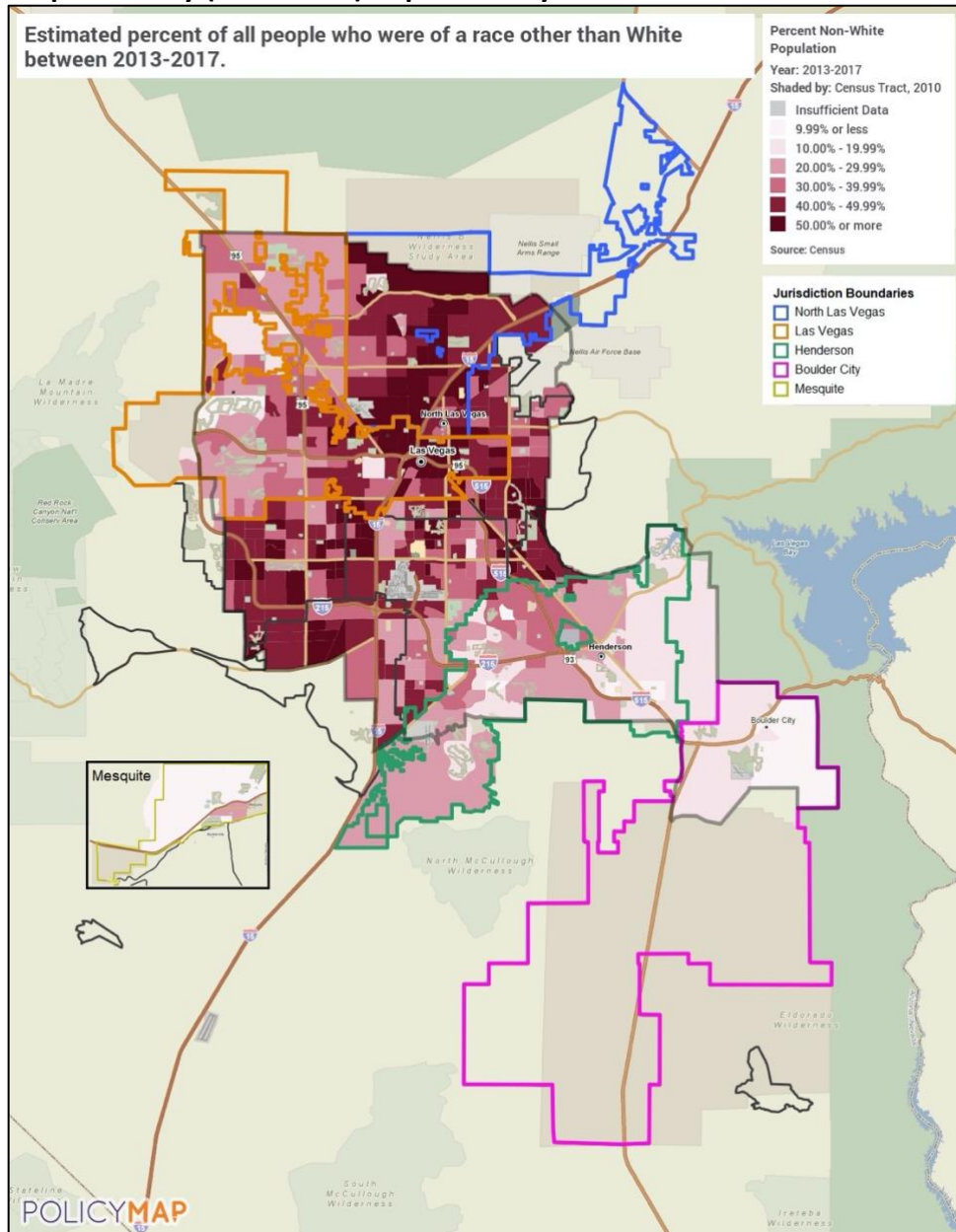
The United States has long been a diverse country with people of all races and ethnicities calling it home. While the country, and the Clark County region, are still majority White there has been

a consistent trend towards greater racial and ethnic diversity. Since 2000, the non-White population has grown in every jurisdiction. The City of Boulder City, which also has one of the oldest populations, has the most homogenous population; over 90% of the population is White. The City of North Las Vegas, which has been trending towards a younger population, is the most diverse with 46.3% of the population identifying as non-White.

Table: Population by race in 2000 and 2017, Nevada, Clark County, and select cities								
Area	2000				2017			
	White	Black	Asian	Other	White	Black	Asian	Other
Nevada	75.2	6.8	4.5	13.5	67.1	8.8	8.1	16.2
Clark County	71.6	9.1	5.3	14.1	61.6	11.2	9.6	17.5
Las Vegas	69.9	10.4	4.8	14.9	62.7	12.2	6.7	18.5
North Las Vegas	55.9	19.0	3.2	21.8	53.7	20.2	6.3	19.7
Henderson	84.5	3.8	4.0	7.8	77.2	5.4	8.0	9.3
Boulder City	94.5	0.7	0.7	4.1	91.2	0.3	2.4	6.0
Mesquite	80.3	0.6	1.3	14.6	85.4	0.8	2.0	9.9
Source: U.S. Census 2000 (DP-1), 2013-2017 ACS Table (DP05)								

Throughout the area, there are many census tracts with a non-White population of over 40%. The two areas that are most notable are the northwest area of Las Vegas and southeast (Cities of Henderson and Boulder City). These areas have a much smaller non-White population with most of the Census tracts reporting 30% or less non-White populations.

Map: Minority (Non-white) Population by Census Tract



Source: 2013-2017 ACS via PolicyMap

Over the years, Clark County has increased in diversity and analyzing the details of that change can provide valuable insight. The racial groups that have seen the most noticeable growth are Black or African-Americans, Asian, and residents who identify as a race other than what was available on the Census. Ethnically, the area has a growing Hispanic population, as well. The overall Hispanic population more than doubled since 2000 and now over 30% of residents identify as Hispanic.

Table: Racial and Ethnic Composition of Clark County: 2000, 2010 & 2017						
Race	2000	Percent	2010	Percent	2017	Percent
White	984,796	71.6%	1,188,112	60.9%	1,301,043	61.6%
Black or African American	124,885	9.1%	204,379	10.5%	237,543	11.2%
American Indian and Alaska Native	10,895	0.8%	14,422	0.7%	13,399	0.6%
Asian	72,547	5.3%	168,831	8.7%	203,606	9.6%
Native Hawaiian/Other Pac Islander	6,412	0.5%	13,628	0.7%	15,583	0.7%
Some other race	118,465	8.6%	262,506	13.5%	235,631	11.2%
Two or more races	57,765	4.2%	99,391	5.1%	105,631	5.0%
Ethnicity						
Hispanic	302,143	22.0%	568,644	29.1%	648,211	30.7%
Sources: 2000 and 2010 U.S. Census, 2013-2017 ACS (DP05)						

The City of Las Vegas has seen a population shift that is similar to the County as a whole. Again, we see growth in the Black or African American, Asian, and residents who identify as a race other than what was available on the Census. The Hispanic population has also grown by over 90,000 people and make up nearly one-third of the population.

Table: Racial and Ethnic Composition of Las Vegas: 2000, 2010 & 2017						
Race	2000	Percent	2010	Percent	2017	Percent
White	334,230	69.9%	362,264	62.1%	389,475	62.7%
Black or African American	49,570	10.4%	64,858	11.1%	76,145	12.2%
American Indian and Alaska Native	3,570	0.7%	4,125	0.7%	4,091	0.7%
Asian	22,879	4.8%	35,620	6.1%	41,394	6.7%
Native Hawaiian/Other Pac Islander	2,145	0.4%	3,426	0.6%	4,479	0.7%
Some other race	46,643	9.7%	84,785	14.5%	76,183	12.3%
Two or more races	19,397	4.1%	28,678	4.9%	29,895	4.8%

Ethnicity						
Hispanic	112,962	23.6%	183,859	31.5%	203,054	32.7%
Sources: 2000 and 2010 U.S. Census, 2013-2017 ACS (DP05)						

The City of North Las Vegas has also seen a demographic shift that is similar to the County. The racial groups mentioned before also have seen the most growth in this area. The percent growth in the number of Hispanic residents is not as dramatic in this City but they currently represent over 40% of the City's population.

Table: Racial and Ethnic Composition of North Las Vegas: 2000, 2010 & 2017						
Race	2000	Percent	2010	Percent	2017	Percent
White	64,591	55.9%	102,829	47.4%	125,973	53.7%
Black or African American	21,970	19.0%	43,153	19.9%	47,424	20.2%
American Indian and Alaska Native	943	0.8%	1,680	0.8%	1,334	0.6%
Asian	3,740	3.2%	13,564	6.3%	14,767	6.3%
Native Hawaiian/Other Pac Islander	610	0.5%	1,822	0.8%	1,677	0.7%
Some other race	18,224	15.8%	41,283	19.0%	30,582	13.0%
Two or more races	5,410	4.7%	12,630	5.8%	12,632	5.4%
Ethnicity						
Hispanic	43,435	37.6%	84,134	38.8%	95,908	40.9%
Sources: 2000 and 2010 U.S. Census, 2013-2017 ACS (DP05)						

In the City of Henderson, there has been a slight growth in non-White residents. While the non-white population has increased more in Henderson than in other areas of Clark County in recent years, the city's population is still less racially and ethnically diverse than the County averages. The largest growth was seen in Asian households that tripled since 2000. They are the largest non-White racial group but make up only 8% of the population. There is a growing Hispanic population but, much like the non-White racial groups, it is far smaller than in the above jurisdictions, making up only 15.6% of the population.

Table: Racial and Ethnic Composition of Henderson: 2000, 2010 & 2017						
Race	2000	Percent	2010	Percent	2017	Percent
White	148,181	84.5%	198,170	76.9%	219,844	77.2%
Black or African American	6,590	3.8%	13,142	5.1%	15,435	5.4%
American Indian and Alaska Native	1,236	0.7%	1,683	0.7%	1,245	0.4%
Asian	6,983	4.0%	18,614	7.2%	22,907	8.0%
Native Hawaiian/Other Pac Islander	728	0.4%	1,445	0.6%	1,197	0.4%

Some other race	5,549	3.2%	12,309	4.8%	11,831	4.2%
Two or more races	6,114	3.5%	12,366	4.8%	12,358	4.3%
Ethnicity						
Hispanic	18,785	10.7%	38,377	14.9%	44,562	15.6%
Sources: 2000 and 2010 U.S. Census, 2013-2017 ACS (DP05)						

As mentioned above, the City of Boulder City is the most homogenous City in the area with over 91% of the population identifying as white. Unlike the other areas, this City has seen its population growth stagnate. The Hispanic population has doubled since 2000 but represents only 9% of the population.

Table: Racial and Ethnic Composition of Boulder City: 2000, 2010 & 2017						
Race	2000	Percent	2010	Percent	2017	Percent
White	14,149	94.5%	13,866	92.3%	14,278	91.2%
Black or African American	107	0.7%	130	0.9%	49	0.3%
American Indian and Alaska Native	108	0.7%	125	0.8%	167	1.1%
Asian	107	0.7%	169	1.1%	383	2.4%
Native Hawaiian/Other Pac Islander	24	0.2%	40	0.3%	39	0.2%
Some other race	190	1.3%	242	1.6%	113	0.7%
Two or more races	281	1.9%	451	3.0%	619	4.0%
Ethnicity						
Hispanic	650	4.3%	1061	7.1%	1,412	9.0%
Sources: 2000 and 2010 U.S. Census, 2013-2017 ACS (DP05)						

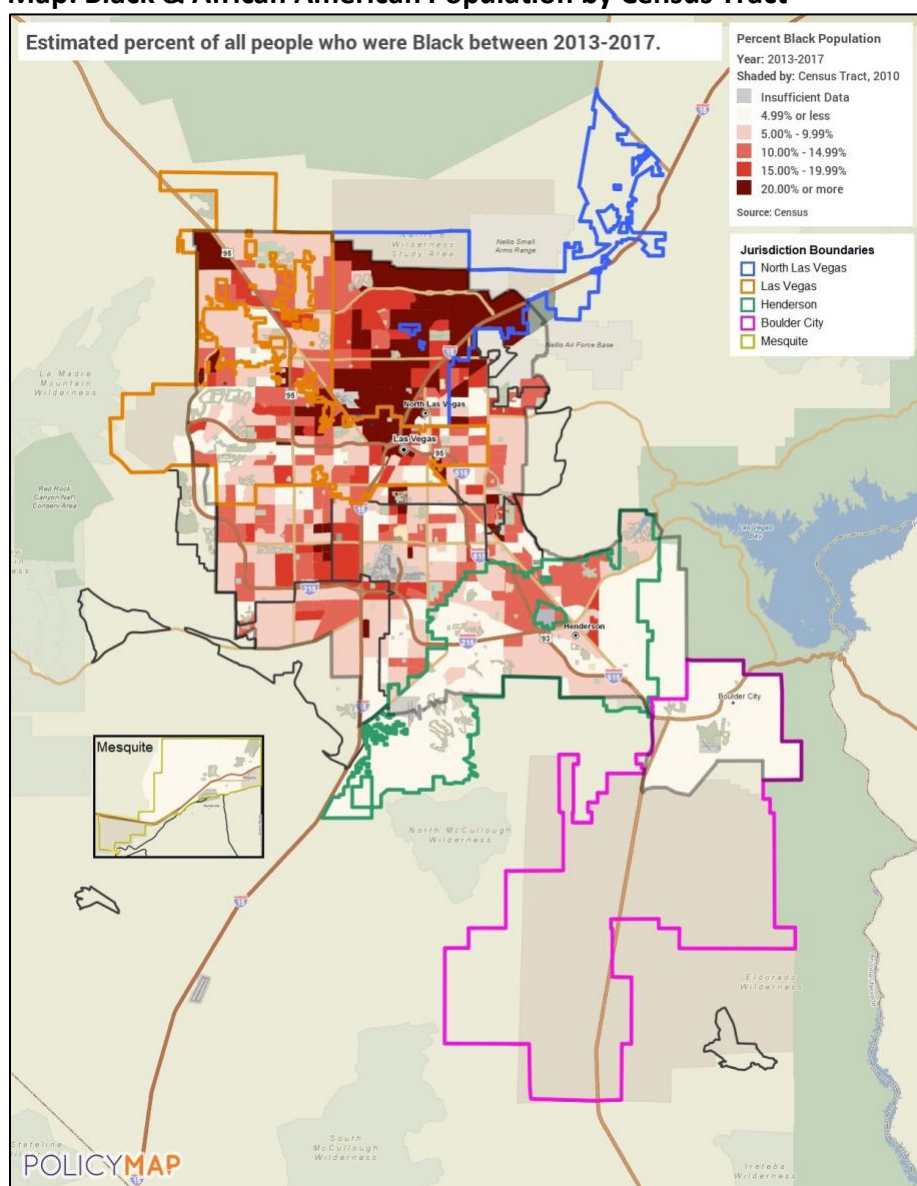
Unlike every other jurisdiction in this report, the City of Mesquite has become less diverse over the years even as the population has nearly doubled. In 2000, approximately 20% of the population was non-White but by 2017 less than 15% do not identify as White. Representation of every major group, except for White and Asian, fell during this time period.

Table: Racial and Ethnic Composition of Mesquite: 2000, 2010 & 2017						
Race	2000	Percent	2010	Percent	2017	Percent
White	7,539	80.3%	12,757	83.5%	14,923	85.4%
Black or African American	61	0.6%	146	1.0%	132	0.8%
American Indian and Alaska Native	92	1.0%	143	0.9%	66	0.4%
Asian	119	1.3%	274	1.8%	344	2.0%
Native Hawaiian/Other Pac Islander	7	0.1%	34	0.2%	32	0.2%
Some other race	1,367	14.6%	1,614	10.6%	1,736	9.9%

Two or more races	204	2.2%	308	2.0%	234	1.3%
Ethnicity						
Hispanic	2,324	24.8%	3,658	23.9%	3,643	20.9%
Sources: 2000 and 2010 U.S. Census, 2013-2017 ACS (DP05)						

Throughout the jurisdiction the northern census tracts appear to have a substantially larger Black or African American population than elsewhere. Many tracts from the center of the jurisdiction to the northern border have over 20% of their population that is Black. Southern tracts have significantly smaller Black populations with less than 5% in many cases.

Map: Black & African American Population by Census Tract



Source: 2013-2017 ACS via PolicyMap

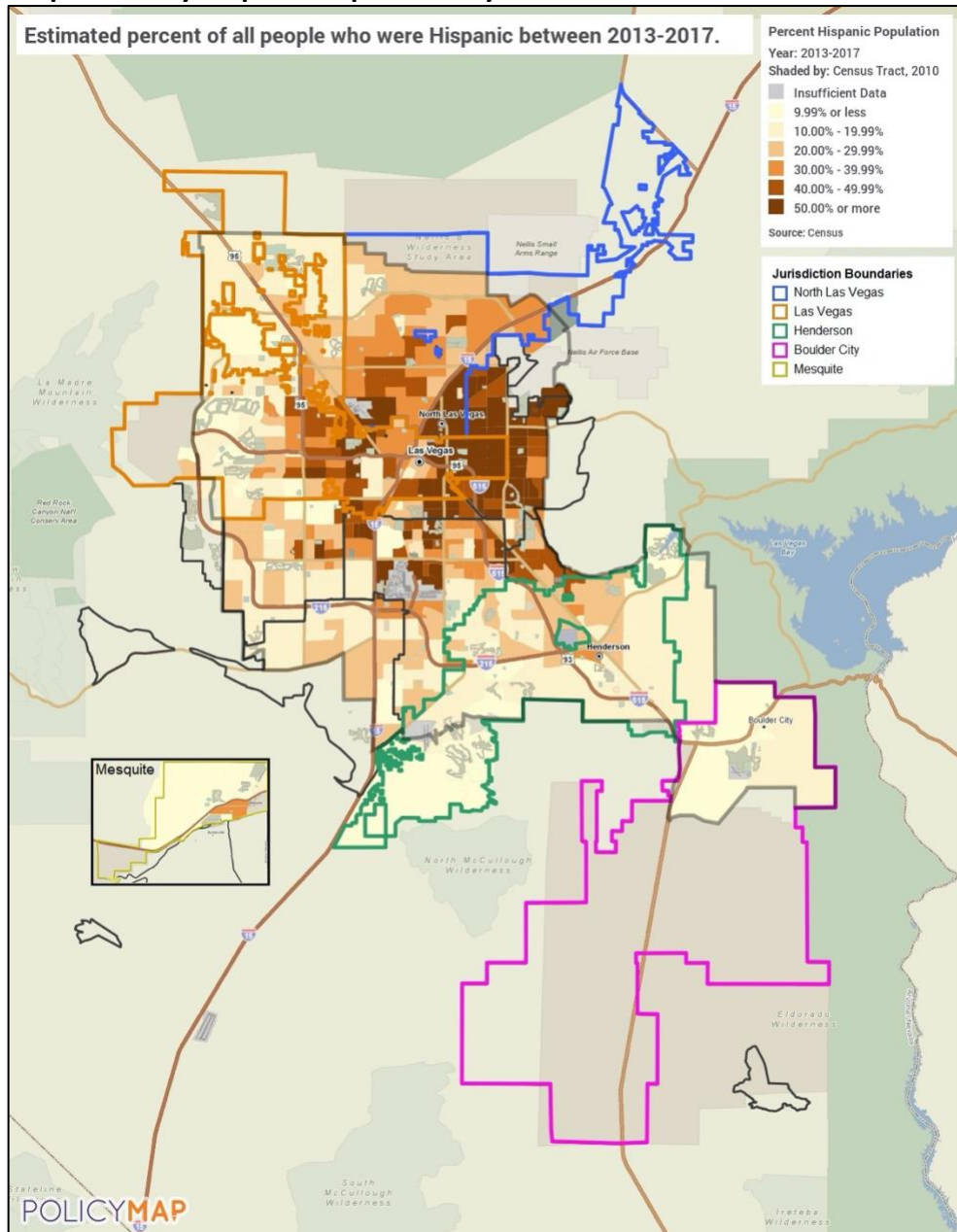
Ethnic Hispanic

As noted above, the Hispanic population has grown throughout the area. North Las Vegas has seen the lowest rate of growth, but this is likely due to the relatively large Hispanic population that has been present for decades. Currently, Hispanic residents make up over 40% of the City of North Las Vegas' population. The City of Boulder City saw the highest rate of growth, but this is due to the relatively small Hispanic population, only 9%. The City of Mesquite was the only place that saw a relative reduction in the Hispanic population.

Table: Hispanic Population in Clark County, and select cities, 2000 and 2017					
Area	2000		2017		% Change from 2000-2017
	Estimate	Percent	Estimate	Percent	
Clark County	302,143	22.0%	648,211	30.7%	39.6%
Las Vegas	112,962	23.6%	203,054	32.7%	38.6%
North Las Vegas	43,435	37.6%	95,908	40.9%	8.8%
Henderson	18,785	10.7%	44,562	15.6%	45.8%
Boulder City	650	4.3%	1,412	9.0%	109.3%
Mesquite	2,324	24.8%	3,643	20.9%	-15.7%
Sources: 2000 U.S. Census, 2013-2017 ACS (DP05)					
Data note: % Change from 2000-2017 is by change in percentage.					

The northeastern and eastern parts of the area (North Las Vegas and Las Vegas) have census tracts with the largest Hispanic populations. Over 50% in most tracts are ethnically Hispanic in that area. Southern and western tracts have a much smaller Hispanic population with less than 20% in many tracts.

Map: Minority Hispanic Population by Census Tract



Source: 2013-2017 ACS via PolicyMap

Foreign Born

Since 2000, nearly every jurisdiction has seen the proportion of their population that is foreign-born grow. Mesquite and North Las Vegas are the only Cities that go against that trend; however, North Las Vegas has consistently had a relatively large foreign-born population when compared to other jurisdictions. Boulder City saw the largest growth in this population, 62.5%, but they still only make up 5.2% of the overall population, which is significantly lower than the approximately 20% throughout the rest of the area.

Table: Population by place of birth 2000 and 2017, Nevada, Clark County, and select cities

Area	2000			2017			% Change 2000- 2017 (%)
	Total Population	Foreign Born	% Foreign Born	Total Population	Foreign Born	% Foreign Born	
Nevada	1,998,257	316,593	15.8%	2,887,725	561,734	19.5%	23.4%
Clark County	1,375,765	247,751	18.0%	2,112,436	470,645	22.3%	23.9%
Las Vegas	478,434	90,656	18.9%	621,662	131,944	21.2%	12.2%
North Las Vegas	115,488	28,948	25.1%	234,389	50,286	21.5%	-14.3%
Henderson	175,381	14,678	8.4%	284,817	36,078	12.7%	51.2%
Boulder City	14,966	478	3.2%	15,648	806	5.2%	62.5%
Mesquite	9,504	1,516	16.0%	17,467	1,729	9.9%	-38.1%

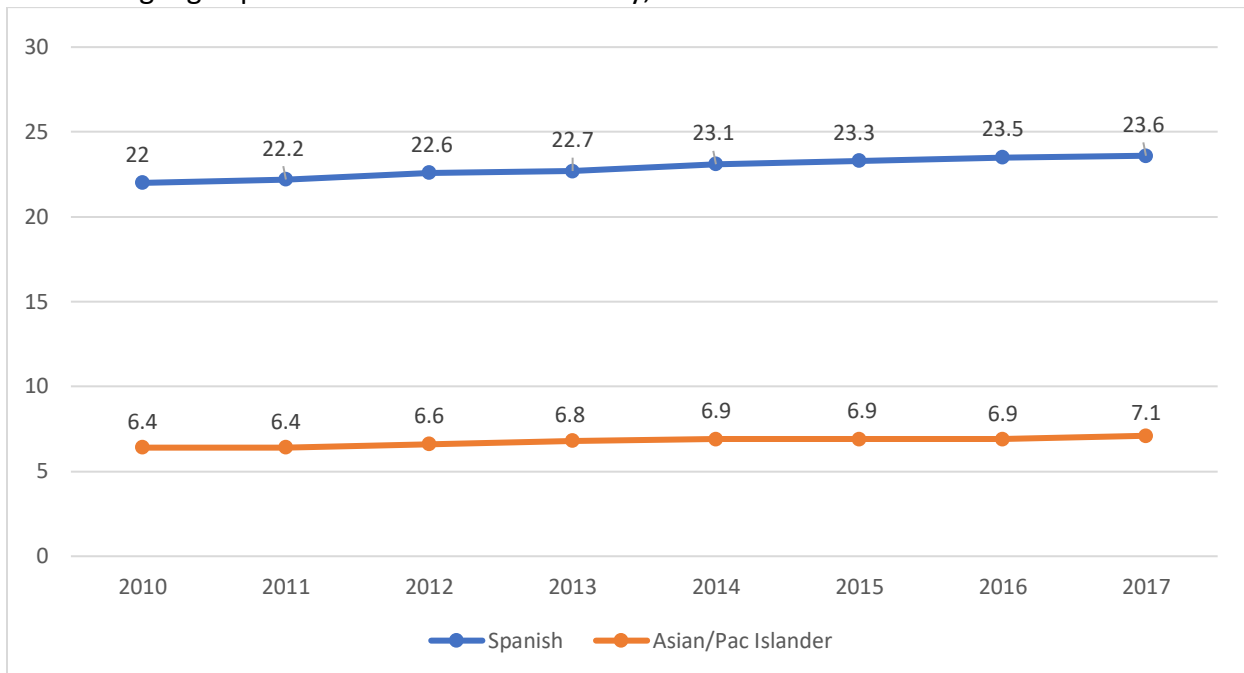
Source: U.S. Census 2000 (DP-2), ACS 2013-2017 (DP02)

Data note: % Change from 2000-2017 is by change in percentage.

Expectedly, the number of households who speak a language other than English at home is very similar to the number of foreign-born households. The most common language spoken at home is Spanish, which is spoken by 23.6% of households. It is also relatively common for a household to speak an Asian or Pacific Islander language in Clark County.

Language Spoken at Home

Chart: Language Spoken at Home in Clark County, from 2010 to 2017



Source 2006-2010 ACS to 2013-2017 ACS (S1601)

Comparison to Other Jurisdictions

When compared to Washoe County, Clark County is more diverse. The non-White population is approximately 18% larger and the Hispanic population is 7% larger. In Washoe County, the American Indian and Alaska Native population makes up a larger proportion than it does in Clark County.

Table: Population by Race/Ethnicity Comparison of Clark County & Washoe County, 2017		
Race/Ethnicity	Clark County	Washoe County
Total Population	2,112,436	445,551
White	61.6%	79.6%
Black or African American	11.2%	2.3%
American Indian and Alaska Native	0.6%	1.6%
Asian	9.6%	5.4%
Native Hawaiian/Other Pac Islander	0.7%	0.6%
Some other race	11.2%	6.2%
Two or more races	5.0%	4.3%
Ethnicity		
Hispanic	30.7%	23.9%
Sources: 2013-2017 ACS (DP05)		

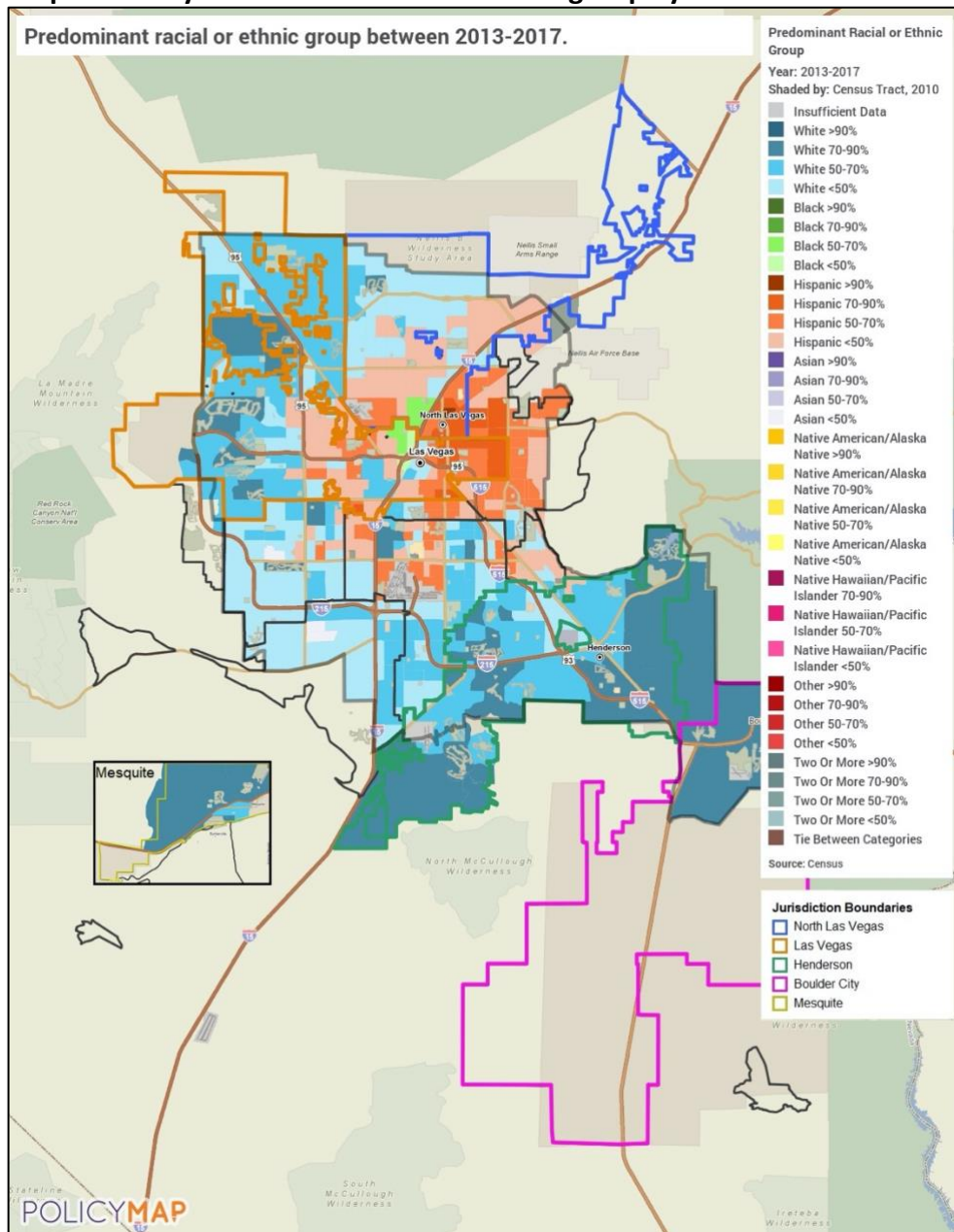
Comparing the cities in the county to those in the region brings some interesting information to light. Las Vegas and North Las Vegas both have a much larger Black population than Reno or Phoenix. The Hispanic population is larger in Phoenix and smaller in Reno. Overall, Henderson has similar demographics to Phoenix and Reno, Las Vegas and North Las Vegas are more diverse, and Boulder City is significantly more homogenous racially and ethnically.

Table: Population by Race/Ethnicity Comparison of Phoenix, Reno and Southern Nevada cities, 2017							
Race/Ethnicity	Phoenix	Reno	Las Vegas	North Las Vegas	Henderson	Boulder City	Mesquite
Total Population	1,574,421	239,732	621,662	234,389	284,817	15,648	17,467
White	71.9%	77.5%	62.7%	53.7%	77.2%	91.2%	85.4%
Black or African American	6.9%	2.6%	12.2%	20.2%	5.4%	0.3%	0.8%
American Indian and Alaska Native	2.0%	1.2%	0.7%	0.6%	0.4%	1.1%	0.4%
Asian	3.6%	6.4%	6.7%	6.3%	8.0%	2.4%	2.0%
Native Hawaiian/Other Pac Islander	0.2%	0.8%	0.7%	0.7%	0.4%	0.2%	0.2%
Some other race	11.7%	6.8%	12.3%	13.0%	4.2%	0.7%	9.9%
Two or more races	3.7%	4.7%	4.8%	5.4%	4.3%	4.0%	1.3%
Ethnicity							20.9%
Hispanic	42.5%	25.2%	32.7%	40.9%	15.6%	9.0%	85.4%
Sources: 2013-2017 ACS (DP05)							

Diversity

The following two maps visually display different ways of showing diversity in an area. The first shows what the prominent racial or ethnic group is in a census tract and how large that group is. The map shows that there are many predominantly Hispanic areas in the central and eastern parts of the County. There are a few tracts where Black households are predominant near the Las Vegas and North Las Vegas border, and most of the tracts along the outer edges to the south, west, and north are predominantly White.

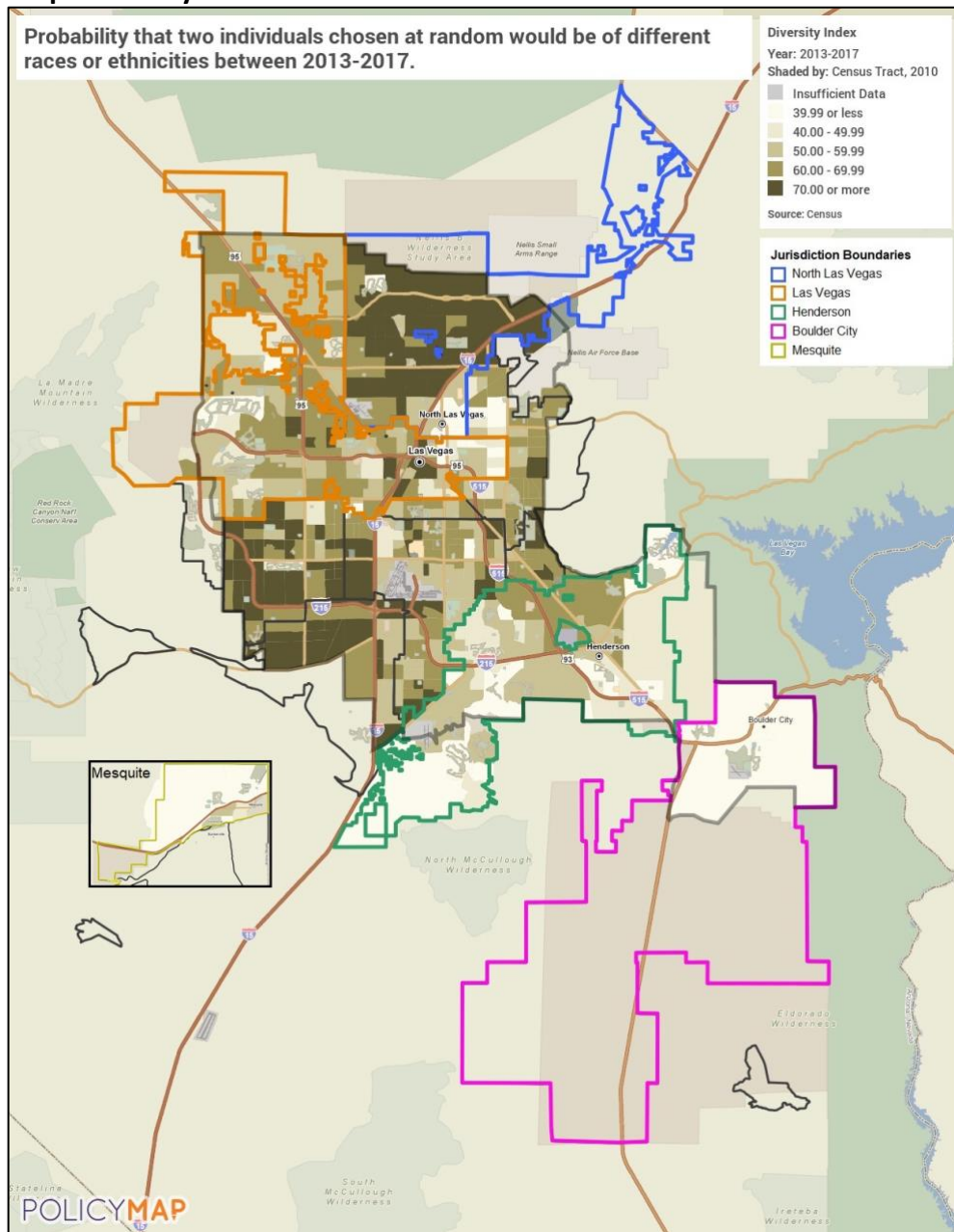
Map: Diversity – Prominent racial or ethnic group by census tract



Source: 2013-2017 ACS via PolicyMap

The next map displays the Diversity Index, which is a score that measures how likely it is that two individuals chosen at random will be a different race or ethnicity. Areas with low scores tend to be more homogenous while those with high scores are more heterogeneous. Unsurprisingly, the areas that showed high concentrations of one race or ethnicity have lower scores and the other areas are more diverse.

Map: Diversity Index



Source: 2013-2017 ACS via PolicyMap

Disability Status

As the population ages the disability rate in a community starts to go up. Residents who reported having disabilities (includes self-reported disabilities and formal medical diagnoses) often have unique housing needs and may have reduced opportunities to earn an income. In Clark County, the disability rate by age is similar to the rate in the state, as a whole. Nearly 50% of residents over 75 years and over have a disability. This elderly population is likely on a fixed income and may need support to maintain or secure safe and stable housing.

Table: Disability and Age for Clark County and Nevada, 2017				
Age	Clark County		Nevada	
	With Disability	Percent of Age Group	With Disability	Percent of Age Group
Under 5 years	1,382	1.0%	2,765	1.5%
5 to 17 years	17,593	4.8%	25,501	5.2%
18 to 34 years	28,258	5.8%	41,921	6.4%
35 to 64 years	108,646	13.3%	152,692	13.7%
65 to 74 years	48,974	27.2%	71,378	27.3%
75 years and over	53,251	49.8%	76,124	49.2%
Source: 2013-2017 ACS (S1810)				
Data note: Disability status for the civilian non-institutionalized population 5 years and over.				

Since 2000, the disability rate has gone down in the County and in each City, except Mesquite. North Las Vegas, which as noted above is the youngest City in the area, had the overall disability rate go down by nearly 50% and currently only 10.8% of the population report having a disability. Boulder City, the oldest City in the area, saw the smallest reduction with a disability rate drop from 19.3% to 15.7%. Mesquite, as the city with the largest growth in median age, had the only increase in disability rate, growing to 20%.

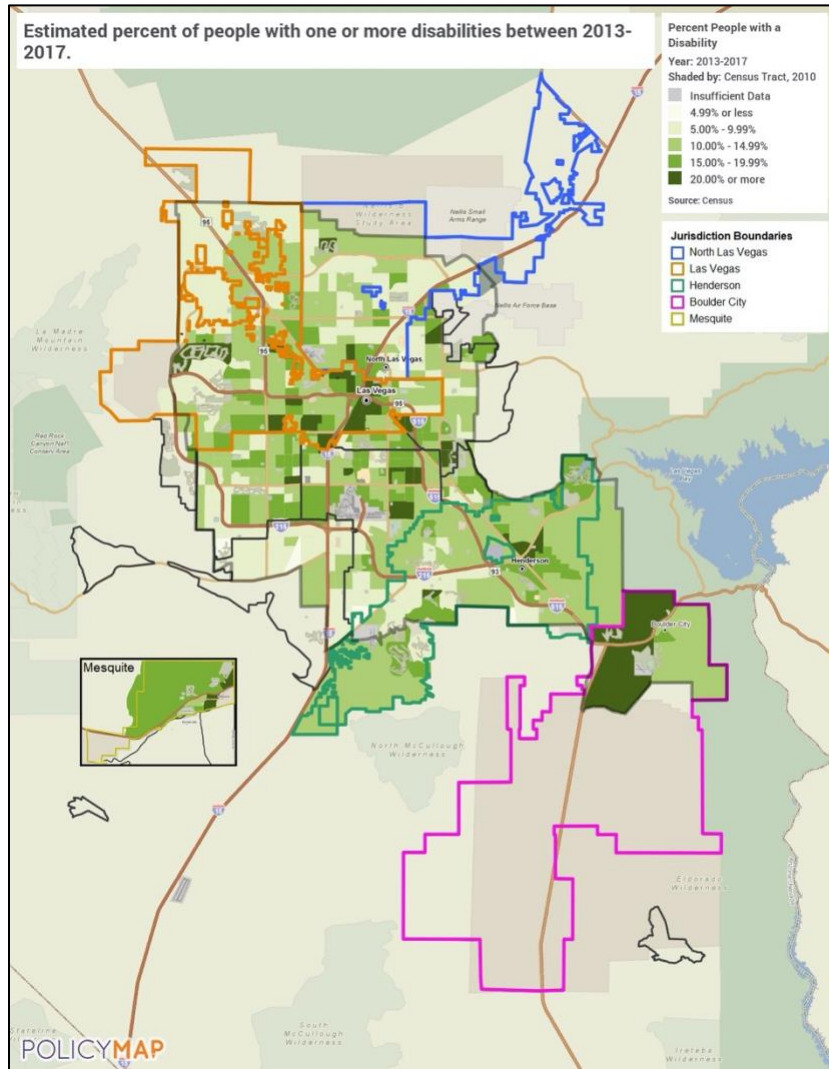
Table: Disability status for Nevada, Clark County, and selected cities, 2000 and 2017					
Area	2000		2017		% Change from 2000-2017
	Estimate	Percent	Estimate	Percent	
Clark County	264,470	21.1%	258,104	12.4%	-41.2
Las Vegas	96,564	22.2%	80,162	13.1%	-40.1
North Las Vegas	21,330	21.0%	24,889	10.8%	-48.6
Henderson	26,262	16.1%	34,343	12.1%	-24.8
Boulder City	2,761	19.3%	2,393	15.7%	-18.7
Mesquite	1,732	18.2%	3,460	20.0%	9.8%
Source: 2013-2017 ACS (S1810)					
Data note: Disability status for the civilian non-institutionalized population 5 years and over.					
Data note: % Change from 2000-2017 is by change in percentage.					

When comparing the disability rate by race between Clark County and Nevada we see very similar statistics. For each group, the disability rate in the County is within 1% of the statewide rate. American Indian and Alaska Native residents are the most likely to report a disability (18.2%) and Hispanic residents are the least likely (8.2%).

Table: Disability and Race Comparison for Clark County and Nevada, 2017				
Race	Clark County		Nevada	
	Estimate	Percent of Group	Estimate	Percent of Group
White	171,096	13.3%	267,663	14.0%
Black or African American	32,653	14.1%	34,450	14.1%
American Indian and Alaska Native	2,385	18.2%	5,808	18.3%
Asian	19,146	9.4%	21,256	9.2%
Native Hawaiian/Other Pac Islander	1,788	11.6%	2,349	12.6%
Some other race	21,512	9.2%	26,330	9.5%
Two or more races	9,524	9.1%	12,525	9.4%
Ethnicity				
Hispanic	52,533	8.2%	68,985	8.6%
Source: 2013-2017 ACS (S1810)				

Overall, there is not a strong geographic concentration of persons with disabilities in Clark County. Tracts with relatively high rates (18% or more) and relatively low rates (under 9%) are often found next to each other. Unsurprisingly, the North Las Vegas area appears to have lower disability rates, particularly in the north, and Boulder City has higher rates.

Map: Disability by Census Tracts



Source: 2013-2017 ACS via PolicyMap

Income

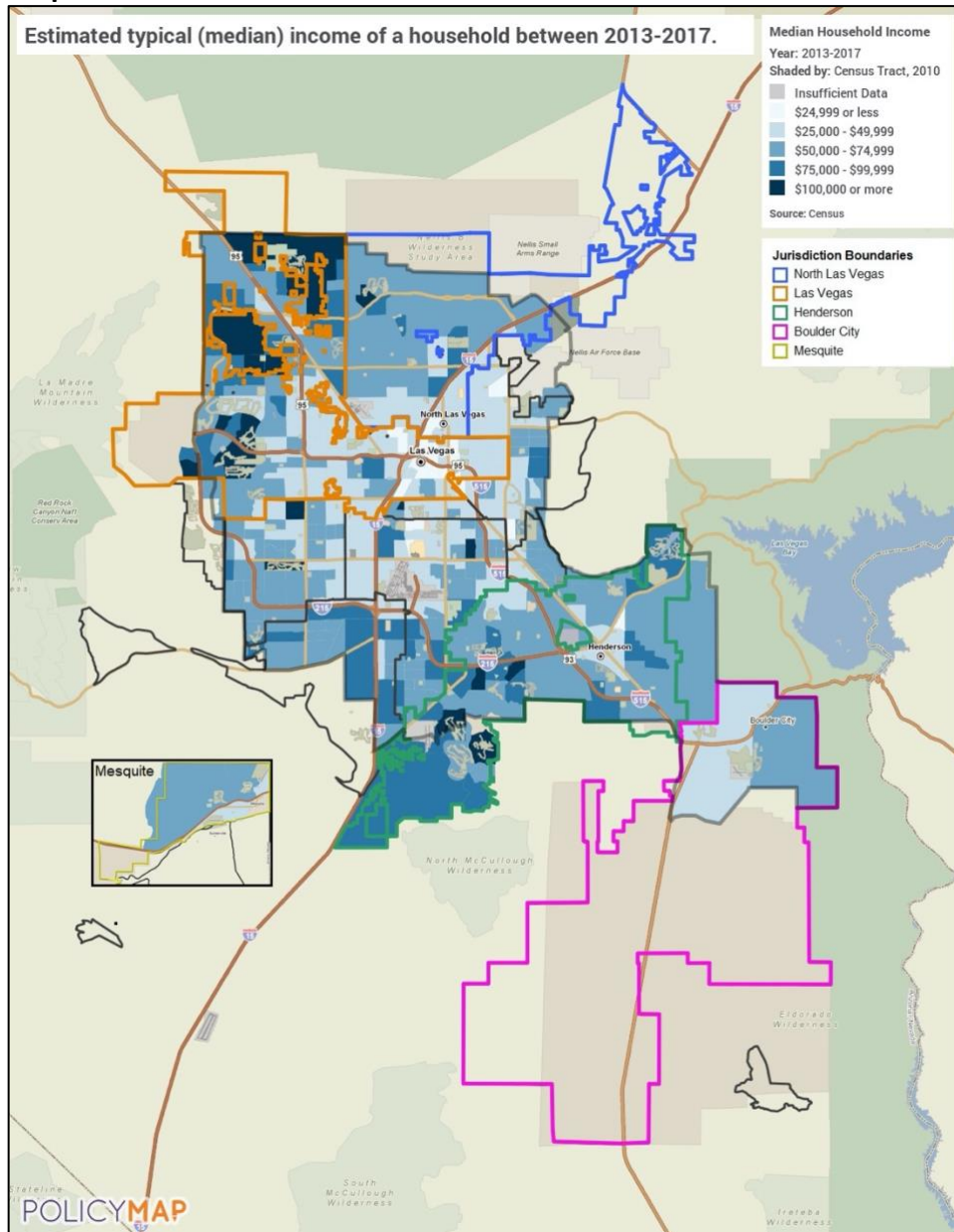
Since 2000, Nevada and the Clark County area have both seen median incomes rise. The statewide median household income (MHI) grew by 24.3%, which is higher than any of the jurisdictions in the Clark County Area. The City of North Las Vegas grew more than any other City (21.2%) and the City of Boulder City grew the least (14.5%). Currently, the City of Henderson has the highest MHI by nearly \$10,000 and the rest of the jurisdictions have an MHI between \$53,000 and \$58,000, except Mesquite. The City of Mesquite saw moderate growth in the Median Household Income, 17.9%, but has an MHI that is between approximately \$5,500 and \$19,000 less than other communities.

When pairing this information with the demographic data identified earlier, there appears to be a couple of different things happening. The younger, more diverse area of North Las Vegas is growing economically faster than most of the region while the older, less diverse area of Boulder City is growing more slowly or has lower incomes like Mesquite. As noted before, older residents are more likely to have a disability and/or be on a fixed income, if expenses in Boulder City or Mesquite rise faster than the MHI then residents may become cost-burdened or face substandard living conditions.

Table: Median Household Income in 2017, Nevada, Clark County, and select cities			
	2000	2017	Percent Change
Nevada	\$44,581	\$55,434	24.3%
Clark County	\$44,616	\$54,882	23.0%
Las Vegas	\$44,069	\$53,159	20.6%
North Las Vegas	\$46,057	\$55,828	21.2%
Henderson	\$55,949	\$66,939	19.6%
Boulder City	\$50,523	\$57,843	14.5%
Mesquite	\$40,392	\$47,642	17.9%
Source: 2000 Census (DP3), 2013-2017 ACS (DP03)			

In general, the MHI in the area is not heavily dependent on geography. Census tracts with a relatively low LMI (less than \$40,000) are found throughout the County, as are higher income census tracts (\$100,000 or more). There is a slight trend towards higher incomes in the northwest and southeast, but it is not highly correlated.

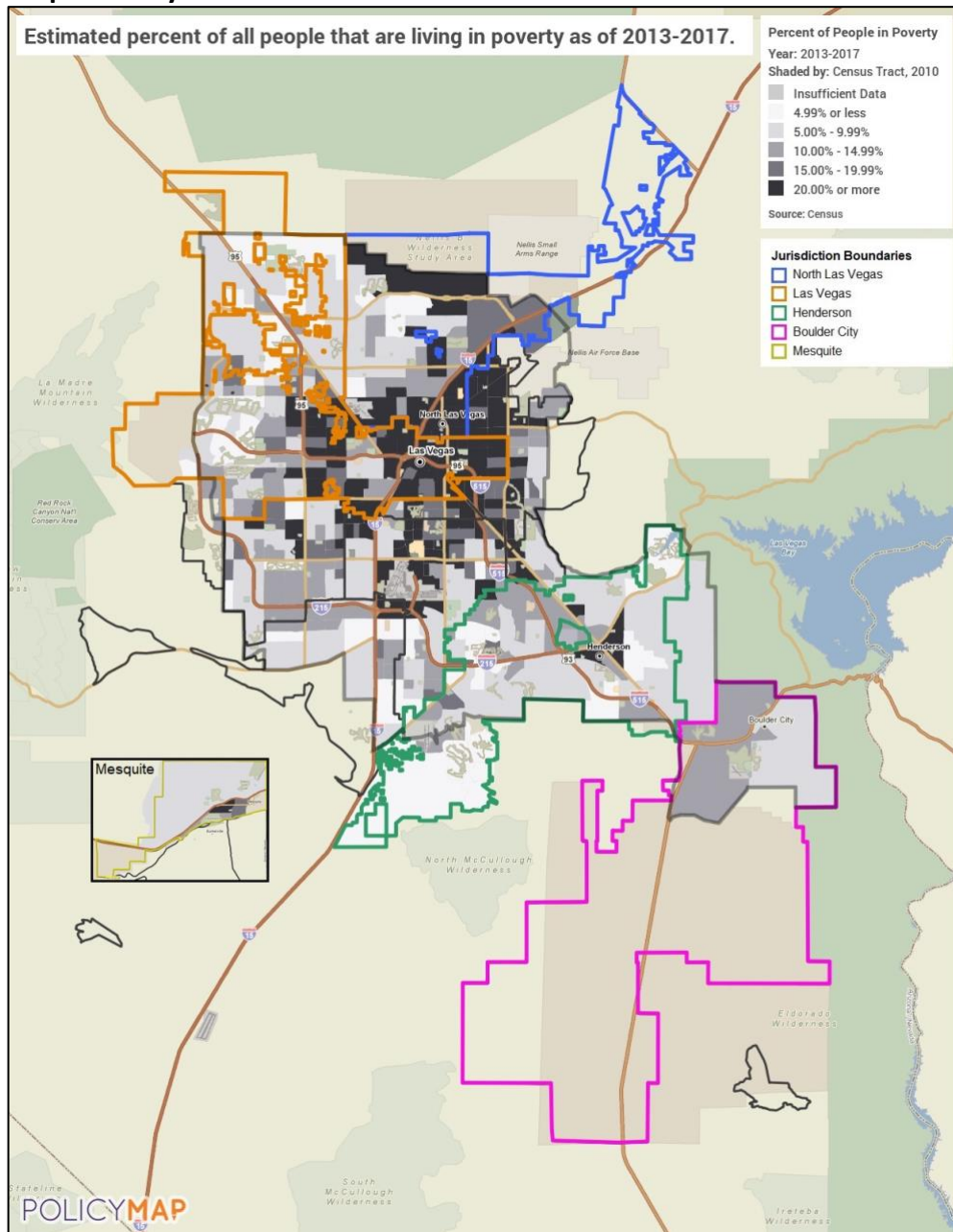
Map: Median Household Income



Source: 2013-2017 ACS via PolicyMap

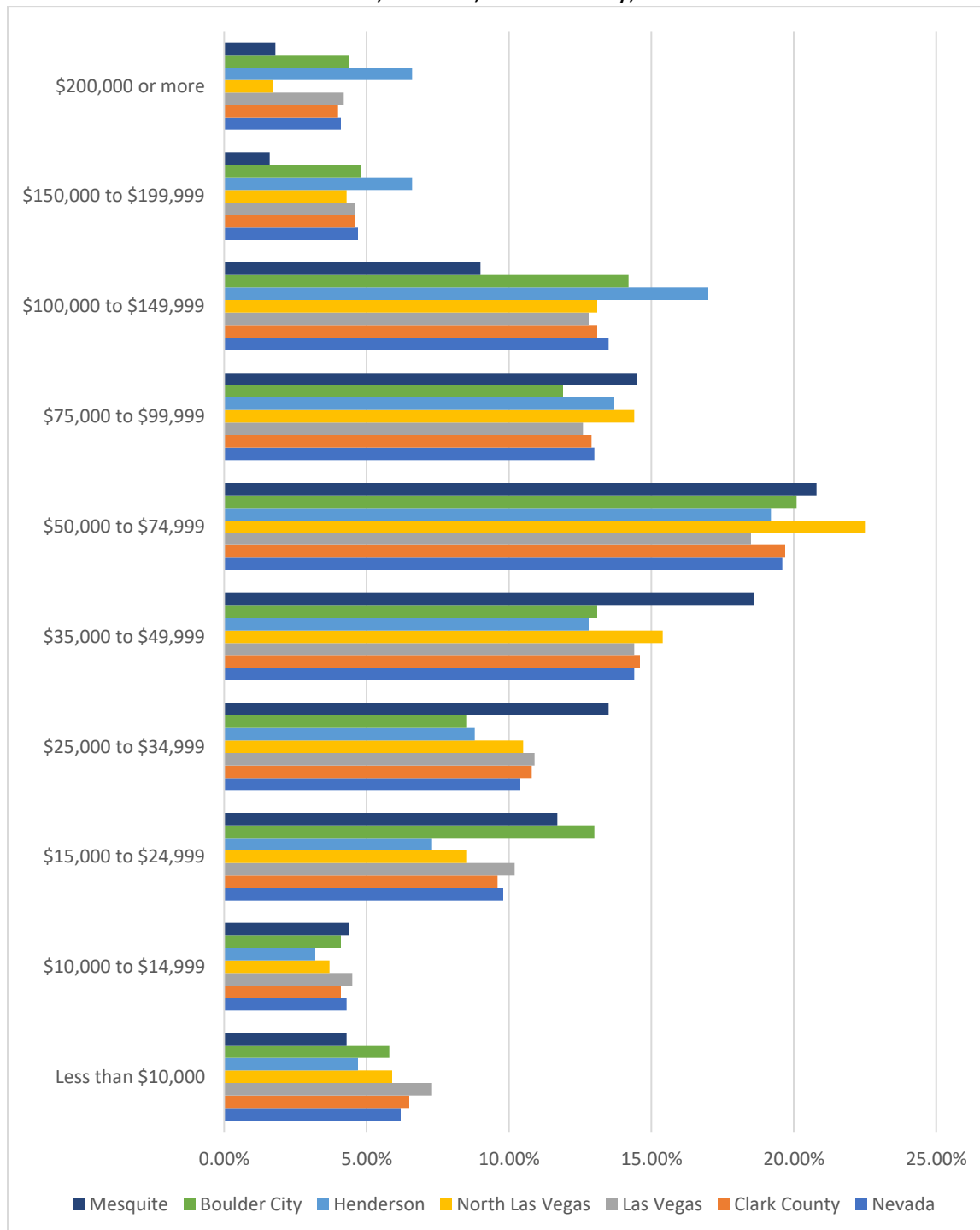
The following map of the poverty level by census tract paints a clearer picture of potential economic segregation or reduced opportunities based on where a household lives. High poverty areas (20% or higher) are much more concentrated in the central parts of the County and up through the northeast. Conversely, low poverty areas (5% or less) are more common along the outer edges in the south, west, and northwest. The concentrations of poverty are generally located where the social service providers and non-profits are located.

Map: Poverty Level



Source: 2013-2017 ACS via PolicyMap

Chart: Household income in 2017, Nevada, Clark County, and select cities



The Center for Business and Economic Research and the University of Nevada, Las Vegas provides economic forecasts for Clark County for a variety of indicators. All economic indicators are predicted to grow with the Price Index growing the most, by over 70%. Real disposable income is expected to grow more slowly than other indicators by 59%.

Table: Economic Forecast in Clark County from the present to 2040						
Variable	2018	2019	2020	2030	2040	% Change 2018-2040
Personal Income	\$102.77	\$106.02	\$109.40	\$133.56	\$165.36	60.9%
Disposable Personal Income	\$92.36	\$95.46	\$98.42	\$119.64	\$147.47	59.7%
PCE – Price Index (w/ housing price)	\$111.98	\$114.53	\$117.51	\$149.98	\$190.64	70.2%
Real Personal Income (w/ housing price)	\$91.86	\$94.62	\$97.50	\$118.69	\$147.18	60.2%
Real Disposable Personal Income (w/ housing price)	\$82.55	\$85.19	\$87.72	\$106.32	\$131.26	59.0%
Source: “Long-Term Projections for Clark County, Nevada 2018-2060,” Center for Business and Economic Research, UNLV.						

Overall, the per capita income is forecasted to grow more quickly than the population. By 2040, the population is expected to grow 18.3% while the per capita income by 35%. The largest growth period is expected to be between 2030 and 2040 when the per capita income will grow by nearly \$1,000 per year, or twice the growth rate between 2020 and 2030.

Table: Forecast of Change of Income in Clark County from the present to 2040						
Variable	2018	2019	2020	2030	2040	% Change 2018-2040
Disposable Personal Income (real)	\$92.36	\$95.46	\$98.42	\$119.64	\$147.47	59.7%
Population	2,295,610	2,343,810	2,389,340	2,6004,50	2,715,900	18.3%
Per Capita Income	\$40,233	\$40,728	\$41,191	\$46,007	\$54,299	35.0%
Source: “Long-Term Projections for Clark County, Nevada 2018-2060,” Center for Business and Economic Research, UNLV.						

Median Income by Race/Ethnicity

Unfortunately, it is often the case that there is a correlation between a person's median income and their race or ethnicity. Throughout the area Black or African-American residents earn less than any other racial or ethnic group, with the exception of North Las Vegas where they earn the second lowest amount. Generally, Asian and White residents have the highest median income by race or ethnicity, sometimes by a significant amount.

Table: Median Income by Race/Ethnicity in Clark County and select cities in 2017						
Race	Clark County	Las Vegas	N. Las Vegas	Henderson	Boulder City	Mesquite
White	\$59,075	\$58,727	\$60,625	\$68,678	\$57,791	\$48,258
Black or African American	\$38,679	\$36,915	\$47,155	\$45,275	-	-
American Indian and Alaska Native	\$45,758	\$40,218	\$55,893	\$61,528	-	-
Asian	\$63,526	\$57,924	\$66,716	\$74,701	-	\$38,523
Native Hawaiian/Other Pac Islander	\$54,867	\$54,271	\$48,438	\$54,671	-	-
Some other race	\$43,268	\$40,674	\$45,772	\$52,757	-	\$42,240
Two or more races	\$55,295	\$59,640	\$63,333	\$65,603	-	\$44,167
Ethnicity						
Hispanic	\$47,092	\$44,669	\$49,644	\$60,208	\$53,656	\$44,975
Source: 2013-2017 ACS (S1903)						
- Reliable estimates unavailable due to large margin of error						

Poverty

The current poverty rate and change in poverty rate since 2000 varies between jurisdictions. The City of North Las Vegas' poverty rate grew by only 2%; however they had the highest poverty rate in 2000 and currently have the second highest. The City of Boulder City had the greatest increase in poverty rate (65.7%) but still maintains one of the lowest poverty rates in the area.

Table: Poverty Rate			
	2000	2017	Percent Change
Nevada	10.5%	14.2%	35.2%
Clark County	10.8%	14.6%	35.2%
Las Vegas	11.9%	16.2%	36.1%
North Las Vegas	14.8%	15.1%	2.0%
Henderson	5.6%	9.1%	62.5%
Boulder City	6.7%	11.1%	65.7%
Mesquite	10.2%	11.4%	11.7%
Source: 2000 Census (DP3), 2013-2017 ACS (S1701)			

Poverty and Race

Much like median income, poverty and race are often related in a community. Nationwide, the poverty rate for Black or African American residents is higher than any other race or ethnicity. On the other end of the spectrum, the poverty rate for Asian households is generally less than any other race or ethnicity, often less than 10%. County wide, this trend is the consistent with 25% of Black or African American residents being in poverty. American Indian and Alaska Native and Some other race are both also above 20%, though American Indian and Alaska Native represent a smaller portion of the population.

Table: Poverty Level by Race/Ethnicity in Clark County and select cities in 2017						
Race	Clark County	Las Vegas	N. Las Vegas	Henderson	Boulder City	Mesquite
White	12.0%	13.1%	11.5%	7.7%	9.8%	10.1%
Black or African American	25.1%	25.8%	22.7%	22.8%	15.4%	--
American Indian and Alaska Native	21.5%	20.0%	19.5%	17.2%	33.0%	--
Asian	9.4%	11.0%	6.8%	8.6%	4.2%	--

Native Hawaiian/Other Pac Islander	17.9%	17.2%	27.1%	23.0%	38.2%	--
Some other race	21.7%	24.2%	21.5%	12.3%	19.6%	26.7%
Two or more races	15.8%	18.4%	14.3%	12.6%	36.9%	5.6%
Ethnicity						
Hispanic	19.6%	21.8%	17.9%	11.5%	14.6%	19.8%

Source: 2013-2017 ACS (S1701)

Data note: Percent below poverty level.

Household Composition

There is a noticeable difference in the household composition across jurisdictions. The City of Mesquite has the lowest average household size at 2.25 while North Las Vegas has the highest at 3.31. This trend is due to the younger demographics in North Las Vegas, which may include families, while the older residents of Mesquite are less likely to have children still living at home.

Table: Average household size of occupied housing units by tenure in 2017, Clark County and select cities						
	Clark County	Las Vegas	N. Las Vegas	Henderson	Boulder City	Mesquite
Average Household Size	2.79	2.77	3.31	2.56	2.39	2.25
Owner-occupied Units	2.82	2.80	3.26	2.60	2.31	2.17
Renter-occupied Units	2.75	2.74	3.38	2.50	2.55	2.42
Source: 2013-2017 ACS (DP04, S1101)						

Throughout the area, the most common household composition is a married family household with between 42% and 54% of households across all jurisdictions. The next most common household composition is non-family households, which is least common in North Las Vegas. Single adult households (both male and female) are much more common in North Las Vegas and least common in Boulder City and Mesquite.

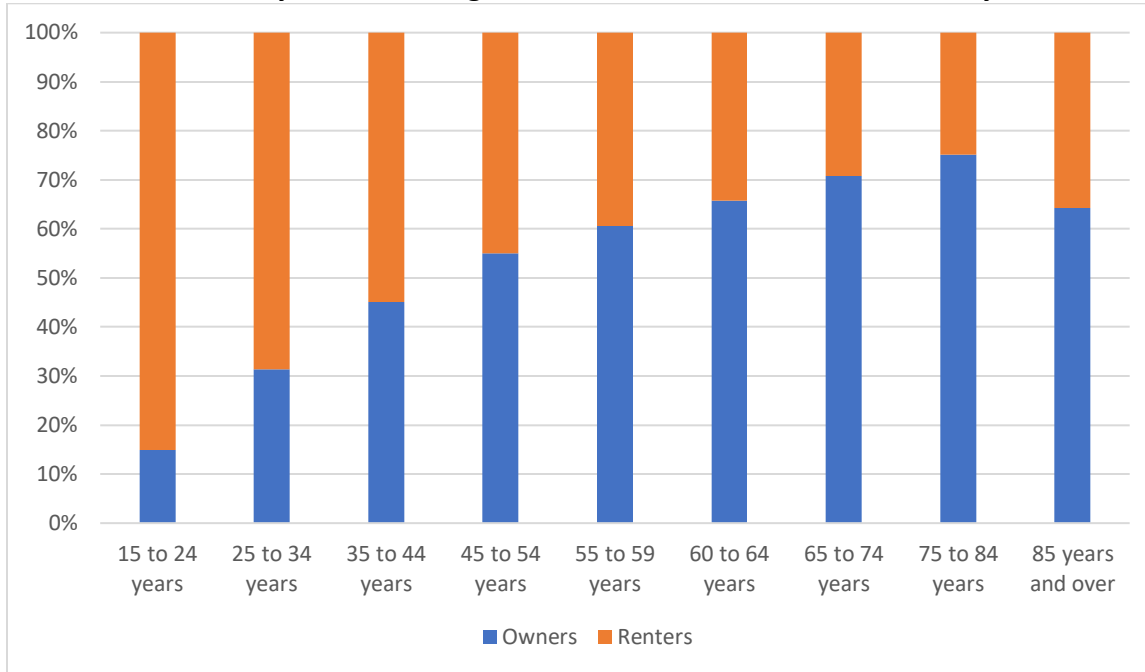
Table: Household composition in 2017, Clark County and select cities									
	Total HHs	Married Couple-Family HH	% Married Couple - Family HH	Single Male Adult HH	% Single Male Adult HH	Single Female Adult HH	% Single Female Adult HH	Non-Family HH	% Non-Family HH
Clark County	749,858	328,365	43.8%	48,596	6.5%	103,526	13.8%	269,371	35.9%
Las Vegas	221,584	94,015	42.4%	14,253	6.4%	32,110	14.5%	81,206	36.6%
North Las Vegas	70,121	34,412	49.1%	5,348	7.6%	12,578	17.9%	17,783	25.4%
Henderson	110,569	55,012	49.8%	4,971	4.5%	11,328	10.2%	39,258	35.5%
Boulder City	6,403	3,076	48.0%	327	5.1%	576	9.0%	2,424	37.9%
Mesquite	7,729	4,131	53.4%	221	2.8%	539	6.9%	2,838	36.7%
Source: 2013-2017 ACS (S1101)									

The likelihood that a household has a child less than 18 years of age has declined significantly since 2000 across jurisdictions. Every area saw a decline of at least 10%. The City of Mesquite had the sharpest decline among the cities (45.4%) while Las Vegas saw the lowest decline (10.7%). In the City of Boulder City, the number of households with children has actually decreased in number since 2000, which may be impacted by the lack of population growth in that area.

Table: Households with own children under 18 years, 2000 and 2017, Nevada, Clark County, and selected cities							
Area	2000			2017			Percent change From 2000-2017 (%)
	Total HHs	HHs w/ Children	% HHs w/ Children	Total HHs	HHs w/ Children	% HHs w/ Children	
Clark County	512,253	162,295	31.7%	749,858	213,075	28.4%	-10.4%
Las Vegas	176,750	56,363	31.9%	221,584	63,068	28.5%	-10.7%
North Las Vegas	34,018	16,246	47.8%	70,121	26,816	38.2%	-20.1%
Henderson	66,331	21,893	33.0%	110,569	28,231	25.5%	-22.7%
Boulder City	6,385	1,507	23.6%	6,403	1,312	20.5%	-13.1%
Mesquite	3,498	1,003	28.6%	7,729	1,208	15.6%	-45.4%
Source: 2000 US Census (DP-1), 2013-2017 ACS (S1101)							

In general, residents grow increasingly likely to be homeowners as they age. The rate of homeownership is over 50% for all age groups over the age of 45. When residents reach approximately the age of 85 the rate of homeownership starts to decline.

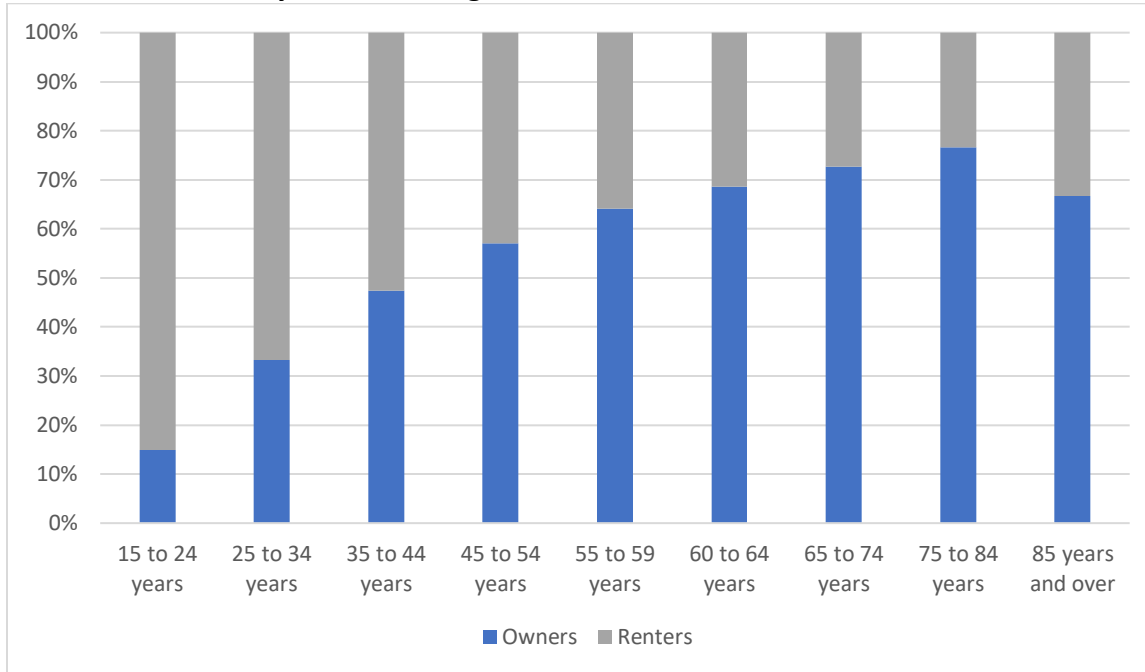
Chart: Households by tenure and age of householder in 2017, Clark County



Source: American Community Survey 2011 B25007

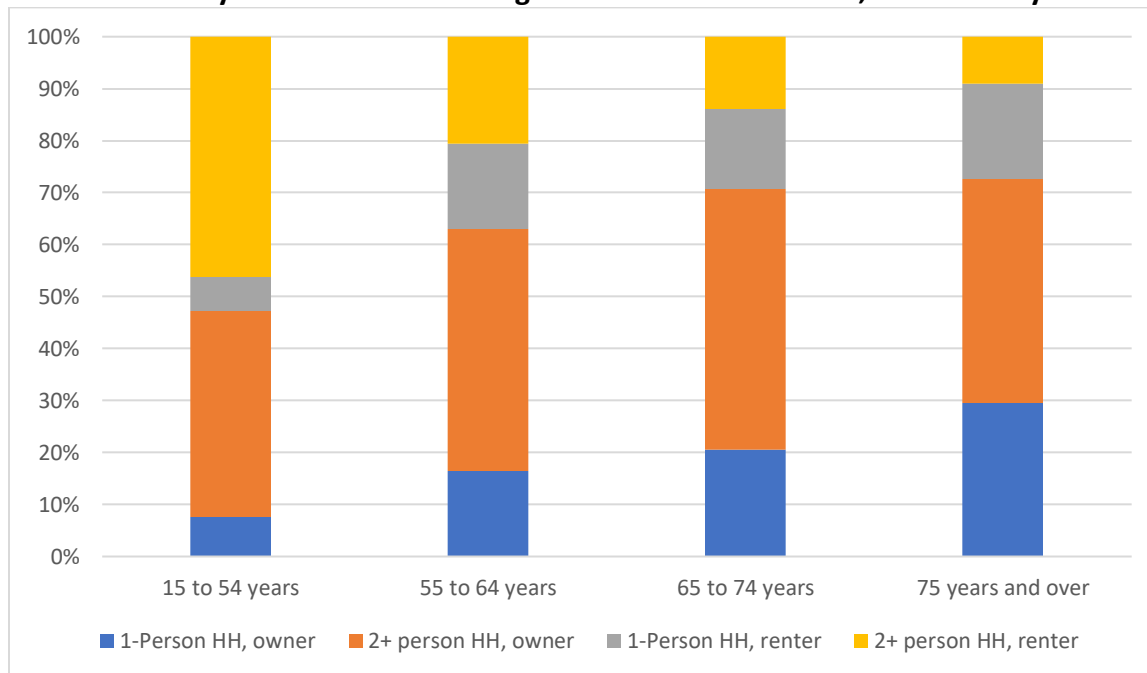
The pattern seen above in Clark County is very similar to the one seen in the state as a whole. Again, homeownership rates increase until the 85 years or older age group when it decreases slightly.

Chart: Households by tenure and age of householder in 2017, Nevada



The following chart shows the tenure demographic change that happens after residents become 55 years old or older. Before 55, the largest group is renters in 2+ household homes. As the population gets older the prevalence of multi-person homes decreases and single person homes become more common. Homeownership rates also increase significantly.

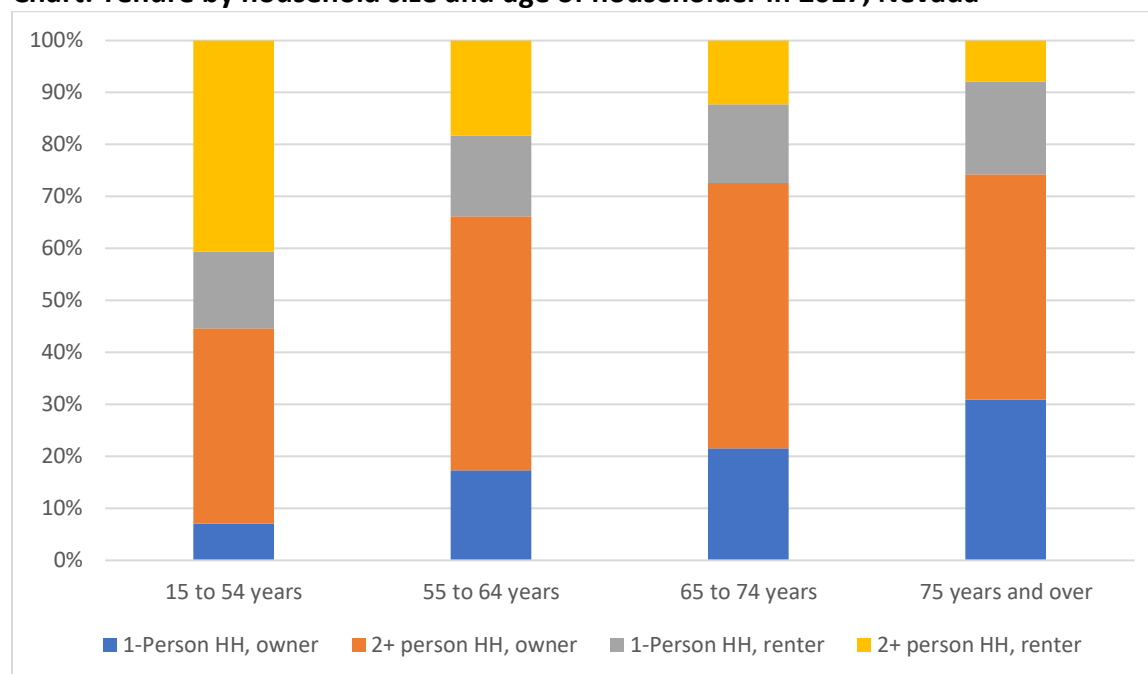
Chart: Tenure by household size and age of householder in 2017, Clark County



Source: 2013-2017 ACS (B25116)

In the state as a whole there is a similar shift in tenure and household size. Older residents are more likely to be in 1-person households with rates of homeownership increasing after 55.

Chart: Tenure by household size and age of householder in 2017, Nevada



Source: 2013-2017 ACS (B25116)

For all jurisdictions compared, the homeownership rate has decreased since 2000. In 2000, between approximately 30% and 40% of residents were renters in most areas, with Boulder City being the exception with a lower rate (23.9%). By 2017, all jurisdictions had rental rates of over 30% with most being in the low and mid-40's. The City of Las Vegas has the highest rental rate at 48.2% while Mesquite has the lowest at 30.0%. The homeownership rate in Clark County went from 59% in 2000 to 55.4% in 2017. National trends during the same time period also had a decline. Current national homeownership rate is about 64.1%.

Table: Homeownership rates 2000, 2010, and 2017, Nevada, Clark County, and select cities						
Area	2000		2010		2017	
	Owner-occupied	Renter-occupied	Owner-occupied	Renter-occupied	Owner-occupied	Renter-occupied
Nevada	60.9%	39.1%	60.1%	39.9%	55.4%	44.6%
Clark County	59.1%	40.9%	58.2%	41.8%	52.7%	47.3%
Las Vegas	59.1%	40.9%	57.7%	42.3%	51.8%	48.2%
North Las Vegas	70.1%	29.9%	63.4%	36.6%	55.7%	44.3%
Henderson	70.5%	29.5%	67.6%	32.4%	62.5%	37.5%
Boulder City	76.1%	23.9%	73.8%	26.2%	67.2%	32.8%
Mesquite	63.8%	36.1%	62.7%	37.3%	70.0%	30.0%
Source: 2000 U.S. Census (H004), 2006-2010 ACS (DP04), 2013-2017 ACS (DP04)						

Like many economic indicators, race and ethnicity appears to be correlated with homeowner status. Throughout Clark County, Black or African American and Native Hawaiian/Pacific Islander residents have lower homeownership rates than other racial or ethnic groups. White and Asian residents consistently have higher rates of homeownership. Mesquite stands out for the incredibly high homeownership rate among White residents and low rate among all other groups.

Table: Homeowner Status by Race/Ethnicity in Clark County and select cities in 2017						
Race	Clark County	Las Vegas	N. Las Vegas	Henderson	Boulder City	Mesquite
White	58.1%	58.8%	59.6%	64.9%	67.9%	92.1%
Black or African American	29.1%	28.5%	43.1%	35.6%	--	0.3%
American Indian and Alaska Native	42.4%	37.4%	62.0%	56.2%	69.6%	0.5%
Asian	62.1%	58.6%	78.0%	69.1%	73.3%	1.6%
Native Hawaiian/Other Pac Islander	28.5%	22.9%	36.7%	58.5%	--	-
Some other race	38.2%	34.1%	49.8%	41.1%	72.5%	4.7%
Two or more races	42.3%	43.5%	56.1%	55.6%	45.4%	0.8%
Ethnicity						
Hispanic	42.8%	41.0%	52.5%	50.4%	60.7%	11.0%
Source: 2013-2017 ACS (S2502)						
Data note: Percent of the race/ethnicity households that are homeowners.						

Veterans

Many communities across the country are beginning to address the unique needs that face many veterans. With the War on Terror beginning nearly 18 years ago and subsequent military enlistment/turnover figures, the number of veterans continues to grow. In Clark County, veterans are much more likely to have a disability than non-veterans. However, most economic indicators show that veterans are more stable than non-veterans. The median income for veterans is over \$10,000 higher than non-veterans and both the poverty rate and unemployment rate is lower for veterans. This is likely due to the benefits of serving in the military such as the GI Bill and VA resources that are available.

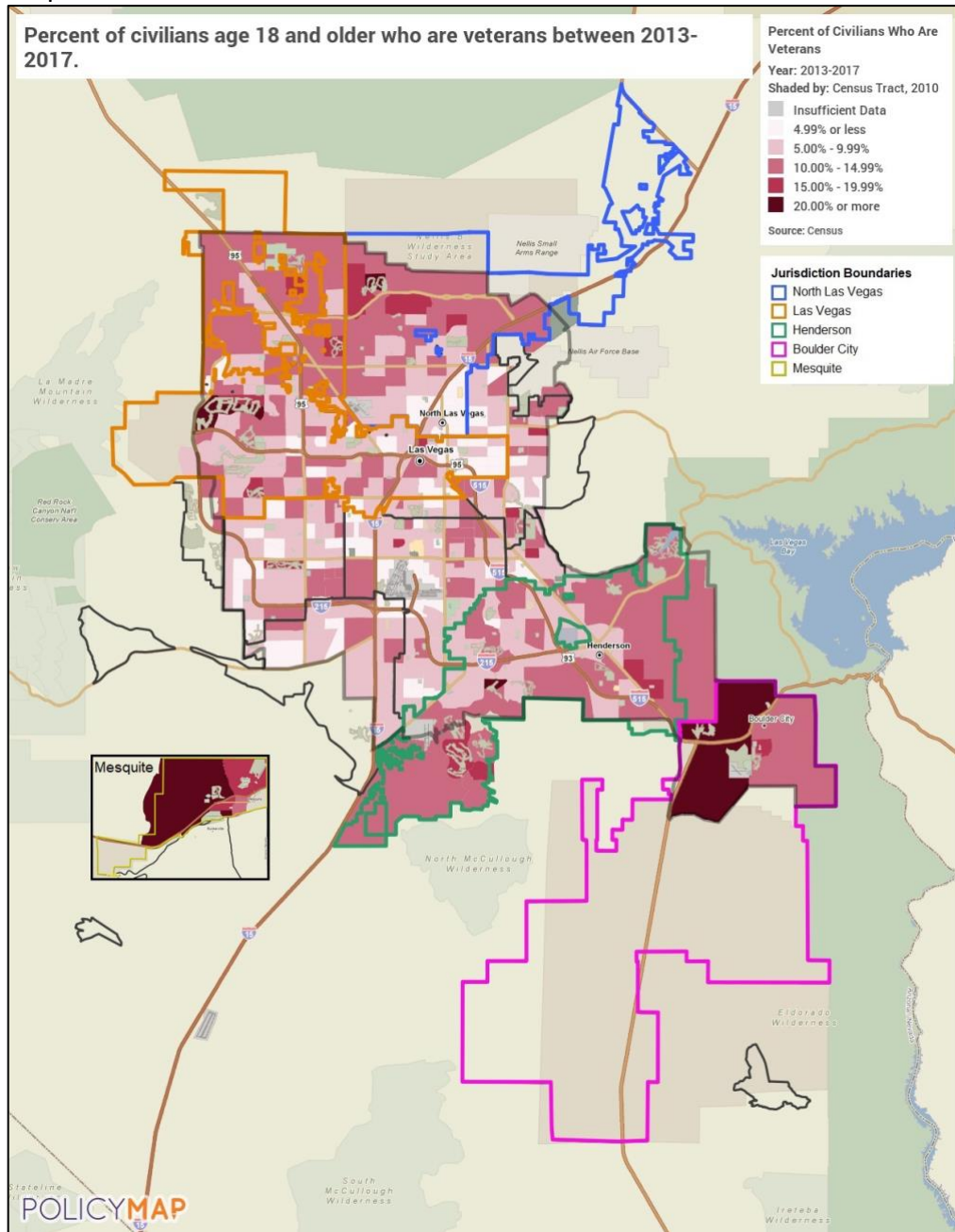
Table: Veterans Economic Status in Clark County in 2017		
	Veterans	Non-Veterans
Civilian population over 18 years old	144,652	1,461,696
Median Income	39,344	27,917
Labor force participation rate	75.2%	77.0%
Unemployment rate	7.4%	8.2%
Below poverty in the past 12 months	7.9%	13.1%
With any disability	27.5%	13.8%
Source: 2013-2017 ACS (S2101)		

Clark County is home to a large number of Nevada's veterans. As such, the economic indicators for County veterans are very similar to veterans in the state as a whole. The difference between the two jurisdictions is less than 1% for each indicator.

Table: Veterans Economic Status, Clark County vs State Comparison, 2017		
	Clark County Veterans	Nevada Veterans
Civilian population over 18 years old	144,652	210,461
Median Income	39,344	39,284
Labor force participation rate	75.2%	74.7%
Unemployment rate	7.4%	7.5%
Below poverty in the past 12 months	7.9%	7.8%
With any disability	27.5%	28.5%
Source: 2013-2017 ACS (S2101)		

Veterans in Clark County tend to be more heavily concentrated in census tracts along the outer edges of the County. In both the Boulder City and near Nellis Air Force Base there are tracts where over 20% of the population are veterans. Given the demographics of Boulder City, it is a reasonable hypothesis that the veterans in that area are from the Korean and Vietnam-era veterans while those near the base are from the Wars in the Gulf.

Map: Veteran Concentration



Source: 2013-2017 ACS via PolicyMap

CHAPTER 4. HOUSING STATUS

Current Housing Conditions

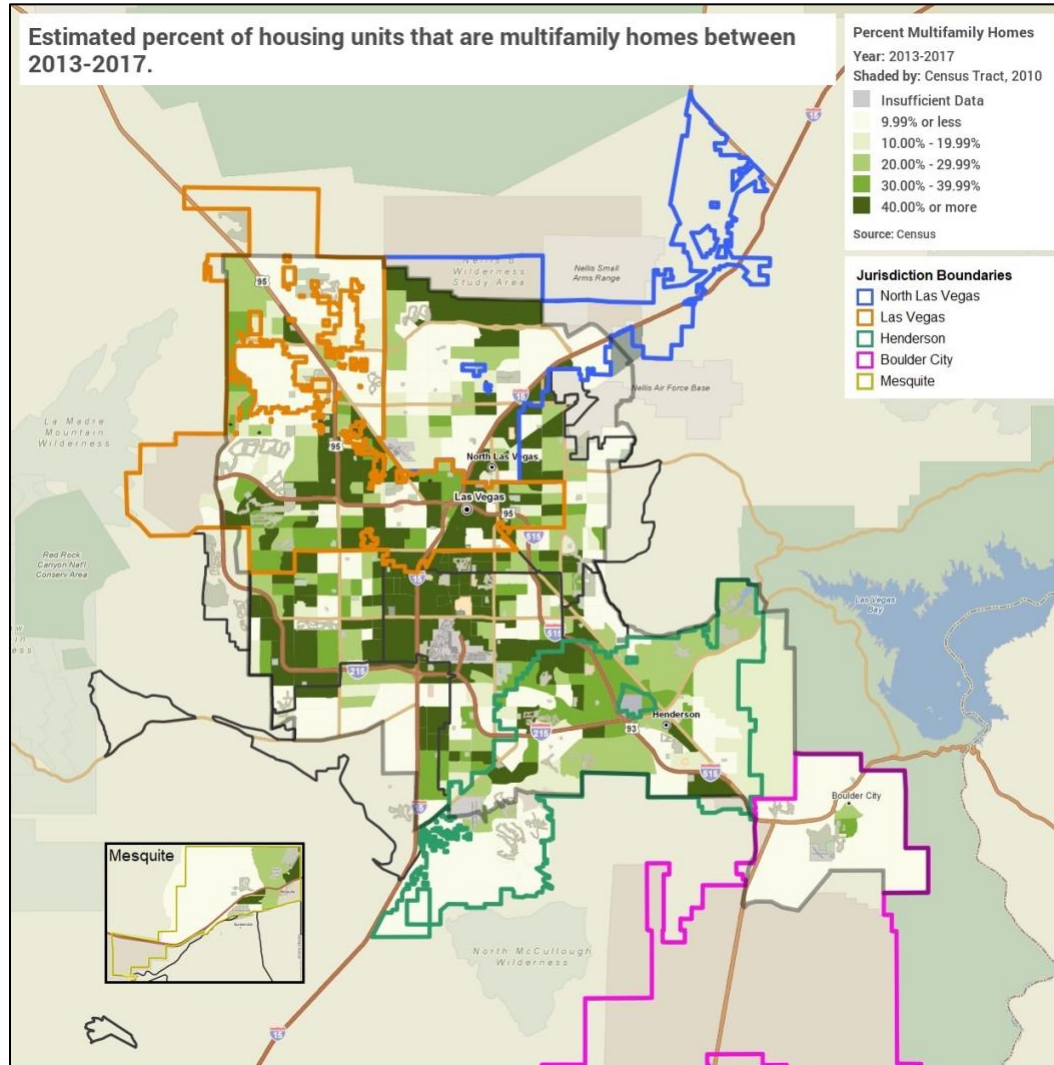
Housing Unit Type

The most common housing type in Clark County is the 1-unit, detached structure. These units make up nearly 60% of the current housing stock, up from 51.4% in 2000. The 1-unit, detached structure saw the most growth in the last 17 years. While only Mobile Homes and Boat, RV, and Van home types saw a decrease in the number of properties in the county, nearly every group saw a relative decrease as production of those units were slower than single-family detached.

Table: Properties by Type in Clark County from 2000 to 2017					
Type	2000	Percent	2017	Percent	Percent Change (%)
1-unit, detached	288,011	51.4%	516,822	58.9%	14.6%
1-unit, attached	33,790	6.0%	42,240	4.8%	-20.0%
2 units	6,229	1.1%	8,776	1.0%	-9.1%
3 or 4 units	47,037	8.4%	59,653	6.8%	-19.1%
5 to 9 units	51,944	9.3%	82,522	9.4%	1.1%
10 to 19 units	36,018	6.4%	56,383	6.4%	0.0%
20 or more units	62,183	11.1%	84,724	9.7%	-12.6%
Mobile home	32,962	5.9%	25,708	2.9%	-50.9%
Boat, RV, van, etc.	1,625	0.3%	789	0.1%	-66.7%
Total	559,799	100.0%	877,617	100.0%	
Source: 2000 Census, 2013-2017 ACS (DP04, B25024)					

Multi-unit housing structures are commonplace throughout the County. The downtown area has a higher concentration than elsewhere, but in most areas of the county there are tracts where 40% or more of the housing units are in multi-unit structures.

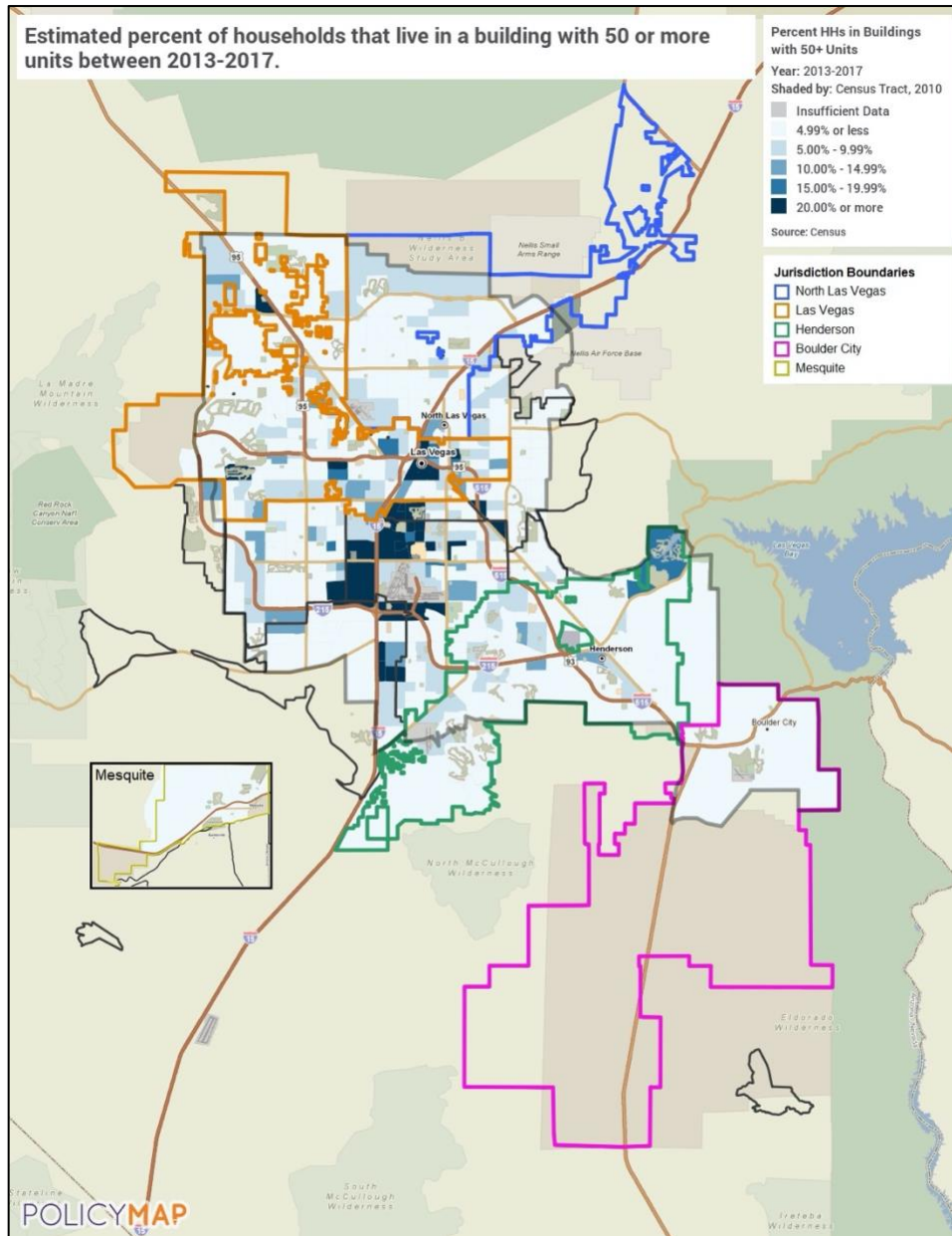
Map: Percent of Multi-Unit Housing Structures (3+ units)



Source: 2013-2017 ACS via PolicyMap

Large multi-unit structures (+50 units) are uncommon in most of Clark County. They are mostly found in the downtown and central southern tracts where 20% or more of the units are in these large buildings.

Map: Percent of Large Multi-Unit Housing Structures (50+ units)



Source: 2013-2017 ACS via PolicyMap

Housing Unit Size

The trend in Clark County is a move towards larger homes. Units with less than four rooms are less common now than they were in 2000 while large homes are becoming more commonplace. The largest house size is five rooms and makes up 20.8% of the housing stock.

Table: Housing Units by Size in Clark County from 2000 to 2017					
Rooms	2000	Percent	2017	Percent	Percent Change (%)
1 room	19,739	3.5%	25,050	2.9%	-55.4%
2 rooms	39,653	7.1%	30,827	3.5%	-50.1%
3 rooms	71,118	12.7%	100,886	11.5%	-9.5%
4 rooms	97,332	17.4%	164,605	18.8%	8.1%
5 rooms	117,914	21.1%	182,972	20.8%	-1.4%
6 rooms	97,359	17.4%	155,691	17.7%	1.7%
7 rooms	58,188	10.4%	95,886	10.9%	4.8%
8 rooms	32,644	5.8%	59,984	6.8%	17.2%
9 or more rooms	25,852	4.6%	61,716	7.0%	52.2%
Median (rooms)	4.9	--	5.1	--	4.1%
Source: 2000 Census, 2013-2017 ACS (DP04, B25041)					

Housing Conditions

Homes in the region are relatively new with the majority being built after 1980. Homes built before 1980 have a risk of lead-based paint and additional remediation may be necessary when rehabilitating these homes. The City with the largest pre-1980 housing stock is Boulder City where over 51% of the homes are at risk of lead-based paint. This is much larger than the countywide rate of 19.5%.

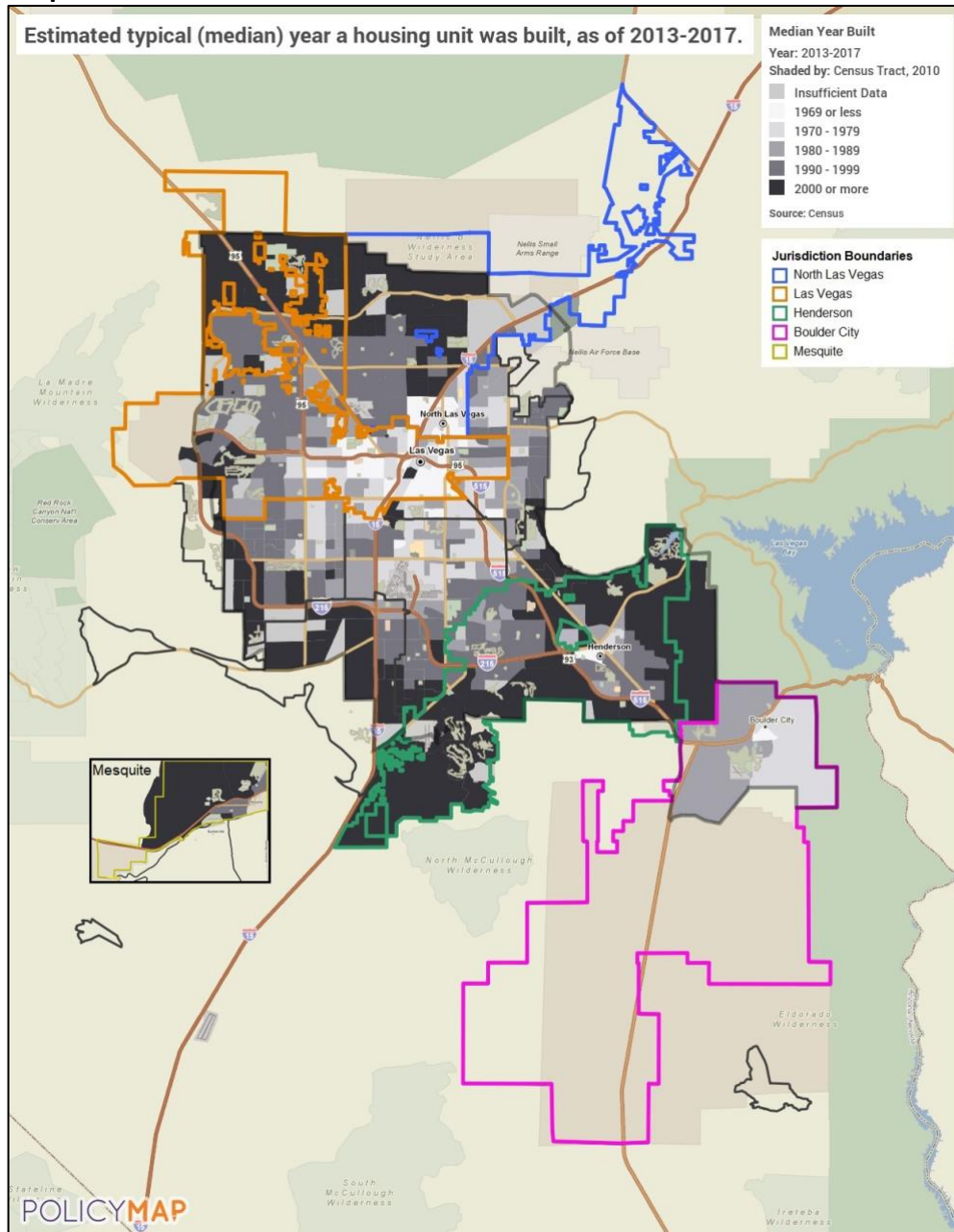
Table: Year Unit Built in Clark County and select cities

		Clark County		Boulder City		Mesquite		Henderson		Las Vegas		N. Las Vegas	
		#	%	#	%	#	%	#	%	#	%	#	%
2010 or later		37,731	4.3%	14	0.2%	783	8.0%	6469	5.2%	7849	3.1%	3719	4.8%
2000 to 2009		280,762	32.0%	845	11.1%	4,573	46.5%	43,515	34.9%	61,105	24.2%	37,420	48.3%
1990 to 1999		255,880	29.2%	1,399	18.4%	3,327	33.8%	48,899	39.2%	80,726	31.9%	19,731	25.4%
1980 to 1989		132,776	15.1%	1,421	18.7%	567	5.8%	16,477	13.2%	44,012	17.4%	4,020	5.2%
1970 to 1979		94,892	10.8%	2,132	28.0%	416	4.2%	5,371	4.3%	25,339	10.0%	4,303	5.5%
1960 to 1969		46,499	5.3%	615	8.1%	90	0.9%	1,525	1.2%	18,825	7.4%	5,027	6.5%
1950 to 1959		19,921	2.3%	245	3.2%	82	0.8%	1,400	1.1%	10,748	4.2%	2,706	3.5%
1940 to 1949		5,972	0.7%	406	5.3%	0	0.0%	884	0.7%	3,245	1.3%	297	0.4%
1939 or earlier		3,184	0.4%	526	6.9%	0	0.0%	212	0.2%	1,063	0.4%	331	0.4%

Source: 2013-2017 ACS (DP04)

Homes in the center part of the Las Vegas Valley tend to be older than along the outskirts. This is a common growth pattern where new homes are built increasingly far away from the city center as it grows. Generally, central tracts have a median year built of before 1970 while those along the edge of the Las Vegas Valley were built after 2000.

Map: Median Year Built



Source: 2013-2017 ACS via PolicyMap

Housing Occupancy

Since 2000, the only household size to increase comparatively is the 1-person household unit. The growth was relatively modest, from 24.5% to 28.2% of the population, but the growth points to a trend where larger households are less common than in the past. Supplying housing options to meet this trend can help match the demand of fair housing choice.

Table: Occupancy in Clark County from 2000 to 2017					
	2000	Percent of Total	2017	Percent of Total	% Change 2000-2017
Total Occupied Units	512,253	100.0%	749,858	100.0%	--
1-person household	125,473	24.5%	211,490	28.2%	15.1%
2-person household	175,189	34.2%	244,194	32.6%	-4.7%
3-person household	82,923	16.2%	115,728	15.4%	-4.9%
4-or-more-person household	128,668	25.1%	178,446	23.8%	-5.2%
Source: 2000 Census (H013, SF1), 2013-2017 ACS (S2501)					

The vacancy rate in Clark County has nearly doubled since 2000. Currently, approximately 14.6% of homes are vacant in the County. This amounts to 127,759 homes. Some vacancy is natural and healthy in a community but a vacancy rate that is high may point to a disconnect between the homes available and those that residents desire. The vacancy rate is closer to 10% when seasonal/recreational vacancy is not included (see below).

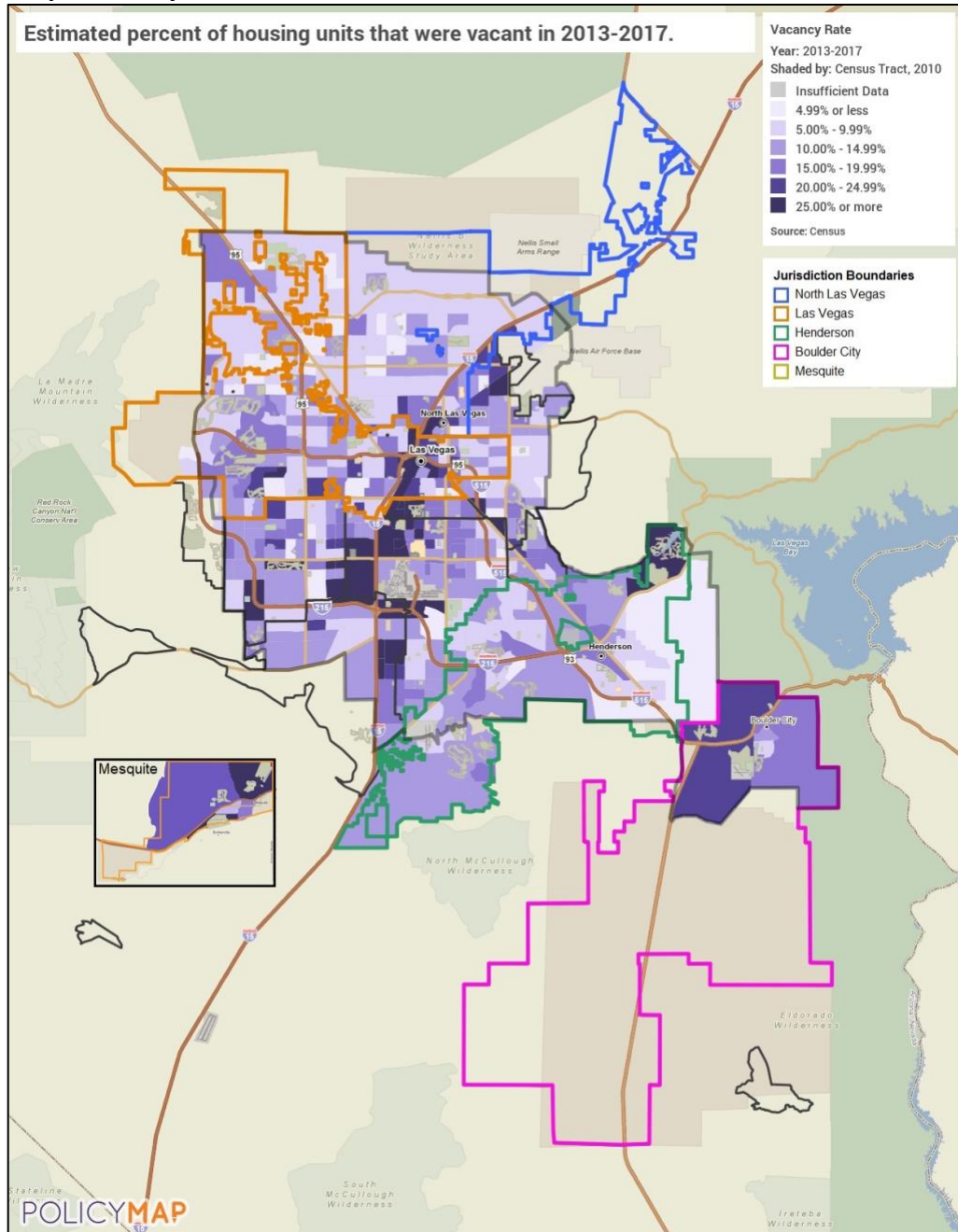
Table: Vacancy Rate in Clark County from 2000 to 2017					
	2000	Percent	2017	Percent	% Change 2000-2017
Total Units	559,799	100.0%	877,617	100.0%	--
Vacant Units	47,546	8.5%	127,759	14.6%	71.8%
Source: 2000 Census (H006, SF3), 2013-2017 ACS (DP04)					

In addition to the increase in vacant units, the type of common vacancies has changed. In 2000, nearly half of all vacancies were units for rent but by 2017 less than 30% were in that group. Properties that are set aside for seasonal, recreational, or occasional use grew substantially during this time period, as did properties classified as “other vacant”. Other Vacant often refers to properties that are too dilapidated to rent out or to sell on the market.

Table: Vacancy Rate in Clark County from 2000 to 2017					
	2000	Percent	2017	Percent	% Change 2000- 2017
Total Vacant Units	47,546		127,759		
For rent	22,439	47.2%	36,450	28.6%	-18.6%
Rented or sold, not occupied	2,785	5.6%	10,742	8.4%	2.8%
For sale only	8,128	17.1%	9,598	7.5%	-9.6%
For seasonal, recreational, or occasional use	8,392	17.7%	37,823	29.6%	11.9%
For migrant workers	14	0.1%	82	0.1%	0.0%
Other vacant	5,788	12.2%	33,064	25.9%	13.7%
Source: 2000 Census (H005), 2013-2017 ACS B25004					

Census tracts in the central part of the city south along I-515 and I-15 tend to have higher vacancy rates than elsewhere in the County. Rates reach higher than 25% in some of these tracts.

Map: Vacancy Rate



Source: 2013-2017 ACS via PolicyMap

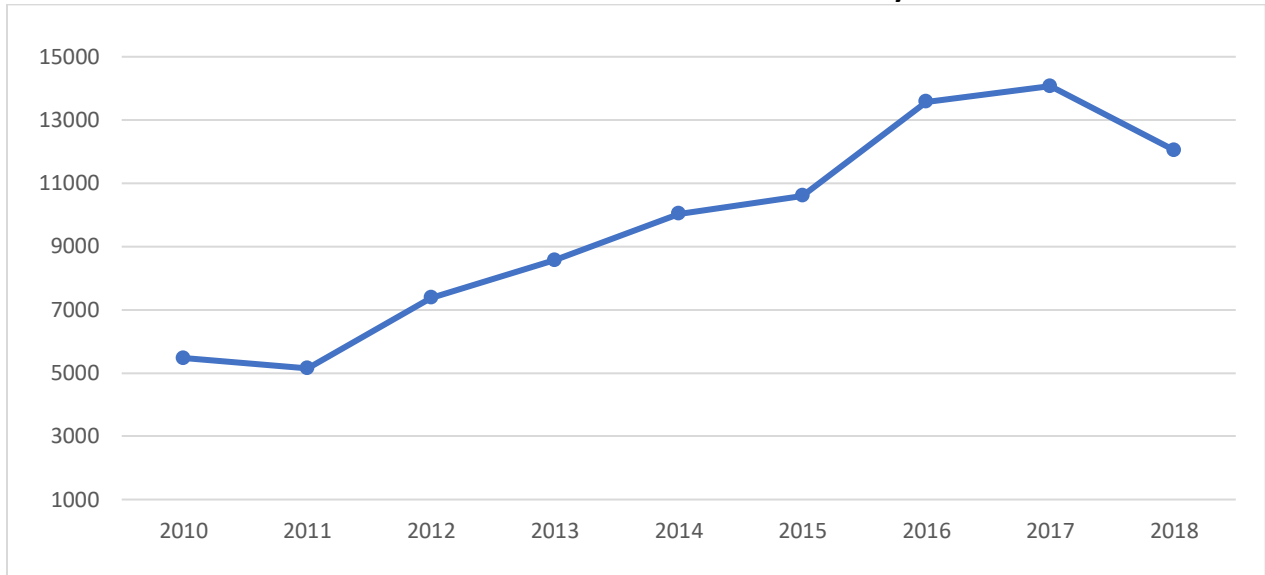
As noted above, race and ethnicity are often linked to a household's economic situation. Residents who have lower incomes or less economic stability are less likely to be homeowners. In Clark County, housing tenure varies significantly by race. Black residents are much more likely to be renters than any other group. Over 70% of Black residents are renters while only 41.8% of White and 37.9% of Asian residents are not homeowners. Hispanic residents are more likely to be homeowners than Black residents but not as likely as White or Asian residents.

Table: Housing Tenure By Race/Ethnicity in Clark County					
Race	Total	Owner-occupied	Percent Owner	Renter-occupied	Percent Renter
White	502,761	292,505	58.2%	210,256	41.8%
Black	86,321	25,077	29.1%	61,244	70.9%
Asian	64,604	40,116	62.1%	24,488	37.9%
Ethnicity					
Hispanic	171,801	73,547	42.8%	98,254	57.2%
Total	749,858	395,201	52.7%	354,657	47.3%
Source: 2013-2017 ACS (B25003, B25003A, B25003B, B25003D, B25003I)					

Building Permits & Construction Activity

In 2011, there was a slight decrease in the number of permits issued but since then the number has grown significantly. In 2017, over 14,000 permits were issued, nearly 9,000 more than were issued in 2011.

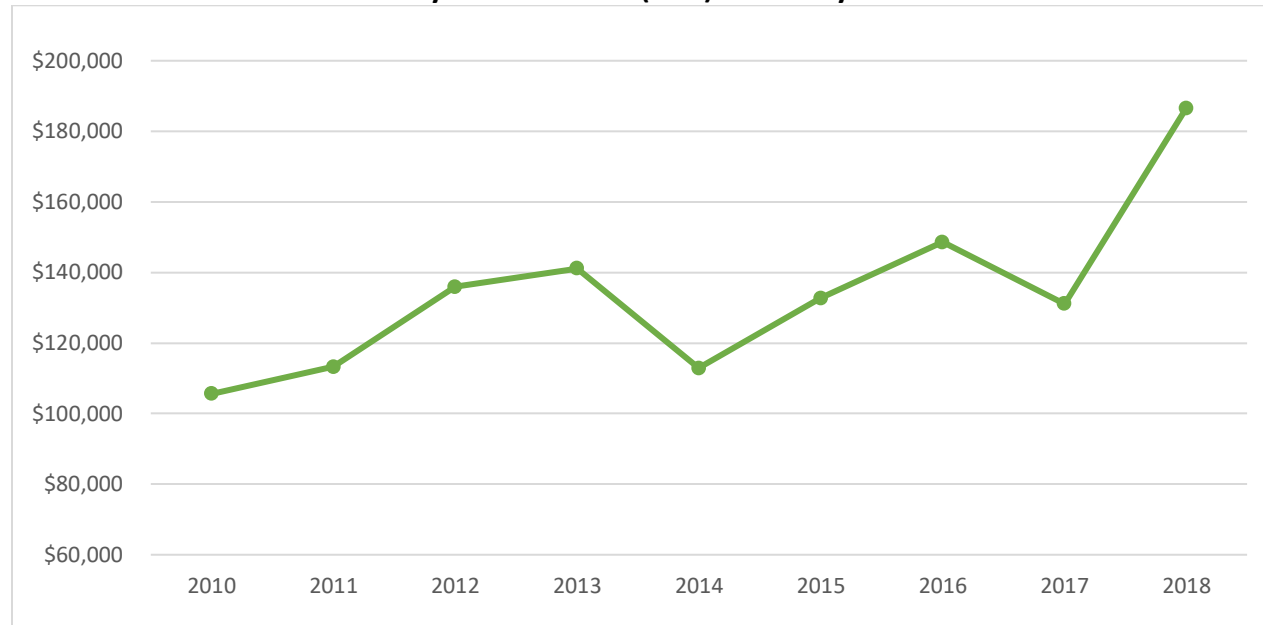
Chart: Total Residential Construction Permits Issued in Clark County



Source: US Census Bureau, Building Permits Survey

As more permits have been issued the price per unit in the County has grown. The growth was relatively slow between 2010 and 2017 but in 2018 the PPU went up sharply to nearly \$200,000. Homes in that price range are unaffordable to many residents, particularly low-income.

Chart: New Construction Cost by Price Per Unit (PPU) in County



Source: US Census Bureau, Building Permits Survey

Single-unit buildings tend to be the most expensive type of housing unit available. When multi-unit buildings are built it reduces the need to reproduce many of the systems that go into a home. As the table below shows, the multi-unit buildings consistently have a lower price per unit than the average or 1-unit properties.

Table: Residential Construction Permits Issued

	1-Unit		2-Units		3-4 Units		5+ Units		Total	
	#	PPU	#	PPU	#	PPU	#	PPU	#	PPU
2010	4,623	\$112,739	4	\$83,322	138	\$86,644	709	\$62,696	5474	\$105,578
2011	3,817	\$133,759	24	\$20,435	39	\$86,987	1267	\$53,991	5147	\$113,240
2012	6,108	\$140,790	36	\$50,706	40	\$76,743	1191	\$115,798	7375	\$135,967
2013	7,067	\$157,397	38	\$70,323	185	\$73,348	1283	\$63,527	8573	\$141,149
2014	6,809	\$138,263	26	\$50,385	95	\$69,772	3106	\$59,115	10036	\$112,892
2015	7,805	\$151,342	32	\$106,610	21	\$125,163	2747	\$80,188	10605	\$132,725
2016	8,805	\$190,970	18	\$84,719	27	\$67,939	4727	\$70,231	13577	\$148,548
2017	9,812	\$145,917	42	\$173,793	171	\$171,069	4048	\$93,057	14073	\$131,101
2018	9,721	\$213,255	22	\$142,258	30	\$125,966	2271	\$73,325	12044	\$186,523

Source: US Census Bureau, Building Permits Survey

PPU = Price Per Unit

Foreclosure Rate

The foreclosure rate in Clark County has trended down over the last five years. The number of foreclosures across the Las Vegas Valley has decreased over 96% since the spike in 2008. The fall in state and county foreclosure levels is in line with the nation's positive direction nationwide in the last year.

Distressed sales — purchases at foreclosure auctions and sales of foreclosed or underwater homes — accounted for 3.3% of resales in the valley in 2019, down from almost 73% in 2011. Last year saw the lowest rate of distressed activity nationwide since 2005, which was the height of the real estate bubble.

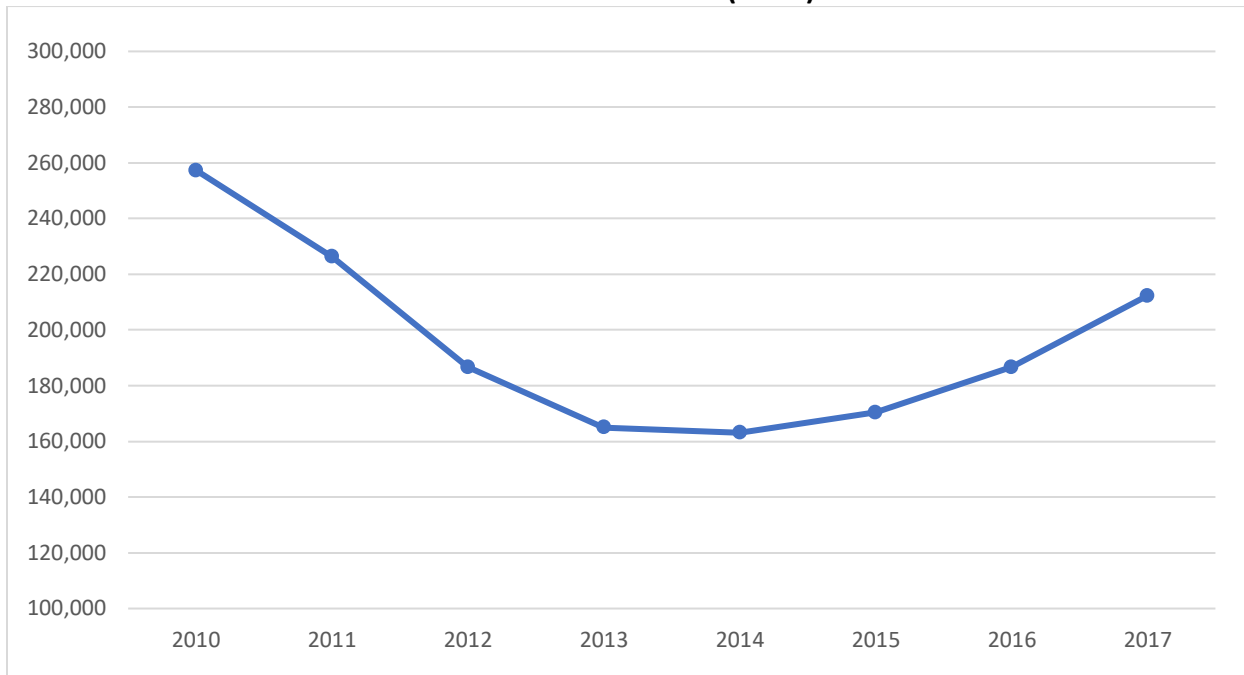
Housing Costs

Owner Occupied Housing Costs

Since 2000, the average home value has increased throughout the region, but that growth was not steady. In every location, the home value has decreased from 2010 to 2017 (most recent ACS data). However, local data from 2017-2019 shows an increase in median home values throughout the area. According to the Greater Las Vegas Association of Realtors, the median sales price of previously owned single-family homes (bulk of the market) was \$310,000 in September 2019. This increase is on pace to surpass the price peak of 2006 before the economic and housing crash. Clark County, Las Vegas, North Las Vegas, Henderson, and Boulder City have an estimated \$315,000 median home value and Mesquite has a \$260,000 median home value. Though the housing market recovery in recent sales prices and value is a sign of a healthy economy, the sharp increase in prices have reduced access to the LMI population.

Table: Median Home Value of Owner-Occupied Units						
Municipality	2000	2010	2017	Percent Change		
				2000-2010	2010-2017	2000-2017
Clark County	\$139,500	\$257,300	\$212,300	84.4%	-17.5%	52.2%
Las Vegas	\$137,300	\$251,300	\$209,700	83.0%	-16.6%	52.7%
North Las Vegas	\$123,000	\$236,400	\$179,700	92.2%	-24.0%	46.1%
Henderson	\$156,000	\$311,600	\$266,200	99.8%	-14.6%	70.6%
Boulder City	\$172,500	\$314,000	\$241,600	82.0%	-23.1%	40.1%
Mesquite	\$133,500	\$232,100	\$204,400	73.8%	-11.9%	53.1%
Source: 2000 Census (DP4, SF4), 2006-2010 ACS (DP04), 2013-2017 ACS (DP04)						

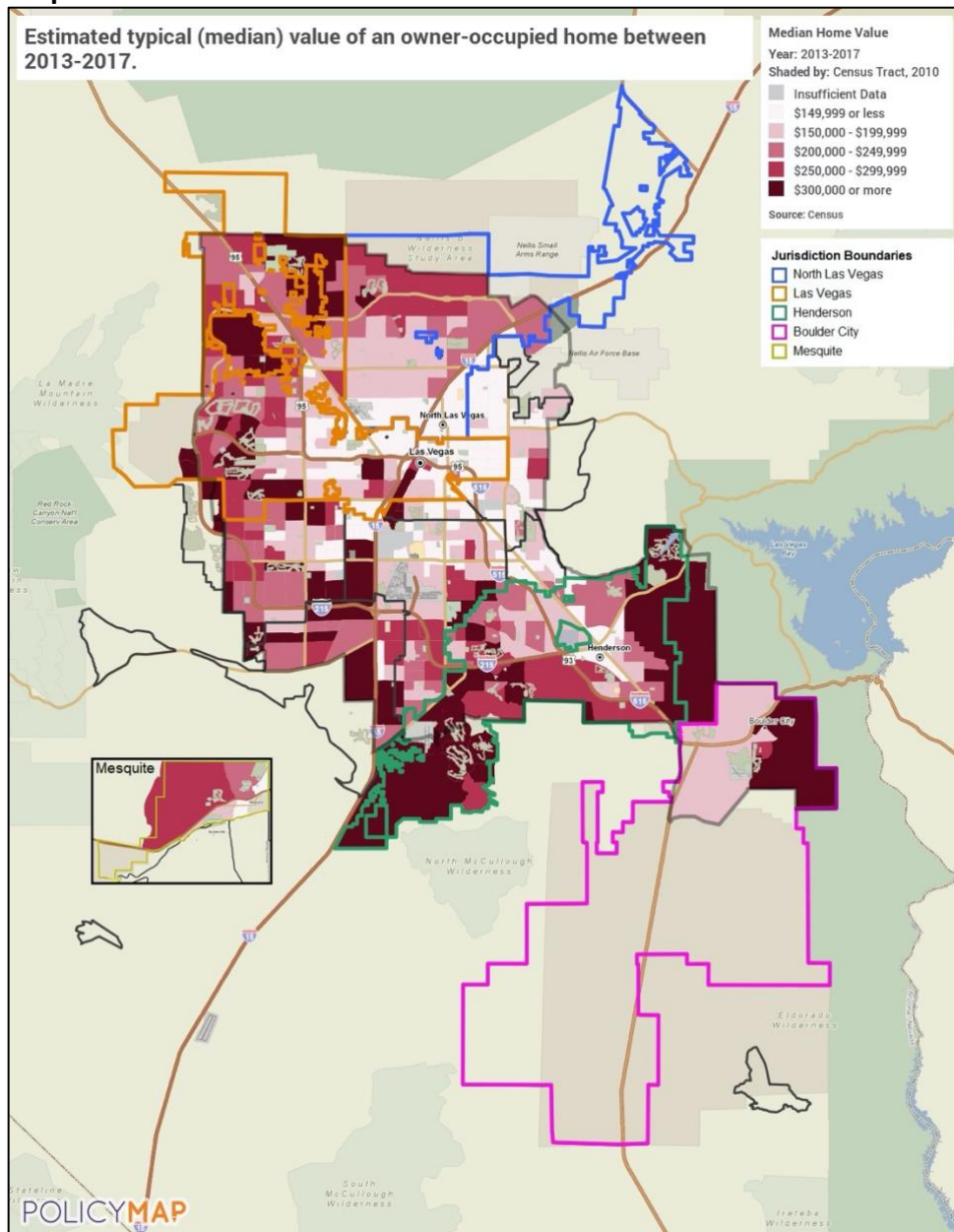
Chart: Median Home Value Between Years 2010-2017 (DP04)



Source: 2006-2010 to 2013-2017 ACS (DP04)

Median home values are much higher around the outskirts of the County than in the downtown or northeast areas. There are many tracts where the median home value is over \$315,000 and border tracts where the median home value is less than half that.

Map: Median Home Value



Source: 2013-2017 ACS via PolicyMap

Renter Occupied Housing Costs

The median rent in the area has also increased substantially in the area. Between 2000 and 2010 most jurisdictions saw their rents increase by over 40%, including Henderson which increased by 77%. Rent prices were relatively stable between 2010 and 2017, except in Boulder City where the rents grew by 23.9%. The highest median rent in the area is in Henderson while the lowest is in Mesquite. Local data and insight confirms the ongoing increases in rent, with a noted spike for multi-family unit's rents.

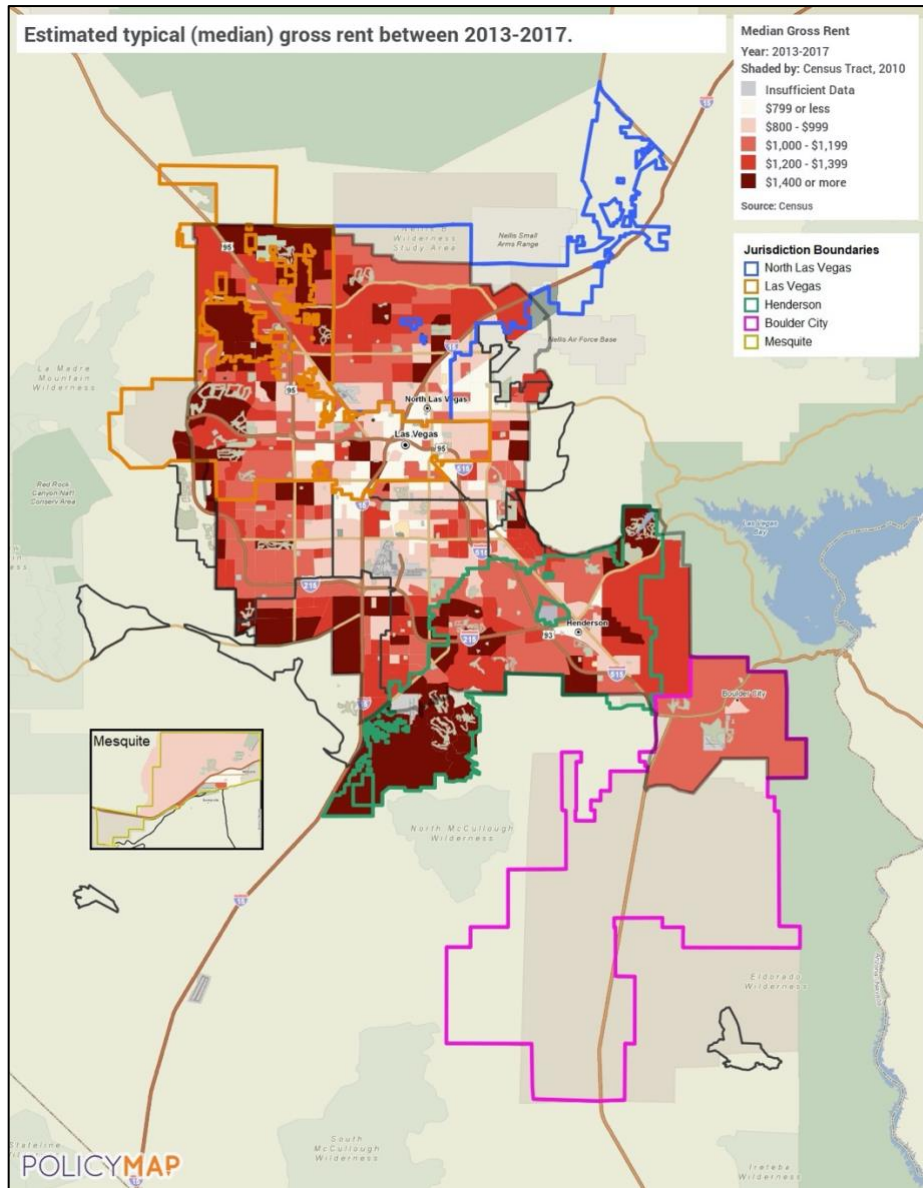
Given the limits of data from the US Census Bureau it is important to include additional data sources when possible. According to research by Betsy Fadali, an Economist with the Nevada Housing Division, a major factor in local rental prices is the disparity between the change in household income and the change in rent. Since 2001, rents in Nevada have increased every six out of seventeen years. When adjusted for inflation, renter income in the state has only increased two out of seventeen years. The affordability gap in the state is growing in a way that is not fully apparent by looking only at the five-year averages from the US Census Bureau.²

Table: Median Rental					
Municipality	2000	2010	2017	Percent Change 2000-2010	Percent Change 2010-2017
Clark County	\$716	\$1,036	\$1,048	44.7%	0.1%
Las Vegas	\$699	\$999	\$1,024	42.9%	2.5%
North Las Vegas	\$644	\$1,140	\$1,140	46.3%	0.0%
Henderson	\$857	\$1,188	\$1,184	77.0%	-0.3%
Boulder City	\$693	\$795	\$985	14.7%	23.9%
Mesquite	\$626	\$886	\$816	41.5%	-7.9%
Source: 2000 Census (DP4, SF4, H056), 2006-2010 ACS (DP04), 2013-2017 ACS (DP04, B25058)					
Note: Occupied units paying rent.					

² “Nevada Renters’ Incomes Decrease While Rents Increase,” E. Fadali, 10/01/2018

The geographic distribution of median rent is similar to that of median home value but not as pronounced. There is a more even distribution even with central tracts having generally a lower median rent than the tracts along the edge of the Las Vegas Valley.

Map: Median Rent



Source: 2013-2017 ACS via PolicyMap

Housing Affordability

Homeowners

In Clark County, there are over 90,000 homeowner households with a mortgage that are cost burdened. These residents pay over 30% of their income to housing expenses. Nearly one quarter of their residents pay over 35% of their income to housing costs.

Table: Selected Monthly Housing Costs of Owner's with a Mortgage in Clark County		
	Estimate	Percent
Total	280,057	100.0%
Less than 20.0 percent	114,521	40.9%
20.0 to 24.9 percent	44,183	15.8%
25.0 to 29.9 percent	30,953	11.1%
30.0 to 34.9 percent	21,683	7.7%
35.0 percent or more	68,717	24.5%
Not computed	1,927	--
Source: 2013-2017 ACS (DP04)		

Residents without a mortgage are much less likely to be cost burdened than those with a mortgage. Only 11.7% of this population pays over 30% of their income to housing costs.

Table: Selected Monthly Housing Costs of Owner's Without a Mortgage in Clark County		
	Estimate	Percent
Total	111,186	100.0%
Less than 10.0 percent	57,448	51.7%
10.0 to 14.9 percent	19,380	17.4%
15.0 to 19.9 percent	10,935	9.8%
20.0 to 24.9 percent	6,629	6.0%
25.0 to 29.9 percent	3,769	3.4%
30.0 to 34.9 percent	2,862	2.6%
35.0 percent or more	10,163	9.1%
Not computed	2,031	--
Source: 2013-2017 ACS (DP04)		

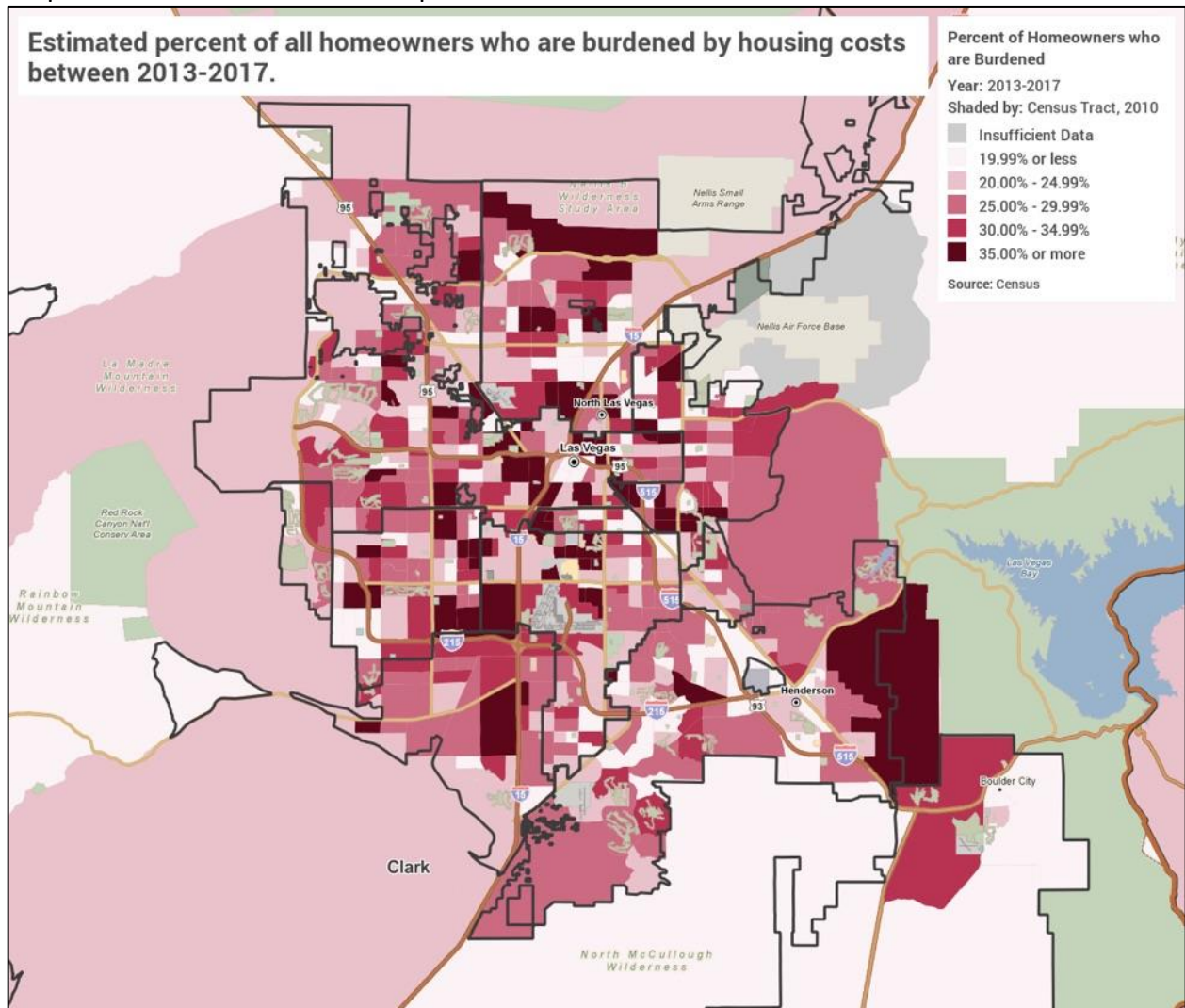
Renters

Renters are significantly more likely to be cost burdened than homeowners. Half of all renters in Clark County are paying more than 30% of their income to housing costs and most of them are actually paying over 35% (severely cost burdened).

Table: Selected Monthly Housing Costs of Renters in Clark County		
	Estimate	Percent
Total	336,653	100.0%
Less than 15.0 percent	38,531	11.4%
15.0 to 19.9 percent	44,160	13.1%
20.0 to 24.9 percent	46,266	13.7%
25.0 to 29.9 percent	39,192	11.6%
30.0 to 34.9 percent	30,338	9.0%
35.0 percent or more	138,166	41.0%
Not computed	18,004	(X)
Source: 2013-2017 ACS (DP04)		

Cost burdened owner-occupied households are distributed all over the Las Vegas Valley. There are no areas where they are more heavily concentrated than elsewhere.

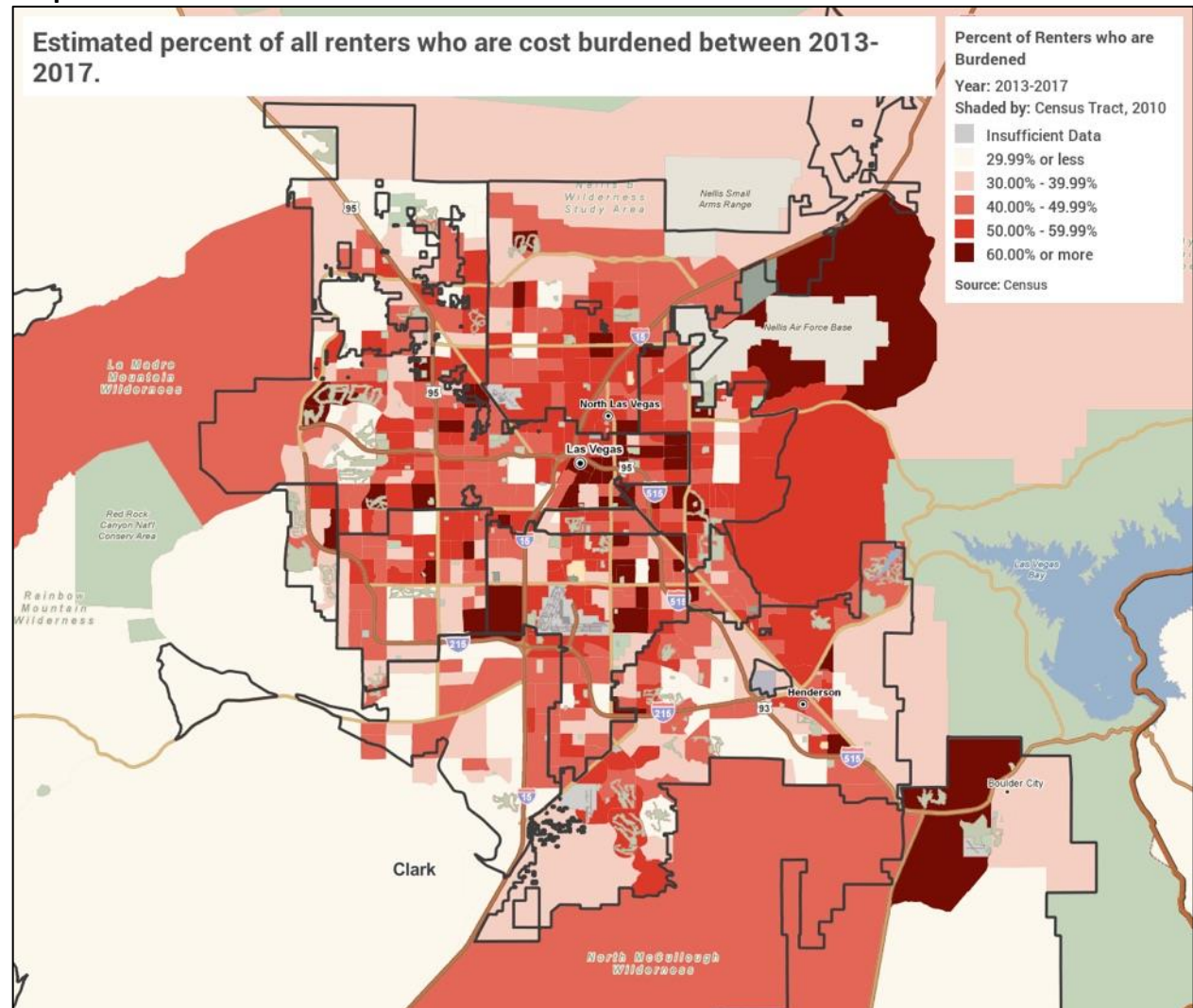
Map: Cost Burdened Owner-Occupied Households



Source: 2013-2017 ACS

Renters, like homeowners, do not have a strong correlation between location and being cost burdened. However, there is a slight concentration of renters in the downtown area of the County.

Map: Cost Burdened Renters



Source: 2013-2017 ACS

Public Housing Status

The Southern Nevada Regional Housing Authority (SNRHA) is the public housing and voucher agency for Clark County, Las Vegas, Henderson, North Las Vegas and Boulder City. SNRHA was created in 2010 as a consolidation of several different housing authorities within the Las Vegas Valley. They were created into one with the hopes of better serving the residents and of benefiting from a single management and funding system.

Table: SNRHA PHA Management		
Program Name	Units/Families Served at start of 2019	Expected Turnover
Public Housing	2,651	18.7%
Section 8 Vouchers	7,388	7.4%
Special Purpose Section 8 Vouchers		
- VASH	1,419	18.4%
- NED	1,576	4.6%
- MAIN5	95	4.2%
- FUP	365	9.3%
- RAD PH	323	5.9%
- PBV	118	7.6%
- VASH/PBV	13	0.0%
Total Vouchers	13,948	--
Source: SNRHA, 2019 PHA Plan		

There are nearly 10,000 families currently on the public housing waiting list in Clark County. The vast majority of these (89%) are extremely low-income and the majority (53.4%) is families with children. Over 63% of the families on the waiting list are Black, the largest racial or ethnic group by far.

Table: Public Housing Waiting List 2019		
Description	Number of Families	Percent of Total
Waiting List Total	9,831	--
Extremely Low-Income <30% AMI	8,747	89.0%
Very Low-Income >30%-50% AMI	904	9.2%
Low Income >50%-80% AMI	180	1.8%
Families and Children	5,248	53.4%
Elderly Families	954	9.7%
Families with a Disability	2,040	20.8%
White	2,163	22.0%
Black	6,202	63.1%
Asian	140	1.4%
Native American Indian/Alaska Native	156	1.6%
Native Hawaiian/Other Pac Islander	135	1.4%
Hispanic or Latino	1,397	14.2%
Source: SNRHA, 2019 PHA Plan		

There are over 2,000 families currently on the Section 8 waiting list. Approximately 87% are extremely low income and 60% have a family member with a disability. Again, Black residents are more likely to be on the waiting list than members of other racial or ethnic groups.

Table: Section 8 Waiting List 2019		
Description	Number of Families	Percent of Total
Waiting List Total	2,038	--
Extremely Low-Income <30% AMI	1,774	87.0%
Very Low-Income >30%-50% AMI	218	10.7%
Low Income >50%-80% AMI	46	2.3%
Families and Children	533	25.9%
Elderly Families	118	6.0%
Families with a Disability	1,234	60.0%
White	558	27.3%
Black	1,400	68.3%
Asian	10	0.5%
Native American Indian/Alaska Native	13	0.6%
Native Hawaiian/Other Pac Islander	23	1.1%
Hispanic or Latino	199	9.7%
Source: SNRHA, 2019 PHA Plan		

CHAPTER 5. FAIR HOUSING IN THE PRIVATE SECTOR

Lending Practices

Countywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, County, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one

characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, “is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending.” The FFIEC suggests that a more thorough analysis of the differences may require additional details from sources other than HMDA about factors including the specific credit circumstances of each borrower, the specific loan products that they are seeking, and the business practices of the institutions that they approach for credit.

The following analysis is provided for the Clark County, Nevada summarizing 2017 HMDA data (the most recent year for which data are available), and data between 2007 and 2017 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2017 County Overview

In 2017, there were approximately 131,000 applications within Clark County for home loans to purchase, refinance or make home improvements for a single family home - not including manufactured homes. Of those applications, around 65,500 or 50 percent were approved and originated. This represents a decrease of approximately 3,800 originations from 2016 and a percentage decrease of approximately 5 percent, a more modest decline than the national decrease of 13 percent. Of the remaining 65,300 applications, approximately 16,500 or 13 percent of all applications were denied. The top two application denial reasons within the County were debt-to-income ratio (27 percent) and credit history (25 percent), representing over half of the County’s total denials. Lack of collateral and incomplete applications represented 15 percent and 14 percent of denials respectively. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. In addition, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 48,800 applications, that were not originated or denied, were closed for one reason or another including a) the loan was approved but not accepted by the borrower, b) the application was closed because of

incomplete information or inactivity by the borrower or c) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2017

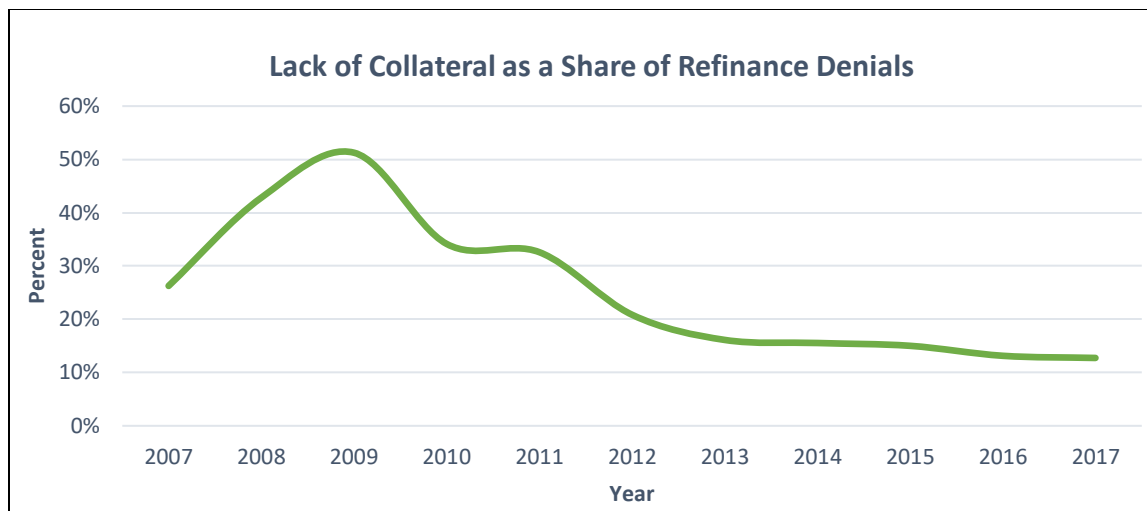
Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	42,523	32,851	5,898
	FHA	21,284	9,001	503
	VA	9,319	8,799	504
	FSA/RHS	137	10	0
Loans Originated				
	Conventional	24,512	15,147	2619
	FHA	10,146	3603	246
	VA	5,088	3,758	320
	FSA/RHS	67	3	0
Loans Approved but Not Accepted				
	Conventional	1,188	885	133
	FHA	403	268	13
	VA	146	209	7
	FSA/RHS	0	0	0
Applications Denied				
	Conventional	3,559	6,066	2116
	FHA	1,270	1374	82
	VA	603	1,400	45

	FSA/RHS	8	3	0
Applications Withdrawn				
	Conventional	4,938	6,018	680
	FHA	1,882	1622	97
	VA	1,008	1,532	81
	FSA/RHS	7	3	0
Files Closed for Incompleteness				
	Conventional	722	2,133	182
	FHA	238	881	31
	VA	92	731	24
	FSA/RHS	5	1	0

Source: 2017 HMDA

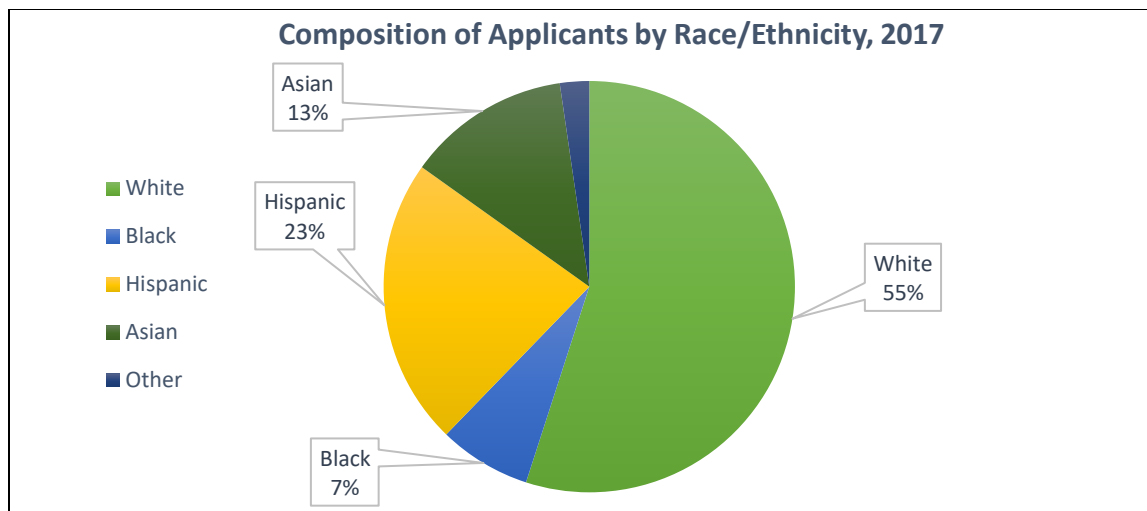
A further examination of the 16,526 denials within Clark County during 2017 indicates that approximately 50 percent were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. The number one reason for denial of refinance applications was debt-to-income ratio (26 percent of refi. denials), followed by credit history (25 percent of refi. denials). Lack of collateral represented 13 percent of all refinance denials. Typically, homeowners, seeking to refinance their existing home mortgage are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this would indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option – these homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the percentage of refinance denials given for the reason of lack of collateral has declined significantly since the peak of the housing crisis, suggesting that the number of “under-water” homes in Clark County has declined since 2009.



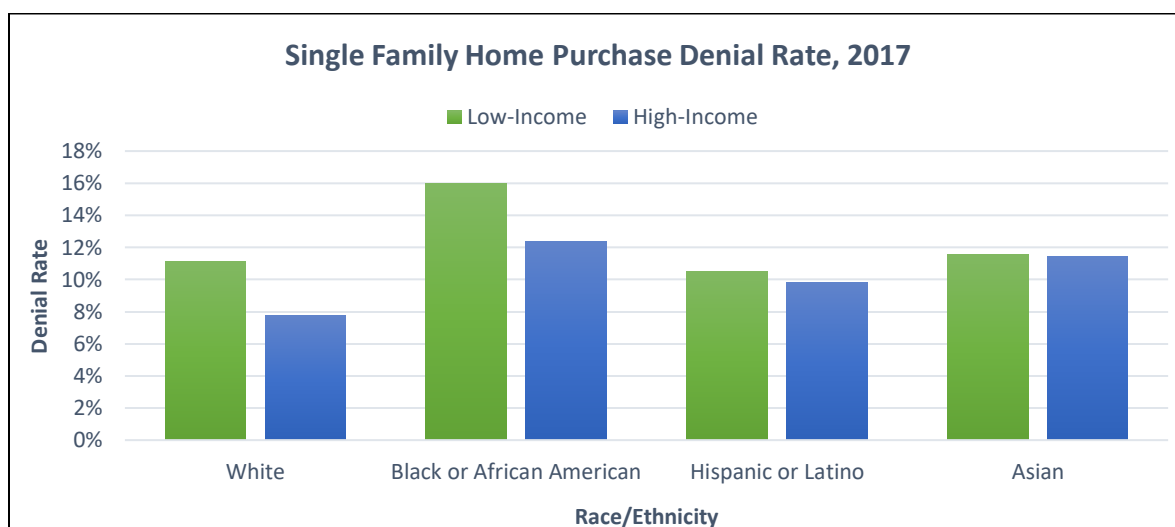
Home Purchase Lending in Clark County

Of the home purchase loans for single-family homes that were originated in 2017, (39,813 loans originated) approximately 62 percent of these originations were provided by conventional lenders, consistent with the national conventional home purchase share of 64 percent. The remaining 38 percent of home purchase loans in Clark County were provided by federally backed sources including the Federal Housing Administration, the Farm Service Agency, and the Department of Veterans Affairs. Nonconventional loans, including the FHA and VA lending programs, have relatively lower down-payment requirements in comparison to conventional lenders. The FHA, FSA, and VA lenders had application/approval ratios of 45 percent, 48 percent, and 49 percent respectively. Conventional lenders, by contrast, originated home purchase loans at a higher 52 percent of all applications.

The share of applications and percentage of loan application denials for traditional home purchase loans in Clark County varies by race/ethnic groups. The largest applicant group in 2017 were non-Hispanic Whites (55 percent) followed by Hispanics (23 percent). Asians represented 13 percent of all home purchase applications while Black applicants represented 7 percent. In 2017, Whites were least likely to be denied for conventional single-family home purchases, being denied at a rate of 8 percent. Hispanics were denied at a rate of 10 percent, respectively, while Black and Asian applicants faced the highest conventional home purchase denial rate at 11 percent.



Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Clark County, shown below, demonstrates that High Income Blacks (having greater than 120 of Area Median Income) were more likely to be denied for a single family home purchase, at 12 percent, than Low Income Whites (having less than 80 percent of Area Media Income), at 11 percent. Additionally, Low Income Blacks were the group with the highest home purchase denial rate at 16 percent. High Income Whites were denied at a rate of 8 percent, the lowest of all groups examined.

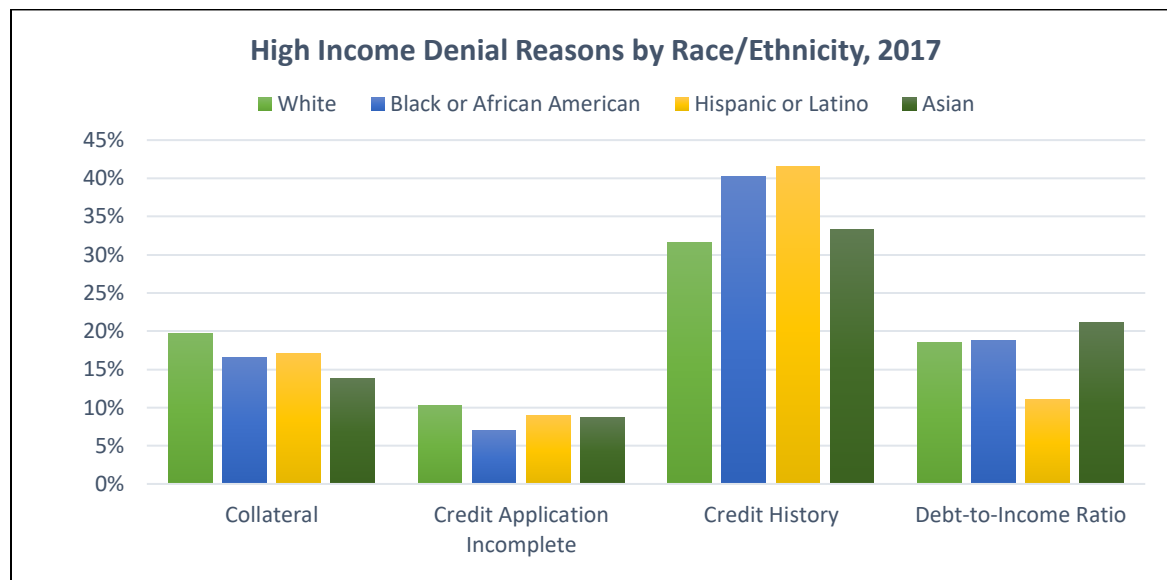


Application Denial Reasons by Income Group

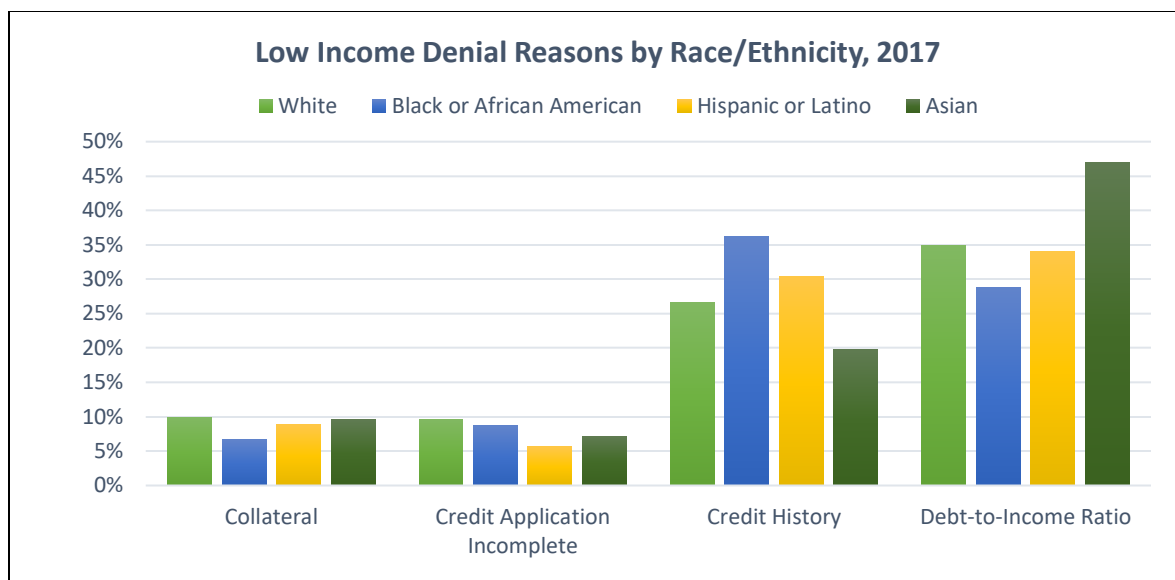
The below charts compare denial reasons among White, Black, Hispanic, and Asian applicants in

Clark County for 2017 by income group.

As of 2017, the leading denial reason for High Income White, Black, Asian, and Hispanic applicants was credit history. For Black and Hispanic applicants, this represented 40 and 42 percent of each group's respective denials, more than double the share of debt-to-income ratio and lack of collateral. High Income Whites has the highest share of applicants denied for lack of collateral, while High Income Asians had the highest share for debt-to-income ratio.



For Low Income denials, debt-to-income ratio was the top reason for all groups except Black applicants, where credit history was the top reason in 2017, similar to High Income Black denials. All Low Income groups were denied for debt-to-income ratio at a higher rate than their High Income counterparts, and in the case of Hispanics and Asians, the difference relative to High Income applicants was more than 20 percent. Additionally, Low Income applicants in all groups were less likely to be denied due to lack of collateral or credit history relative to High Income applicants.

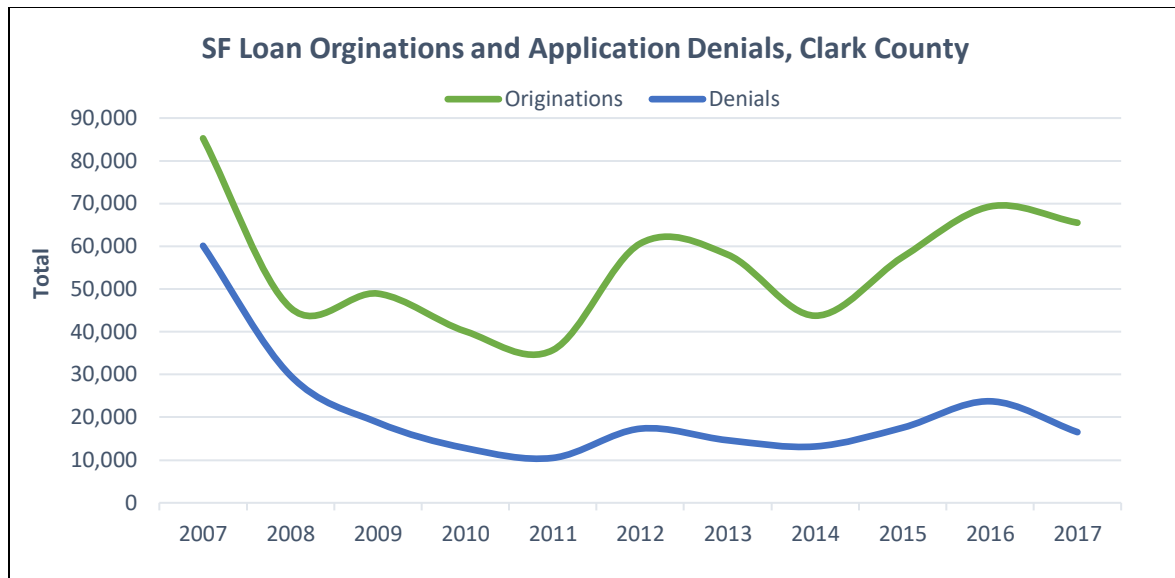


Clark County's Single Family Lending Market, 2007-2017

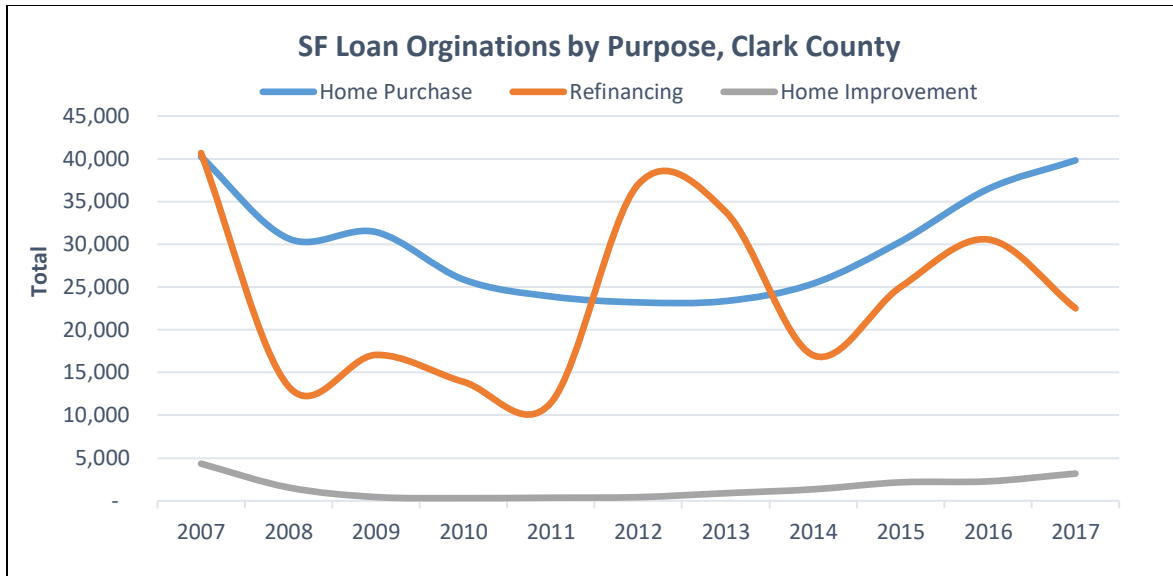
The following section will examine HMDA data over the time period 2007-2017, for Clark County.

Highlighted below, the number of single-family loan originations in Clark County followed a dynamic trajectory between 2007 and 2017. At the onset of the housing crisis, originations declined 47 percent between 2007 and 2008, followed by a mild increase of 7 percent between 2008 and 2009. Subsequently, originations trended downward between 2009 and 2011, followed by a year-over-year increase of 70 percent between 2011 and 2012. Loan originations then fell by 28 percent between 2012 and 2014, though grew steadily between 2014 and 2016, the latter year having the highest post-2007 number of originations at over 69,000. Between 2016 and 2017, originations fell by 6 percent, and as of 2017, total originations in Clark County are about 77 percent of the level prior to the housing crisis.

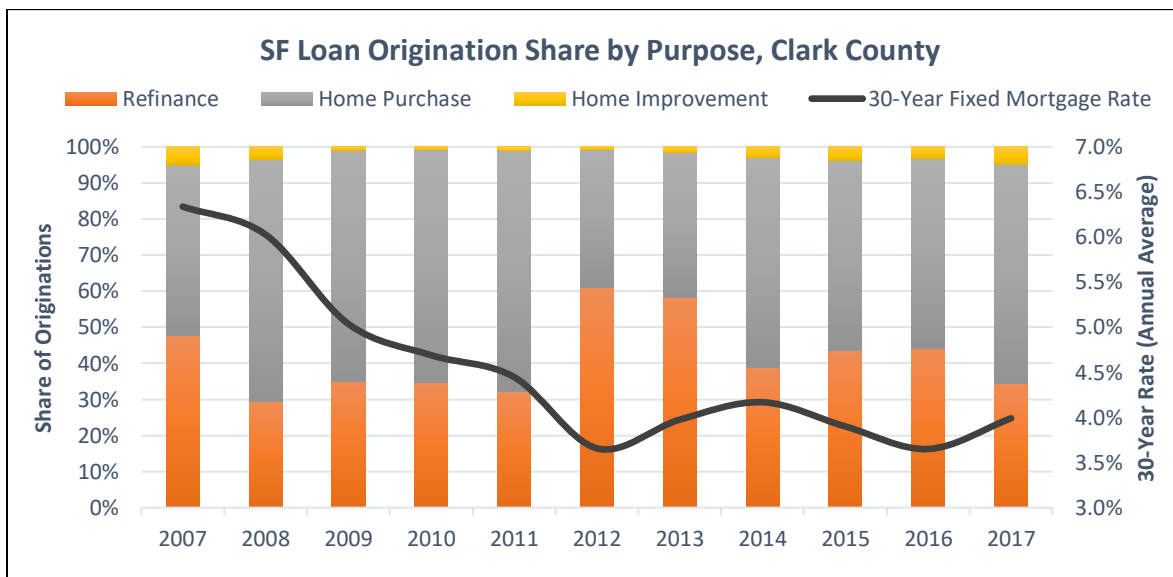
In contrast to originations, the number of application denials within Clark County demonstrated less extreme changes between 2007 and 2017, though fell dramatically between 2007 and 2010. As of the most recent data year, denials are 73 percent below the level experienced in 2007. Relatedly, the share of denials as a percent of total originations and total denials has declined markedly since the housing bust, from 41 percent in 2007 to approximately 20 percent as of 2017.



Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2017 were the result of refinancing originations. Home purchases and refinances were nearly evenly split in 2007, though home purchases became the top loan purpose between 2008 and 2011. Refinancing became the dominant loan purpose in 2012 and 2013, as interest rates were broadly falling, discussed further below. In 2017, home purchases comprised 61 percent of the County's total originations, and the 39,800 home purchase loans originated is the highest annual total since 2007. The consistent growth of home purchase originations since 2012 (72 percent growth rate between 2012 and 2017) reflects a steady and recovering demand for housing within the County.

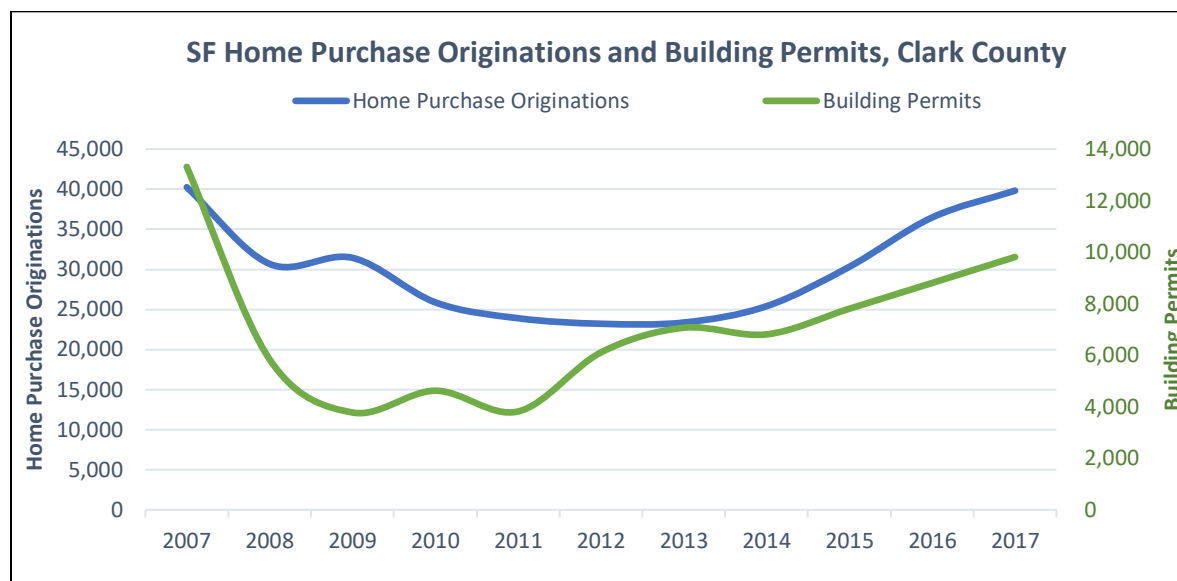


The share of refinance originations in Clark County appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest level in both absolute number and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2012 and 2014, the share of refinance originations fell from 61 percent to 39 percent. The increase in the annual average of the 30-year fixed mortgage rate between 2016 and 2017 is consistent with Clark County's 26 percent reduction in the number of refinance loan originations over the same time period.



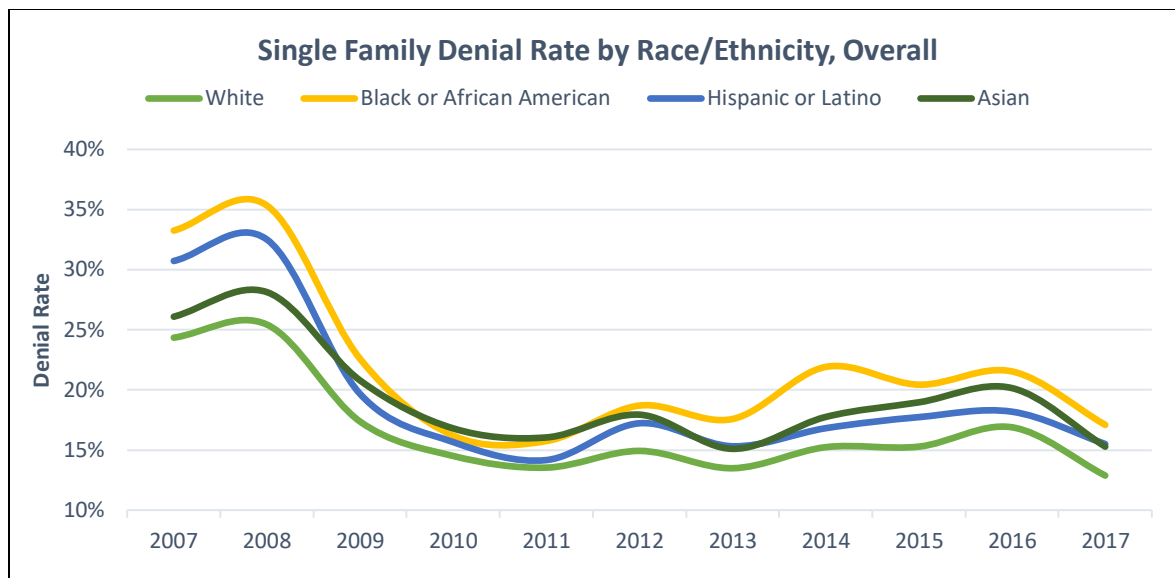
Source: HMDA, Federal Reserve Bank of St. Louis

For home purchase loans, the movement of originations often tracks trends in the number of single-family building permits issued, as shown below. Both trends are indicative of steady and consistent growth in housing demand within the County.

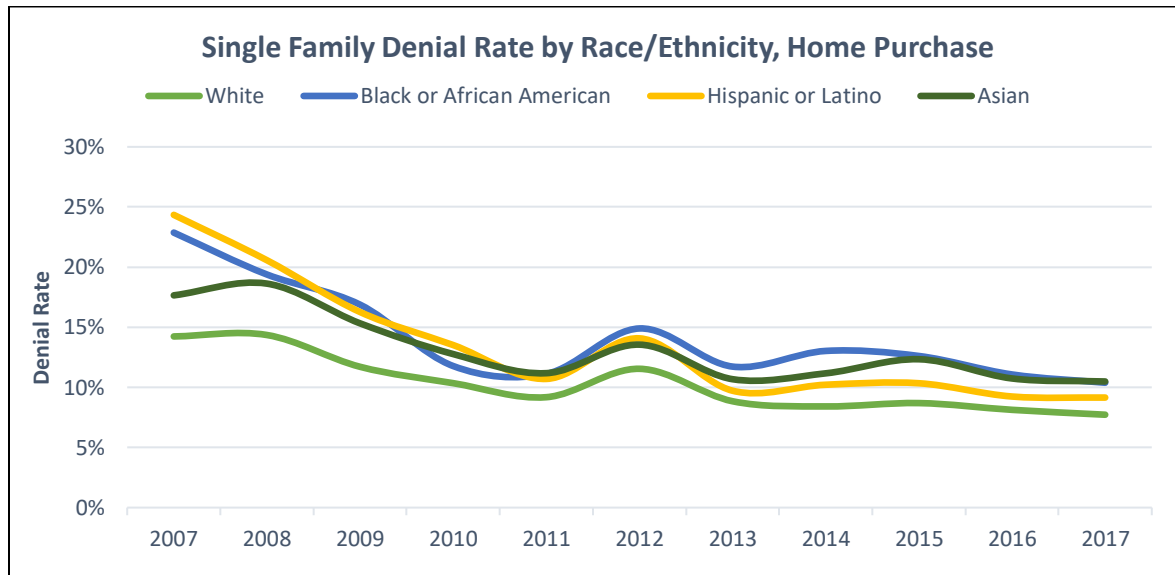


Income, Race, and Single Family Loan Denials in Clark County

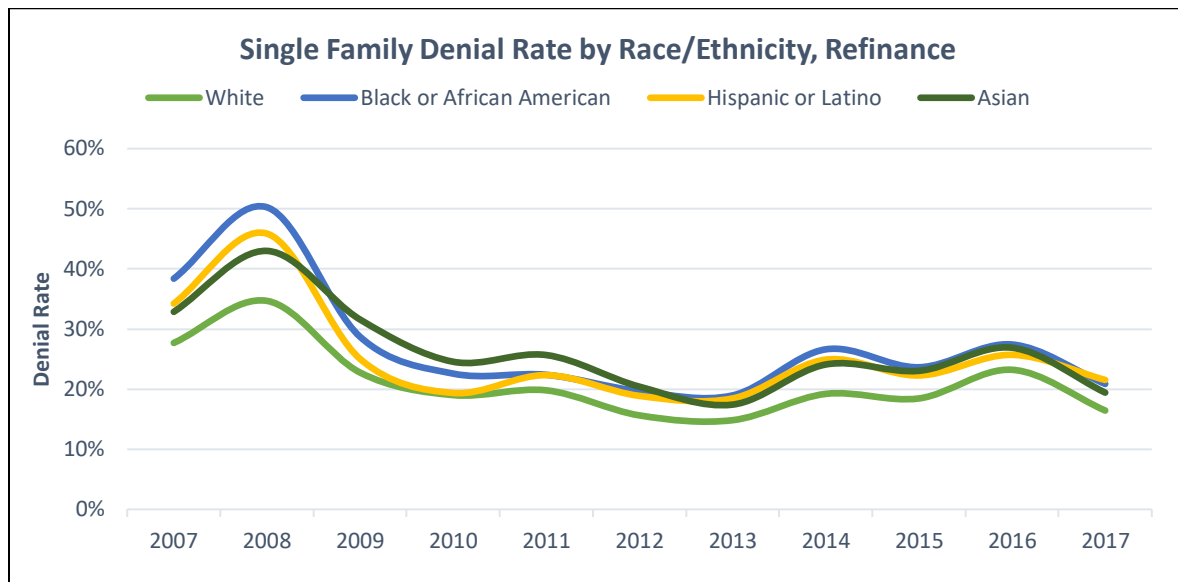
Denial rates for single-family loans in Clark County over time vary by race and ethnicity. The charts below show that between 2007 and 2017, White applicants were generally less likely to be denied relative to Black and Hispanic applicants. In every year examined, Whites were the least likely racial/ethnic group to be denied. The overall denial rate for all groups has fallen during the analysis period, and the disparity between White and Hispanic applicants all fell, with Hispanic applicants approximately 1.2 times more likely to be denied than White applicants as of 2017, compared to 1.7 in 2007.



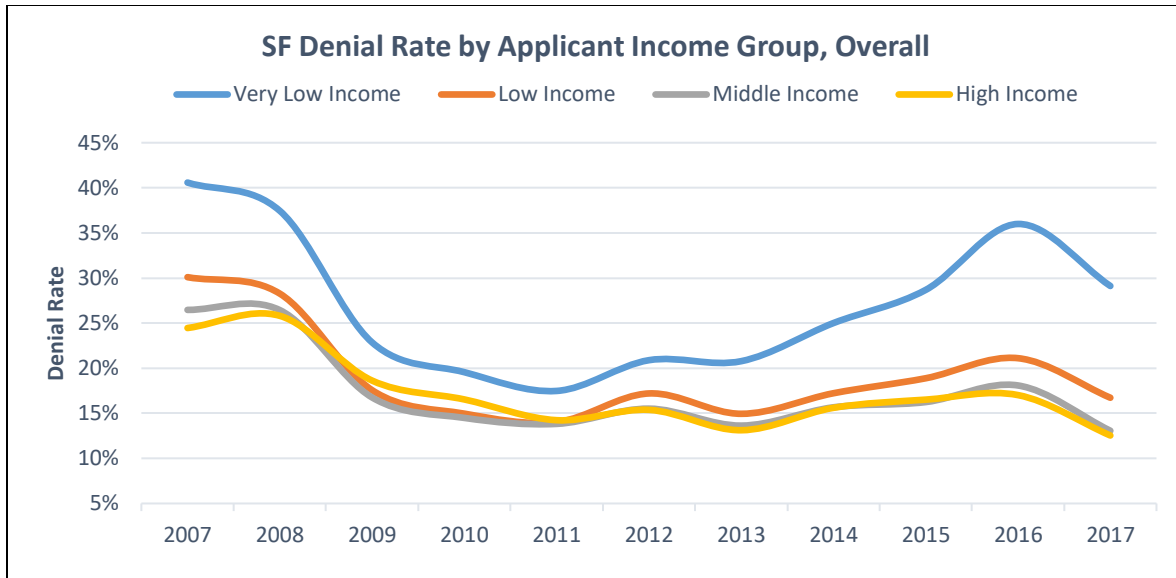
Home purchase applications exhibit lower denial rates for all applicant groups relative to overall denial rates. Similar to overall rates, Whites were the least likely to be denied in every year examined. As of the most recent data year, Black and Asian applicants experienced the highest home purchase denial rates at approximately 10 percent.



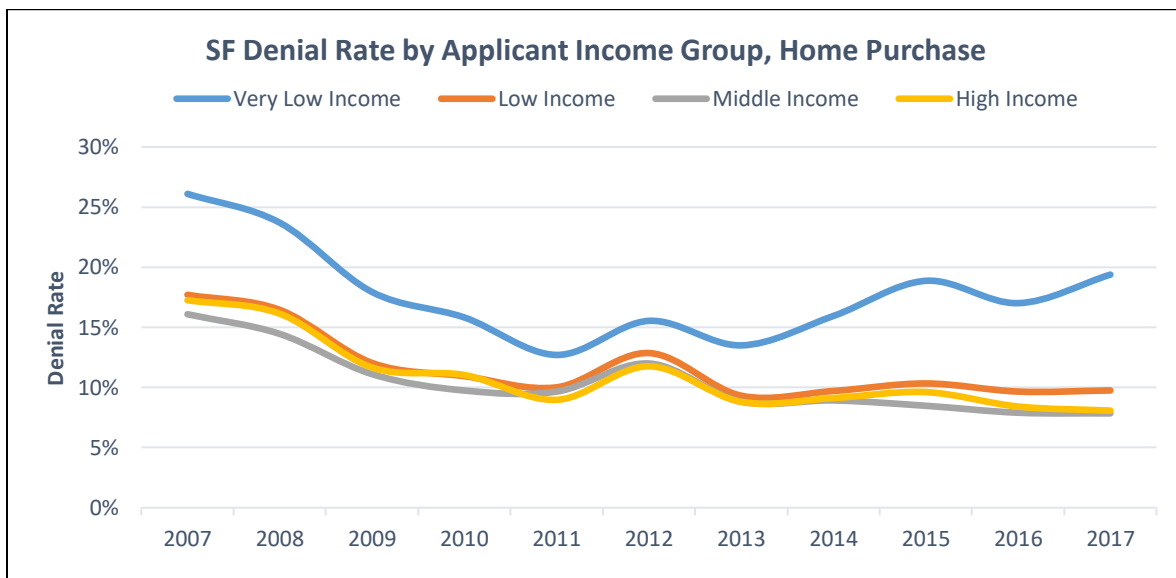
Similar to the overall denial rate and home purchases, White applicants were the least likely to be denied a refinance in every year between 2007 and 2017. Refinance denial rates have fallen by over 10 percent for all groups between 2007 and 2017, with Black applicants experiencing the greatest percentage decrease at 18 percent.



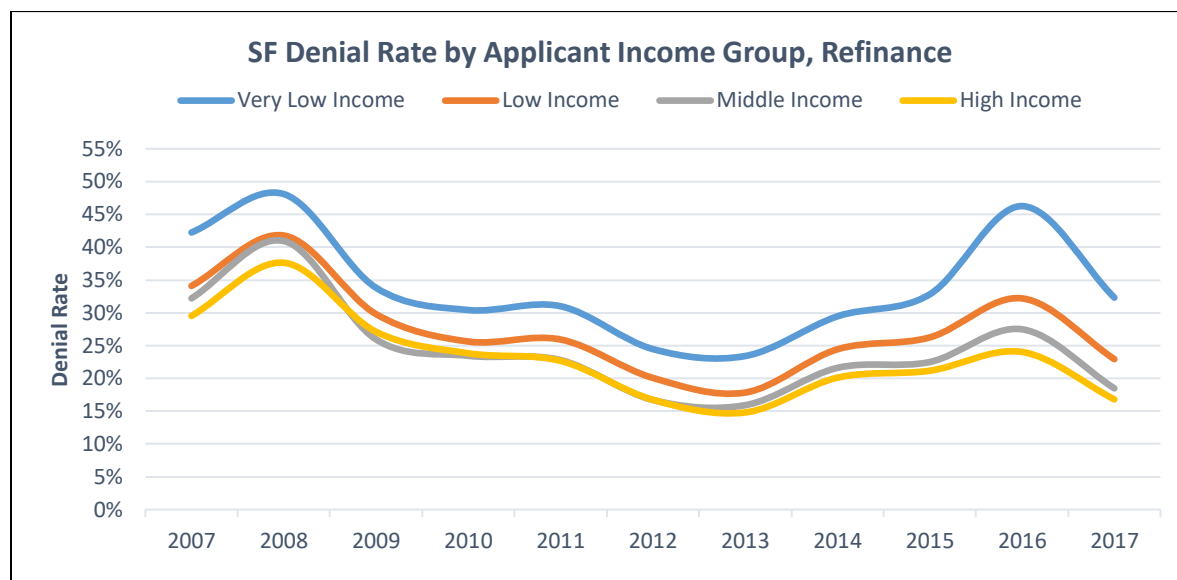
A view of single-family denial rates by applicant income group within Clark County, highlighted below, generally shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. However, Very Low Income applicants (50 percent of less of Area Median Income) have remained well above other income groups, with generally increasing divergence since 2013, despite a decrease from 36 percent to 29 percent between 2016 and 2017. High Income (greater than 120 percent of Area Median Income) and Middle Income (80 to 120 percent of Area Median Income) applicants have been the lowest and second-lowest denied groups respectively since 2012, with Low Income (between 50 percent and 80 percent of Area Median Income) the third-lowest. The single-family denial rate declined for all income groups between 2007 and 2017.



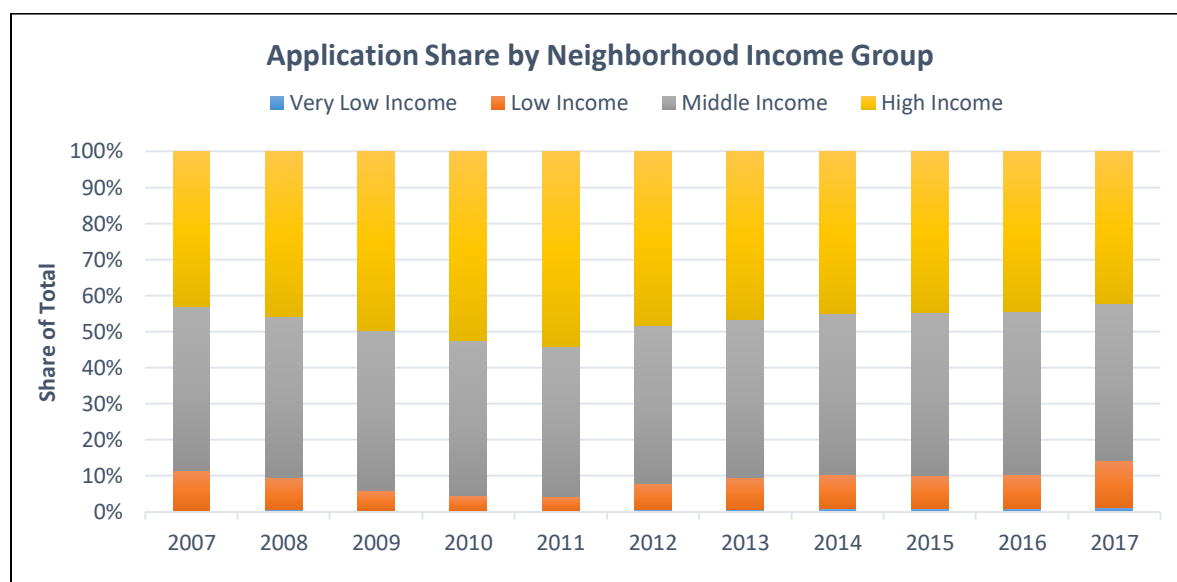
Similar to overall denial rates by income group, home purchase applications were denied at a much higher rate for Very Low Income applicants between 2007 and 2017 while Low, Middle, and High Income applicants have remained closer to each other. Between 2016 and 2017, home purchase denial rates were stable, with all income groups except Very Low Income experiencing a change of less than a half percent. As of the most recent data year, Very Low Applicants are over twice as likely to be denied for a home purchase relative to High Income and Middle Income applicants.



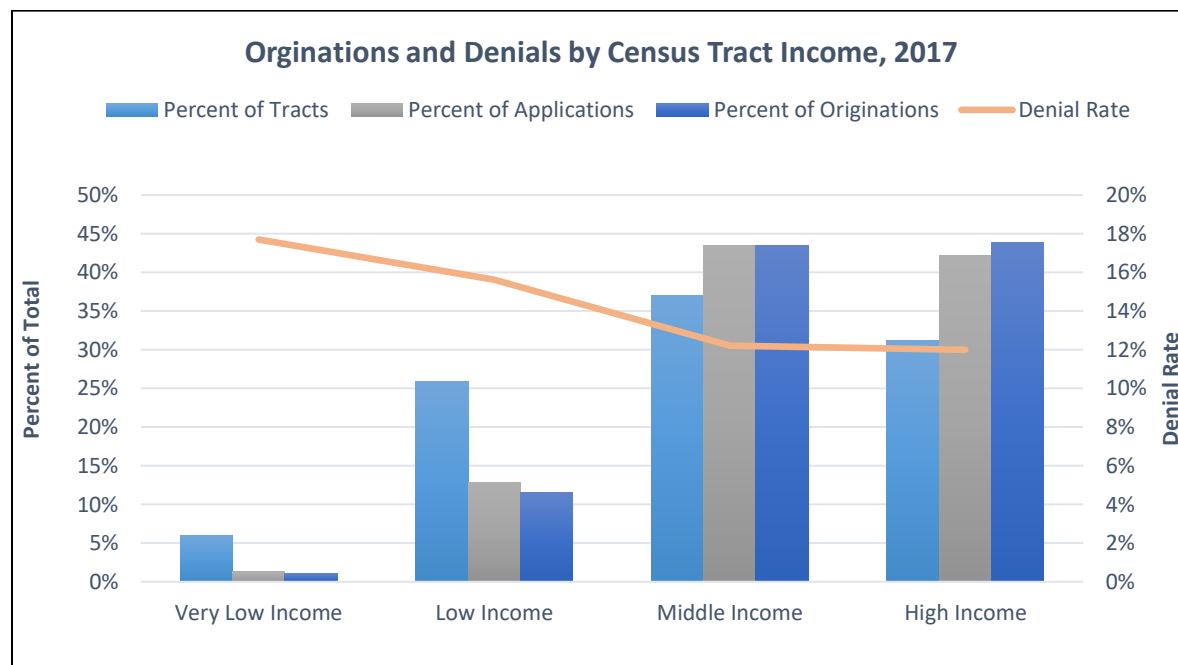
For all income groups, denial rates for refinance applications were higher than overall denial rates as well as those for home purchases in every year examined. Additionally, the refinance denial rate for all income groups declined between 2016 and 2017.



As a percentage of total applications within Clark County, the distribution among neighborhoods by income group (defined as median income of property's Census tract) shows that for every year examined, Middle and High Income neighborhoods represented the vast majority of applicants (86 percent as of 2017).

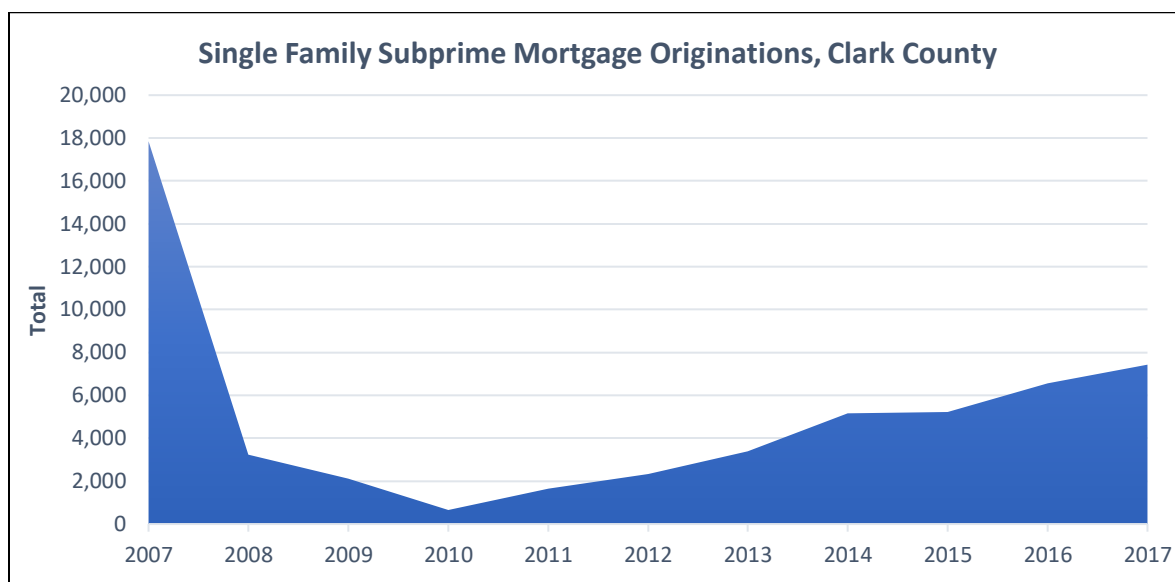


Within Clark County, Very Low Income and Low Income neighborhoods represent 32 percent of the County's total neighborhoods, although they are represented by approximately 13 percent of total originations and 14 percent of total applications as of 2017, shown below. This suggests that Low and Very Low Income neighborhoods within the County are less likely to participate in the single family lending market relative to other neighborhoods. By contrast, loan applications and originations within Clark County are disproportionately likely to occur for properties in High and Middle Income neighborhoods. For example, High Income neighborhoods represent 31 percent of the County total, though they accounted for 42 percent of applications and 44 percent of all single-family loans originations throughout the County in 2017.



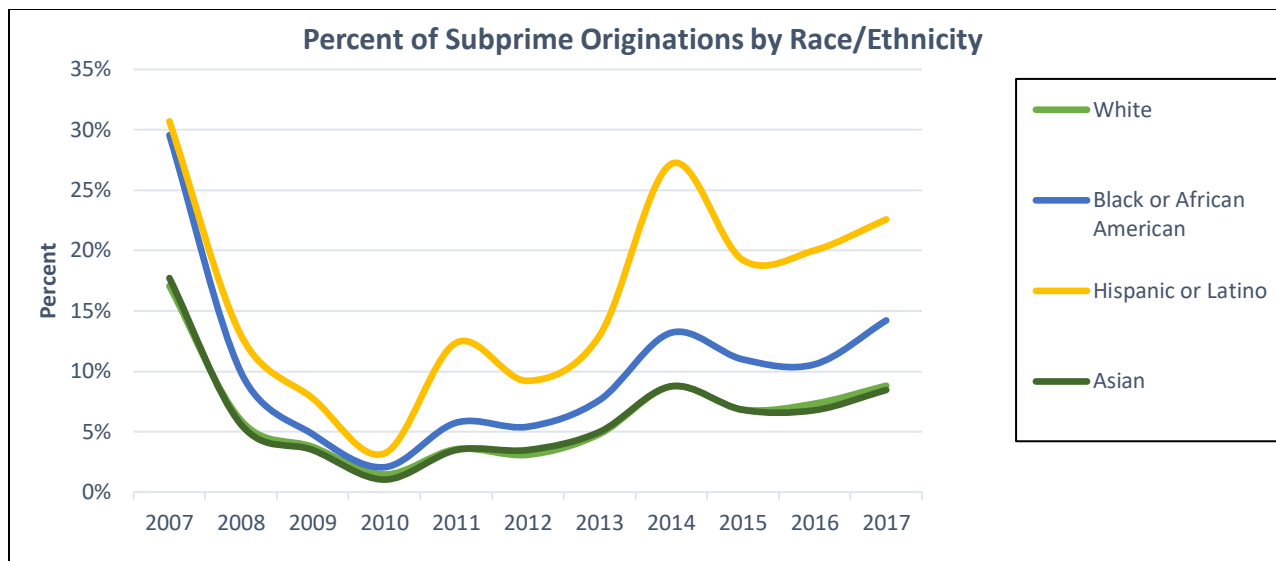
The Subprime Market

Illustrated below, the subprime mortgage market in Clark County declined significantly between 2007 and 2010, dropping by 96 percent. However, subprime originations increased by more than 10 times between 2010 and 2017, to about 7,400 per year (approximately 42 percent of the 2007 total). Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5 percent. The total number of subprime loan originations decreased by approximately 58 percent on net between 2007 and 2017, while prime originations decreased by 7 percent during the same time period. Since 2010, however, the number of subprime loan originations has grown by 1,055 percent, compared to 47 percent growth for prime originations. As a percent of Clark County's total, subprime originations declined from 21 percent to 11 percent between 2007 and 2017.

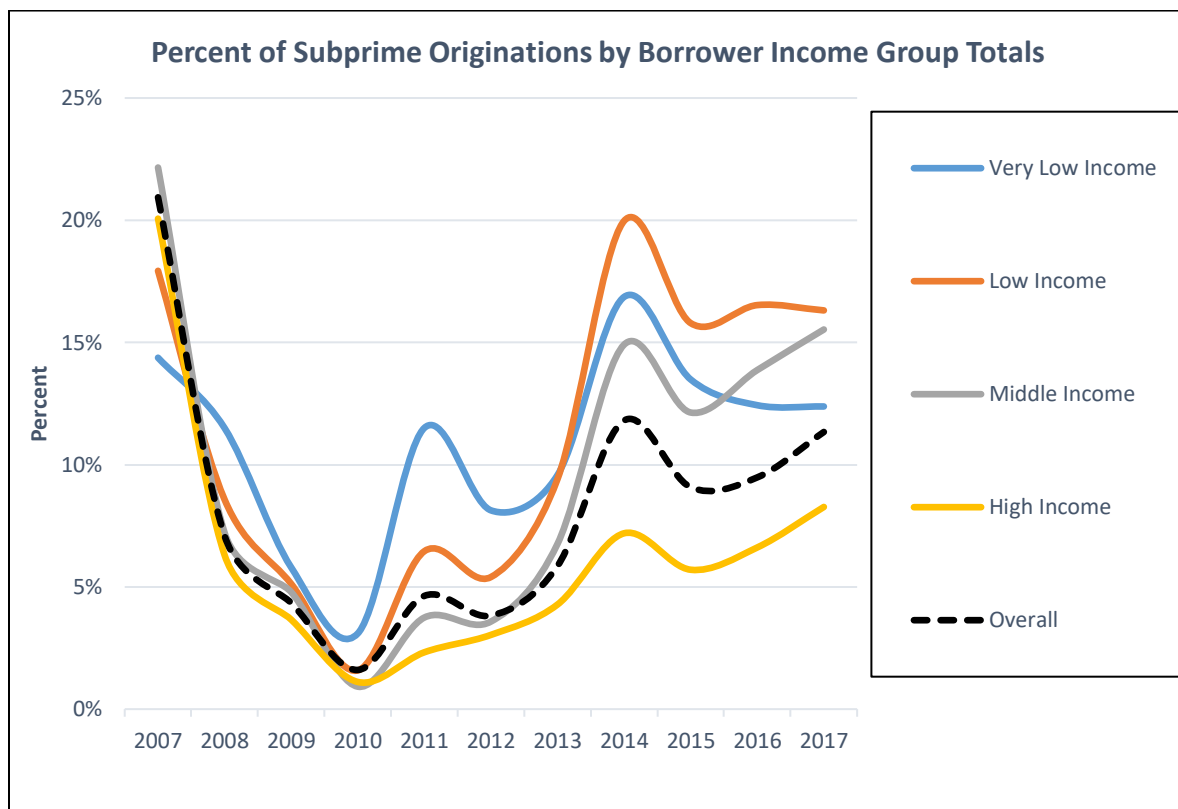


Looking at the share of subprime loans as a percentage of total originations by race/ethnicity reveals that Hispanic loan recipients were approximately 1.8 times as likely to be subprime relative to White loan recipients in 2007 while Black applicants were approximately 1.7 times as likely. This trend is consistent with the broader national pattern of minorities being disproportionately subjected to predatory subprime lending leading up to the housing crash, as outlined in a post-crisis report by the US Department of Housing and Urban Development.³ The period between 2007 and 2010 saw the subprime share for Black and Hispanic borrowers decline substantially, falling from 30 percent to 2 percent and 31 percent to 3 percent, respectively. However, the Hispanic subprime share increased by more than 8 times between 2010 and 2014 while the Black subprime share increased by more than 6 times. Relative to the pre-crisis share of subprime originations, White, Black, and Asian originations are at approximately half of the 2007 share, while Hispanic subprime originations are at approximately 74 percent of the 2007 share as of 2017.

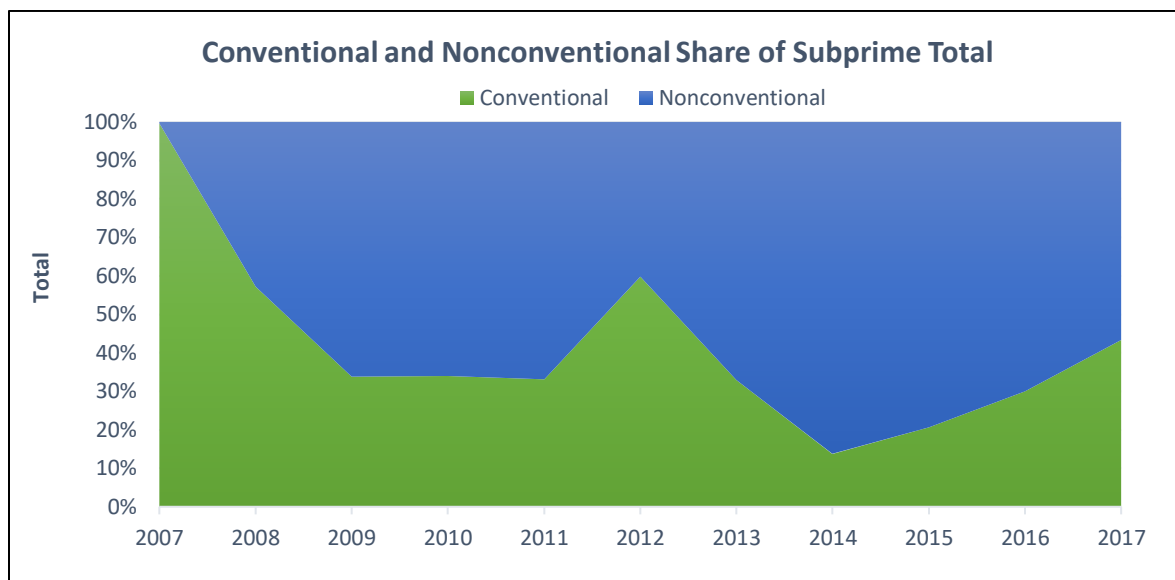
³ https://www.huduser.gov/portal/publications/foreclosure_09.pdf



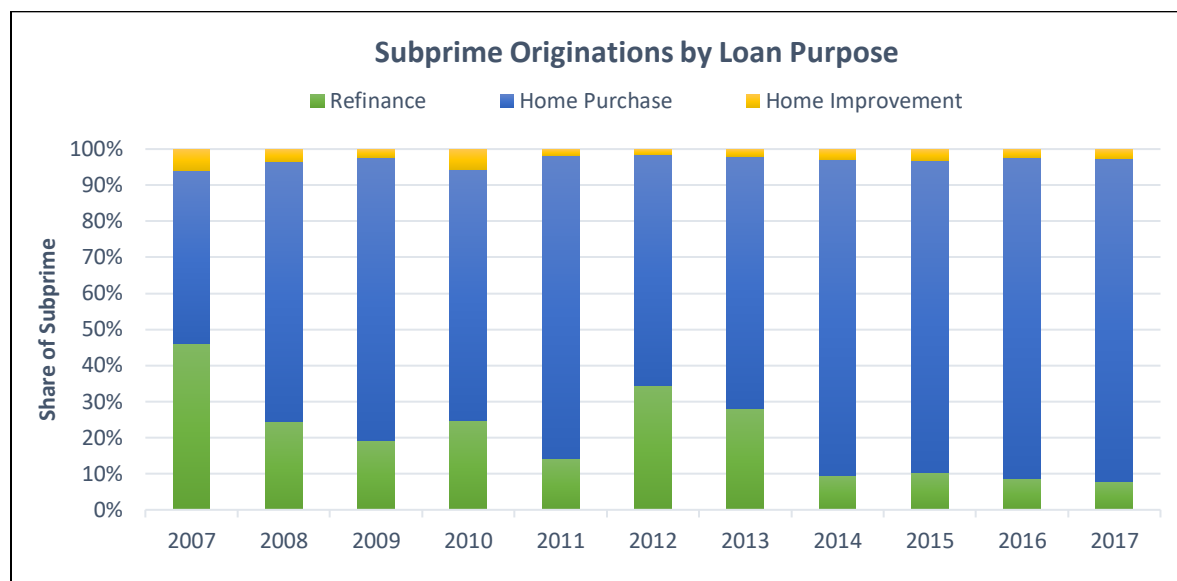
A view of subprime originations by income group totals shows a sharp decline between 2007 and 2010 among all groups, with overall increases from 2012 to 2017, led by the Very Low, Low, and Middle Income groups.



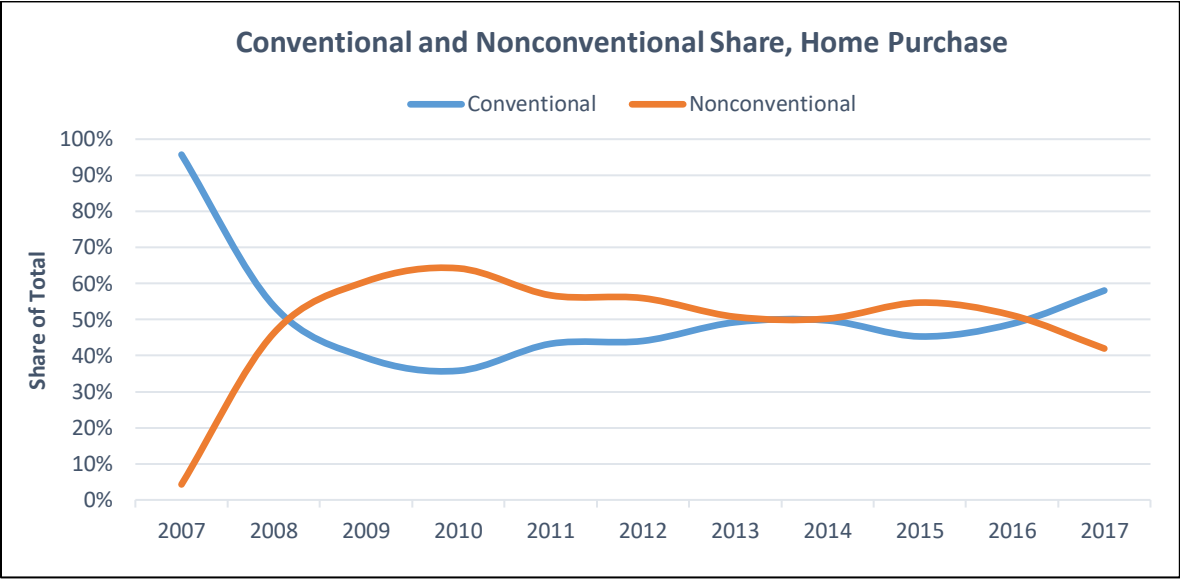
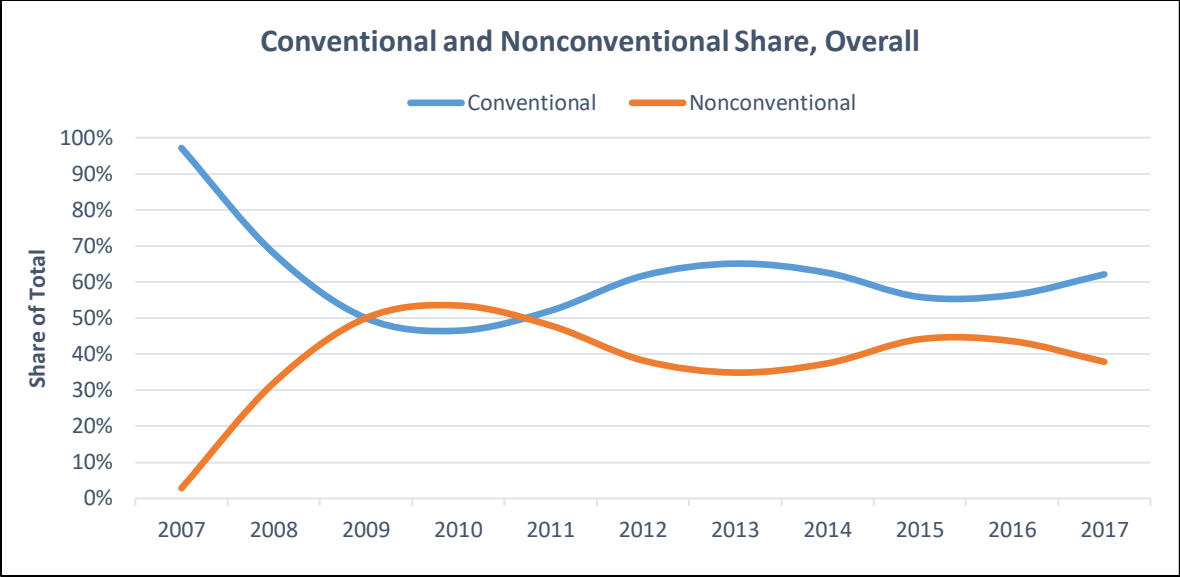
Consistent with broader national trends, the composition of subprime loans within Clark County has shifted from conventional loans to government-insured nonconventional loans in recent years. In 2007, 99.7 percent of subprime loans within the County were originated by conventional lenders. As of 2017, that percentage is 43 percent, up from a low of 14 percent in 2014. Of the nonconventional subprime loans originated in Clark County the overwhelming majority are insured by the Federal Housing Administration (over 98 percent in 2018). By contrast, the FHA's share of nonconventional prime loans is 52 percent, while 48 percent are insured by the Department of Veterans Affairs.

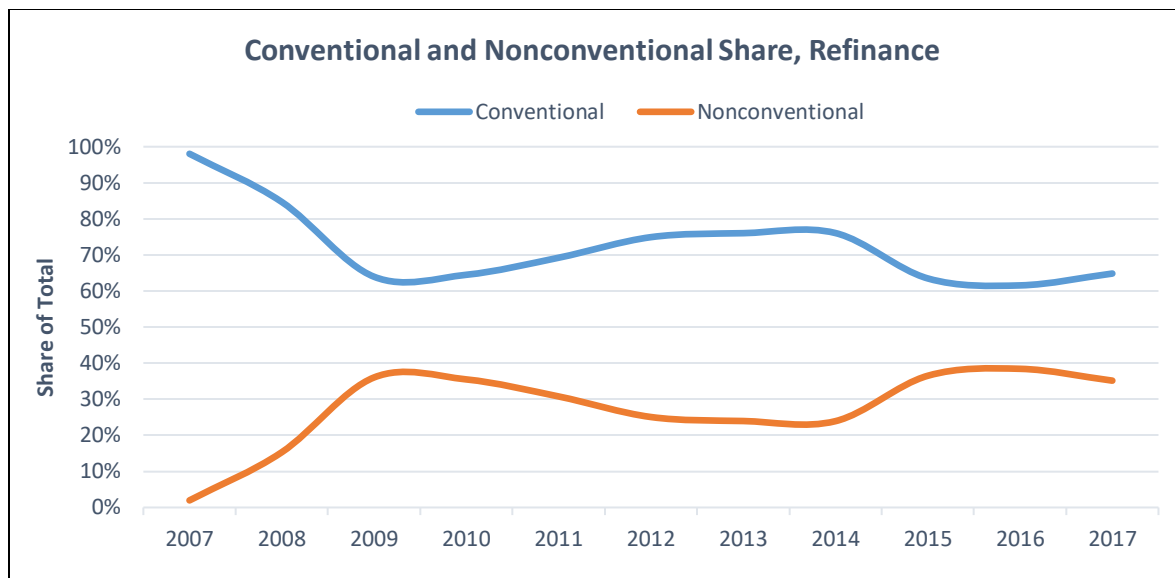


As a percentage of all subprime loan originations within Clark County, home purchases represented 90 percent in 2017, the highest share of all years examined. The subprime home purchase share is up from its share of 48 percent in 2007.



Though subprime loans within Clark County are mostly nonconventional, 62 percent of all single-family originations in 2017 were from conventional lenders. The highest share of nonconventional originations for any loan purpose was for home purchase loans in 2010 at 64 percent. The share of conventional lending in Clark County has stabilized to around 55 percent since 2009.





Conclusion

Mortgage lending activity in Clark County is consistent with many of the broader trends that have occurred in the wake of the housing crash, Great Recession, and subsequent economic recovery.

Further, Clark County exhibits relatively strong mortgage market fundamentals. Home purchase originations have increased every year since 2012 and in 2017 were at the highest level since 2007, suggesting signs of growing housing demand and a housing market recovery within the County. Additionally, the share of refinance applications denied for lack of collateral, suggesting an “under-water” home, has declined substantially since the peak of the housing crisis.

The County has also been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations and a subprime lending market that remains well below its peak prior to the housing bust, despite steady and significant growth since 2010. Government-insured mortgages have increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

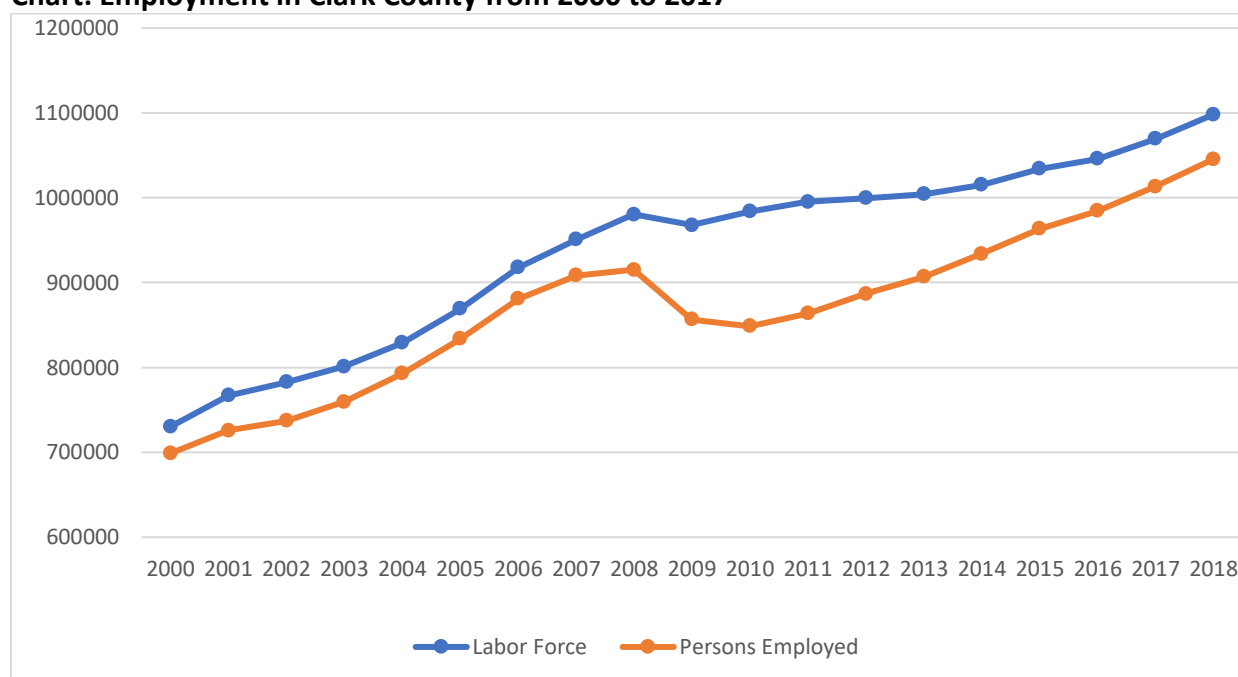
CHAPTER 6. ACCESS TO COMMUNITY ASSETS AND QUALITY OF LIFE

Labor Force and Industry

Employment

The labor force participation and number of persons employed are linked in Clark County. Since 2000, they have followed a similar pattern of growth, though the changes in the labor force have not been as extreme as the number of persons employed. Both indicators grew between 2000 and 2008 until the economic crash, and then there was a drop in both rates that did not really begin to recover until 2011.

Chart: Employment in Clark County from 2000 to 2017



Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted

Clark County has maintained an unemployment rate that is similar to the statewide rate since 2010. The City of North Las Vegas tends to have a higher than average unemployment rate and the City of Henderson has a slightly lower rate than is found in other jurisdictions.

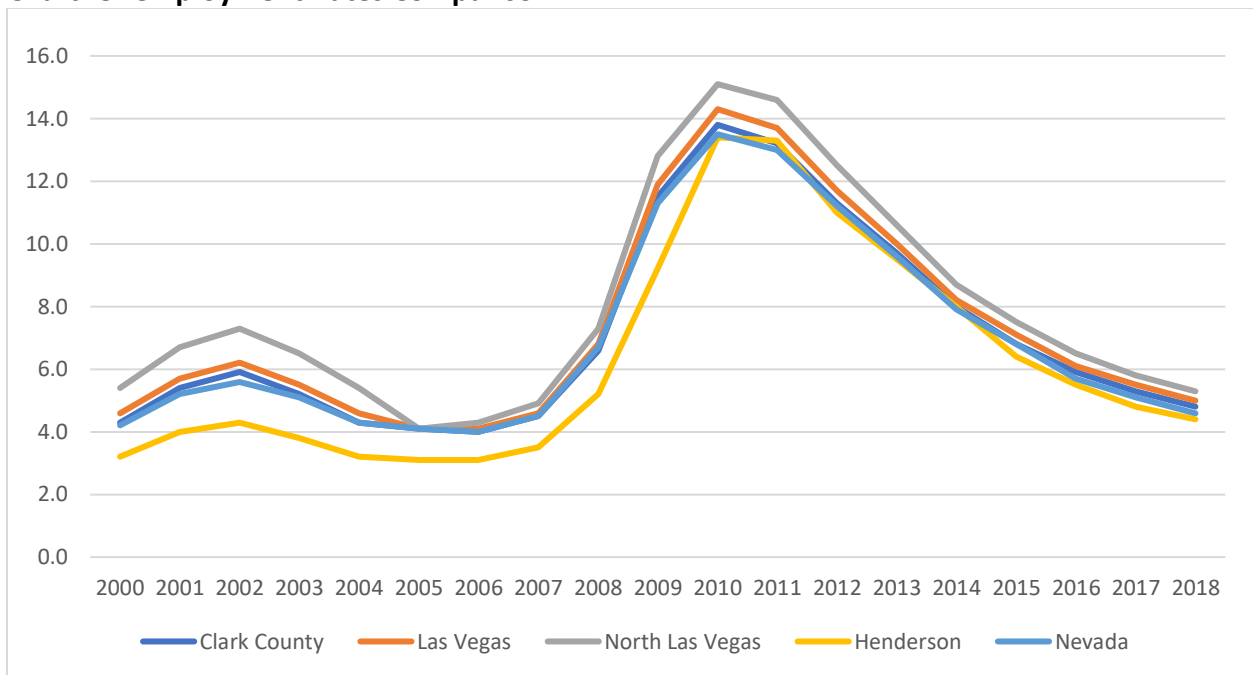
Table: Unemployment Rates in Clark County and select cities from 2009 to 2018									
	2010	2011	2012	2013	2014	2015	2016	2017	2018
Nevada	13.5	13.0	11.2	9.6	7.9	6.8	5.7	5.1	4.6
Clark County	13.8	13.2	11.3	9.7	8.0	6.8	5.9	5.3	4.8
Las Vegas	14.3	13.7	11.7	10.0	8.2	7.1	6.1	5.5	5.0

North Las Vegas	15.1	14.6	12.5	10.6	8.7	7.5	6.5	5.8	5.3
Henderson	13.4	13.3	11.0	9.5	8.0	6.4	5.5	4.8	4.4

Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted
Data note: Unemployment rates are annual averages. Data unavailable for jurisdictions with fewer than 25,000 residents

The following chart visualizes the above table. Through this visualization it is clear that the analyzed jurisdictions have highly correlated and similar unemployment rates.

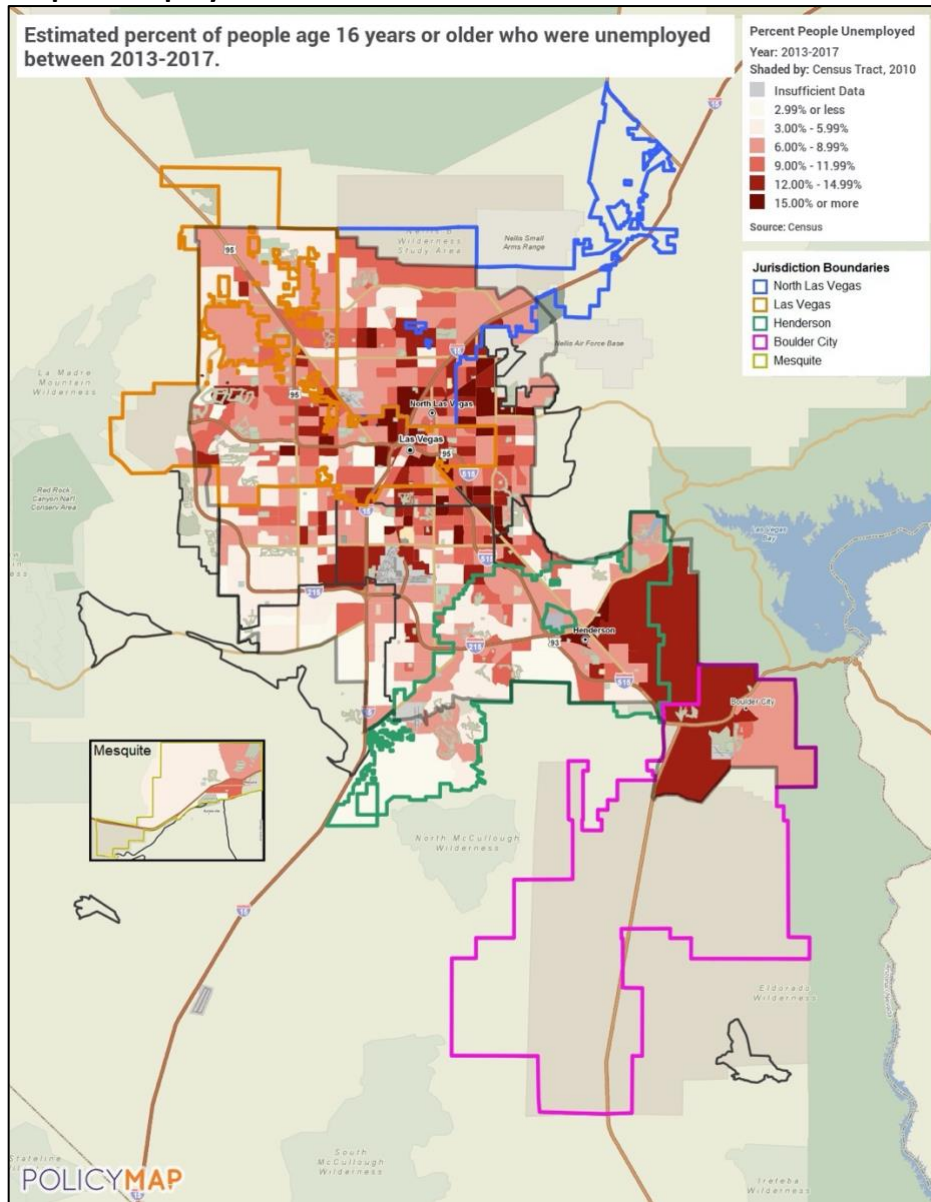
Chart: Unemployment Rates Comparison



Source: BLS, Local Area Unemployment Statistics, Not seasonally adjusted

Throughout the jurisdiction the unemployment rate can vary significantly based on location. The eastern part of the Las Vegas Valley, particularly the northeast, tend to have higher unemployment rates that are sometimes greater than 15%. On the south and west side of the Las Vegas Valley the unemployment rate is often less than 6%.

Map: Unemployment Rate

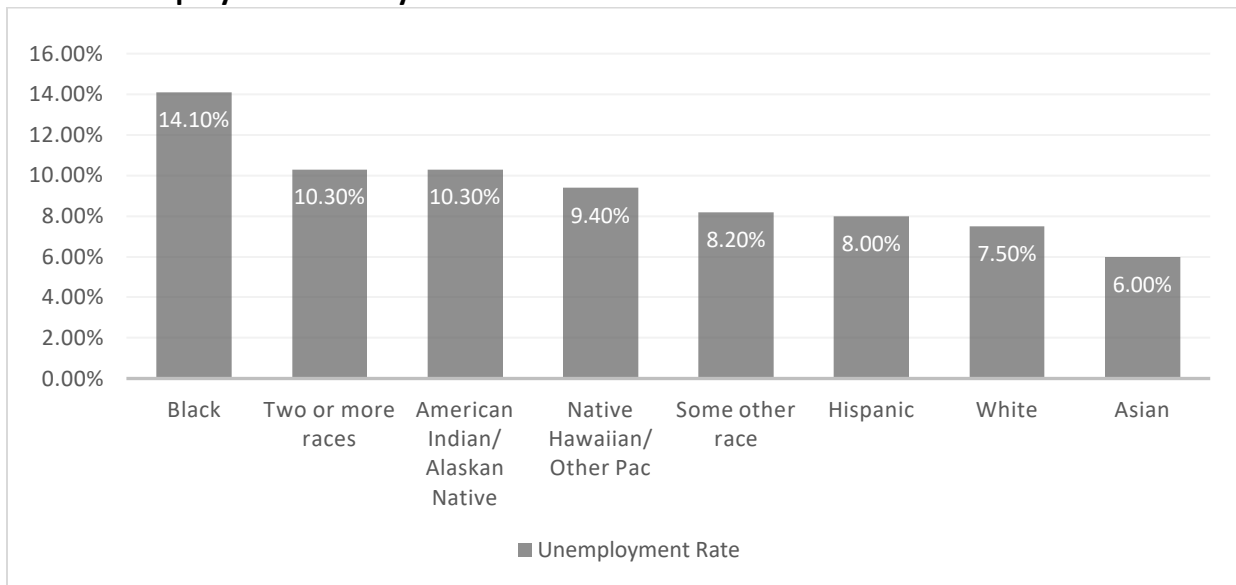


Source: 2013-2017 ACS via PolicyMap

Unemployment and Race

Race and ethnicity appears to be correlated with unemployment rate. Black residents have a much higher unemployment rate than the other races or ethnicities at 14.1%. The Black unemployment rate is over twice the Asian unemployment rate of 6%. Determining why these discrepancies exist is difficult but it is important to be aware of them and address them, if possible.

Chart: Unemployment Rate by Race



Source: 2013-2017 ACS (S2301)

Jobs by Industry

The “Arts, Entertainment, Recreation, Accommodation, and Food” industry employs the most residents, by far. Given the presence of Las Vegas and the associated tourist industry it is unsurprising that this industry is so large. The second most common industry is “Educational Services, Health Care, Social Assistance” with 14.9% and the third most common is “Retail Trade” with 12%. Overall, Clark County’s employment patterns are very similar to the state as a whole.

Table: Industry				
	Clark County		Nevada	
	Estimate	Percent	Estimate	Percent
Agriculture, forestry, fishing, hunting, mining	2,927	0.3%	21,843	1.6%
Construction	60,671	6.2%	85,110	6.3%
Manufacturing	32,500	3.3%	57,681	4.3%
Wholesale trade	17,910	1.8%	27,859	2.1%
Retail trade	117,649	12.0%	159,110	11.9%
Transportation and warehousing, and utilities	53,577	5.5%	73,135	5.5%
Information	15,673	1.6%	21,423	1.6%
Finance, insurance, real estate, rental, leasing	58,529	6.0%	76,045	5.7%
Professional, scientific, manage, admin, waste	112,737	11.5%	148,248	11.1%
Educational services, health care, social assist	146,382	14.9%	210,560	15.7%
Arts, entertainment, rec, accommodate, food	281,839	28.7%	339,668	25.3%
Other services	45,361	4.6%	61,677	4.6%
Public administration	36,278	3.7%	58,999	4.4%
Source: 2013-2017 ACS (DP03)				

Largest Employers

Las Vegas and Unincorporated Clark County are hugely dependent on the gaming and tourist industries with few other large employers other than the Clark County School District, the University of Nevada Las Vegas, and the County and local governments.

From the State of Nevada Department of Employment, Training & Rehabilitation:

The list below identifies the top employers for the second half of 2019. This data is not comparable to what was produced in the past as the data source differs. This data comes from Infogroup (www.infogroup.com). This data is estimated at the worksite level and therefore will be grouped differently than how similar information has been presented in the past. An example of this is a school district. This data set lists each school and/or department separately instead of aggregating it.

Finally, this data is not derived from state records, is not created by DETR, and should not be compared to BLS employment estimates.

Table: Largest Employers in Clark County, 2019					
Employer Name	City	NAICS Code	NAICS Description	Ownership Type	Employment Range
Venetian Hotel & Casino	Las Vegas	721110	Hotels & Motels	Private	10,000+
US Air Force Base	Nellis AFB	928110	Military Bases	Federal Govt.	5,000-9,999
Las Vegas Metropolitan Police	Las Vegas	922120	Police Departments	Municipality	5,000-9,999
MGM Grand	Las Vegas	713210	Casinos	Private	5,000-9,999
Flamingo Hotel	Las Vegas	721110	Hotels & Motels	Private	5,000-9,999
Orleans Hotel & Casino	Las Vegas	713210	Casinos	Private	5,000-9,999
Las Vegas Sands Corp	Las Vegas	721110	Hotel & Motel Mngt	Private	5,000-9,999
Mandalay Bay	Las Vegas	721199	Resorts	Private	5,000-9,999
Caesars Palace Las Vegas Hotel	Las Vegas	713210	Casinos	Private	5,000-9,999
Las Vegas Metro Police Dept	Las Vegas	922120	Police Departments	Local Government	5,000-9,999
Aquarius Casino Resort	Laughlin	713210	Casinos	Private	5,000-9,999
Planet Hollywood	Las Vegas	722511	Restaurants	Private	5,000-9,999
Gold Coast Hotel & Casino	Las Vegas	722511	Restaurants	Private	1,000-4,999
Harrah's Las Vegas	Las Vegas	713210	Casinos	Private	1,000-4,999
UNLV Dance Dept	Las Vegas	611610	Dancing Instruction	Private	1,000-4,999
Intercontinental Alliance	Las Vegas	721110	Hotels & Motels	Private	1,000-4,999
Sahara Las Vegas Hotel & Casino	Las Vegas	721110	Hotels & Motels	Private	1,000-4,999
Marshall Rousso In the Monte	Las Vegas	713210	Casinos	Private	1,000-4,999
Rio All-Suite Las Vegas Hotel	Las Vegas	713210	Casinos	Private	1,000-4,999
Paris Spa By Mandara	Las Vegas	713940	Health Spas	Private	1,000-4,999
Source: Infogroup via State of Nevada Department of Employment, Training & Rehabilitation, 2019					

Table: Educational attainment of population 25 years and over in 2017, Clark County, and select cities

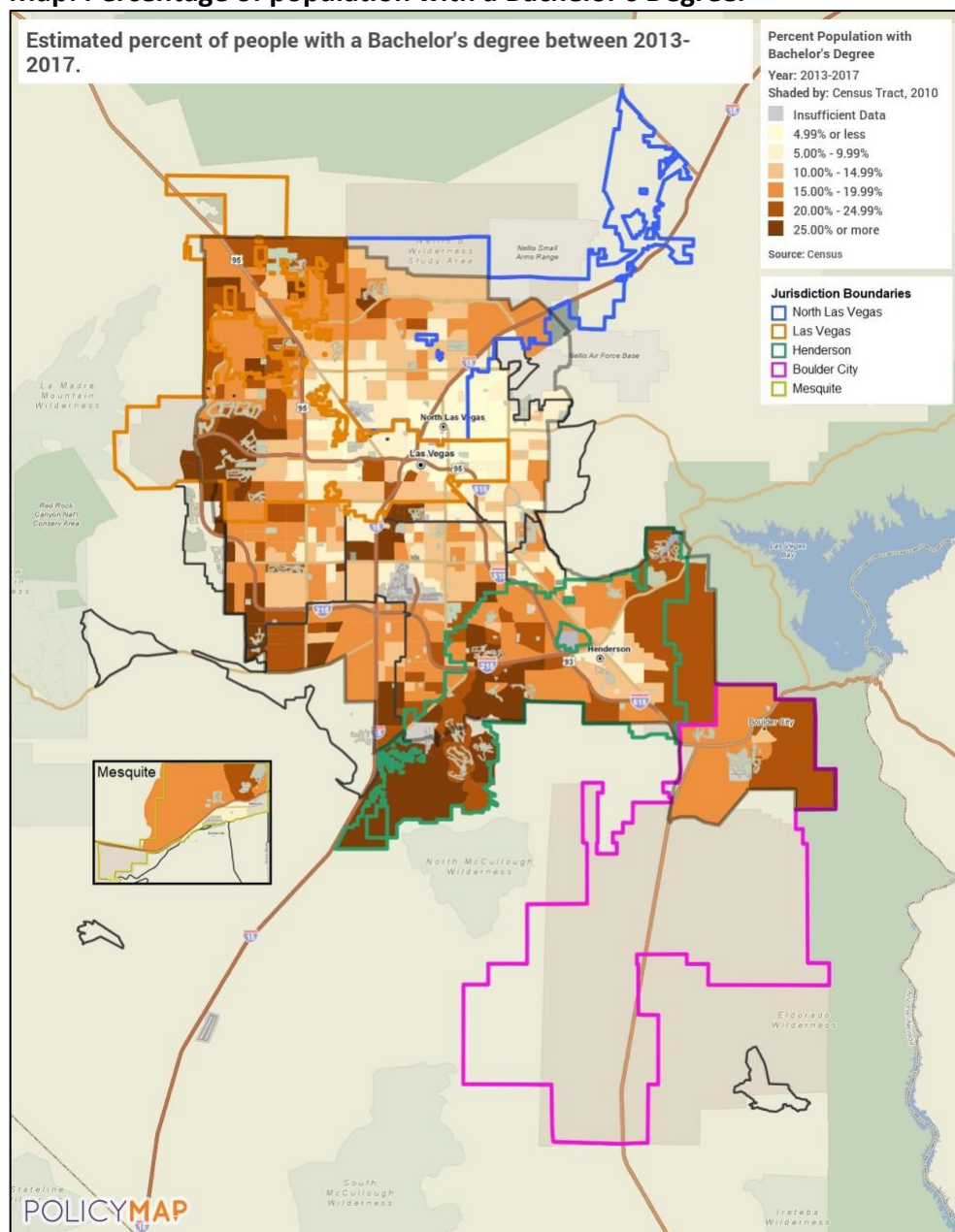
	Clark County		Boulder City		Henderson		Las Vegas		N. Las Vegas		Mesquite	
	#	%	#	%	#	%	#	%	#	%	#	%
Population 25 years and over	1,428,870	--	11,791	--	204,318	--	419,100	--	142,060	--	13,426	--
Less than 9th grade	90,260	6.3%	197	1.7%	4,084	2.0%	28,771	6.9%	12,145	8.5%	569	4.2%
9th-12th grade, no diploma	120,134	8.4%	550	4.7%	9,821	4.8%	38,097	9.1%	16,163	11.4%	1,163	8.7%
High school graduate or equal	411,807	28.8%	3,214	27.3%	53,791	26.3%	118,165	28.2%	43,863	30.9%	3,594	26.8%
Some college, no degree	361,598	25.3%	3,579	30.4%	54,346	26.6%	104,299	24.9%	35,044	24.7%	4,056	30.2%
Associate's degree	112,318	7.9%	906	7.7%	17,462	8.5%	32,725	7.8%	11,649	8.2%	1,145	8.5%
Bachelor's degree	222,051	15.5%	2,076	17.6%	40,616	19.9%	63,604	15.2%	16,016	11.3%	1,827	13.6%
Graduate/professional degree	110,702	7.7%	1,269	10.8%	24,198	11.8%	33,439	8.0%	7,180	5.1%	1,072	8.0%
Source: 2013-2017 ACS (DP02)												

Educational Attainment

Obtaining a high quality education is one of the best ways to attain fiscal and social security. Job opportunities expand greatly upon attaining a college degree and income is linked with education. In Clark County, over 56% of the population has at least some college. However, the largest group is those who have a high school diploma or equal at 28.8%. In Boulder City and Henderson, over 66% of the population has some college. The likelihood that a resident has at least some college is lower in Las Vegas (55.9%) and North Las Vegas (49.3%).

Residents with Bachelor's degrees are much more common outside of the central and eastern parts of the County. In many tracts over 25% of the population has a Bachelor's degree but in the central area around Las Vegas and North Las Vegas often less than 10% of the population has a degree.

Map: Percentage of population with a Bachelor's Degree.



Source: 2013-2017 ACS via PolicyMap

Transportation

Driving a personal vehicle alone is the most common form of transportation for residents going to work. Between the cities, this number is highest in Henderson (83.1%) and lowest in Las Vegas (77%). Carpooling in Clark County is on par with national trends at nearly 10% of the population. Public transportation, walking, and cycling are relatively uncommon forms of transportation in the area.

Table: Commuting to Work in Clark County, 2017

	Clark County	Boulder City	Mesquite	Henderson	Las Vegas	N. Las Vegas	Nevada
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Workers 16 years and over	968,735	6,175	5,299	131,093	278,766	101,776	1,323,151
Car, truck, or van -- drove alone	78.9%	82.1%	76.3%	83.1%	77.7%	81.7%	78.2%
Car, truck, or van -- carpoolled	9.9%	5.9%	11.8%	7.3%	10.4%	11.3%	10.4%
Public transportation ex. taxicab	3.7%	1.4%	0.5%	1.4%	4.2%	2.6%	3.5%
Walked	1.6%	3.4%	2.3%	1.3%	1.6%	0.8%	2.0%
Bicycle	0.4%	0.9%	1.2%	0.2%	0.4%	0.1%	0.4%
Taxi, motorcycle, other means	1.9%	2.0%	2.2%	1.5%	2.3%	1.4%	1.7%
Worked at home	3.6%	4.4%	5.8%	5.2%	3.5%	2.1%	3.8%
Mean travel time to work (minutes)	24.5	24.1	13.8	23.2	25.4	26.3	24.0
Source: 2013-2017 ACS (DP03, S0801)							

Very few people in the area commute more than an hour to work. Long commute times are associated with a number of negative health consequences and contribute to climate change. All things being equal, residents would rather commute less, which would allow for more leisure time and less stress. The commuting time breakdown is fairly similar across geographic regions, except for Mesquite where the commute times are noticeably shorter.

Table: Travel Time to Work in Clark County and Southern Nevada cities, 2017

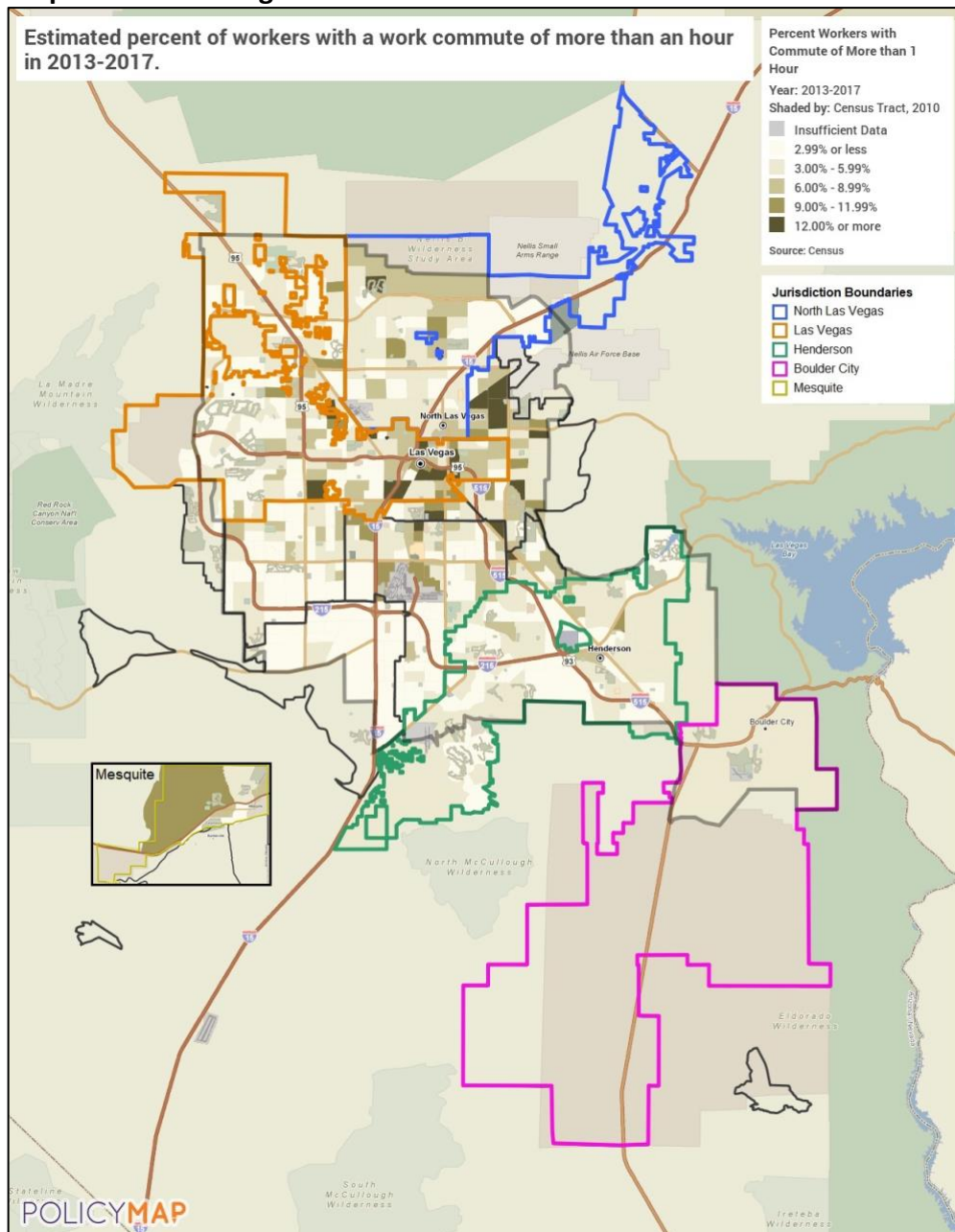
	Clark County	Boulder City	Mesquite	Henderson	Las Vegas	N. Las Vegas
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Workers 16 years over*	933,740	5,904	5,299	124,235	268,945	99,647
Less than 10 minutes	7.8%	25.0%	49.3%	9.3%	7.2%	6.0%
10 to 14 minutes	11.7%	11.1%	26.8%	13.6%	10.4%	9.5%
15 to 19 minutes	16.6%	9.7%	8.8%	18.2%	15.1%	14.2%
20 to 24 minutes	20.2%	5.5%	1.4%	18.7%	20.2%	18.2%
25 to 29 minutes	9.6%	8.6%	0.8%	10.6%	9.5%	9.3%
30 to 34 minutes	19.0%	17.8%	1.5%	16.2%	20.9%	22.8%
35 to 44 minutes	6.0%	8.9%	3.7%	6.4%	6.7%	7.3%
45 to 59 minutes	4.9%	8.7%	3.1%	3.9%	5.6%	8.1%
60 or more minutes	4.3%	4.8%	4.7%	3.2%	4.5%	4.5%

Source: 2013-2017 ACS (DP03, S0801)

Data note: *Workers 16 years and over who did not work at home.

Residents in the central part of the Las Vegas Valley are more likely to have a commute time of more than an hour than elsewhere. Generally, less than 6% of the population of any tract must commute that long. A significant portion of the population who commute more than an hour use public transportation. In Clark County, nearly 50% of residents who commute by public transportation take more than an hour to get to and from work.

Map: Commute Longer Than One Hour



Source: 2013-2017 ACS via PolicyMap

Displacement and Gentrification

An analysis of displacement and gentrification in the jurisdiction between 2010 and 2017 found several census tracts that experienced racial displacement, but none that crossed the threshold of gentrification or segregation. Ten tracts showed racial displacement.

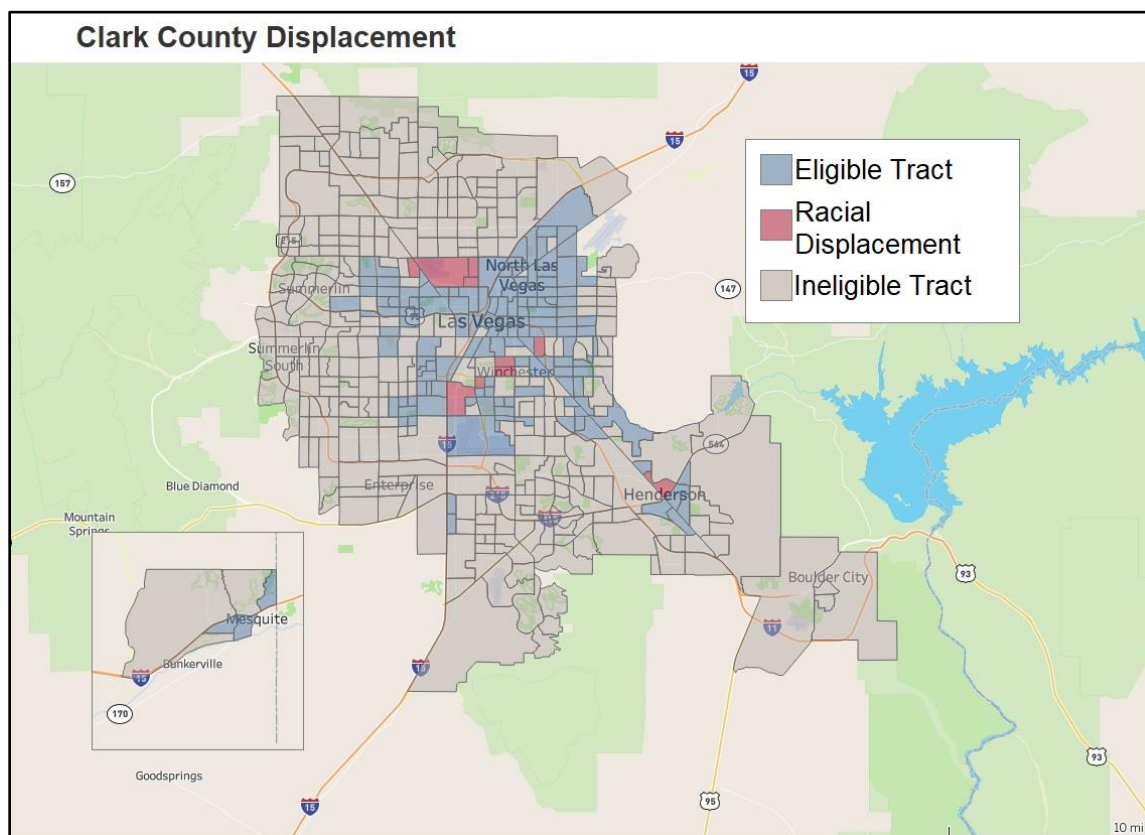
For the purpose of this analysis the following definitions were used:

Eligible Tract: Any tract who was in the 40th percentile in both median household income and median home value in 2010.

Experience Gentrification: Any eligible tract that was in the 60th percentile in both median home value and college-educated population in 2017.

Racial Displacement: Any eligible tract that saw a 5% reduction in the non-White population between 2010 and 2017.

Segregation: Any eligible tract that displayed both gentrification and racial displacement.



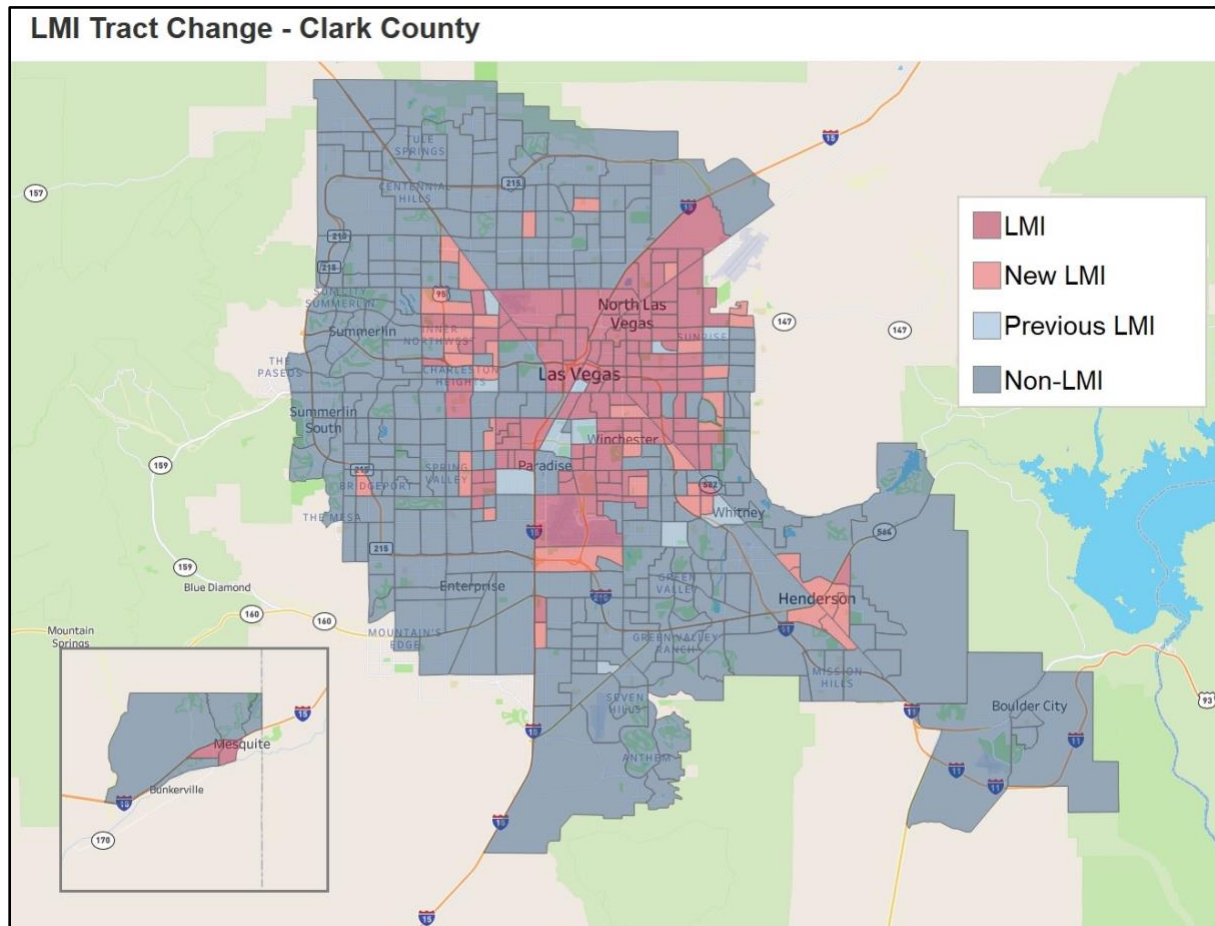
The largest change was tract 6700 with 19.5%. The non-White population was nearly reduced by half. This tract surrounds the intersection of S Las Vegas Blvd and Flamingo Road.

Three other tracts saw the non-White population decrease by over 15%, tract 3500 in Vegas Heights, tract 5438 on the north side of the Boulder and Lake Mead intersection in Henderson, and 5703

Tracts Showing Racial Displacement Between 2010 and 2017			
Tract	Non-White Population (2010)	Non-White Population (2017)	Change
32003001502	44%	37.5%	-6.5%
32003001901	48.2%	41.8%	-6.4%
32003001902	40.1%	26.6%	-13.5%
32003002403	44.4%	38.7%	-5.7%
32003003427	45.3%	32.5%	-12.8%
32003003500	87.9%	71.8%	-16.1%
32003003616	75.2%	63.9%	-11.3%
32003003617	72.0%	63.8%	-8.2%
32003005438	40.0%	24.0%	-16.0%
32003006700	41.7%	22.2%	-19.5%
Source: American Community Survey 5-Year Estimates 2006-2010, 2012-2017			

LMI Changes

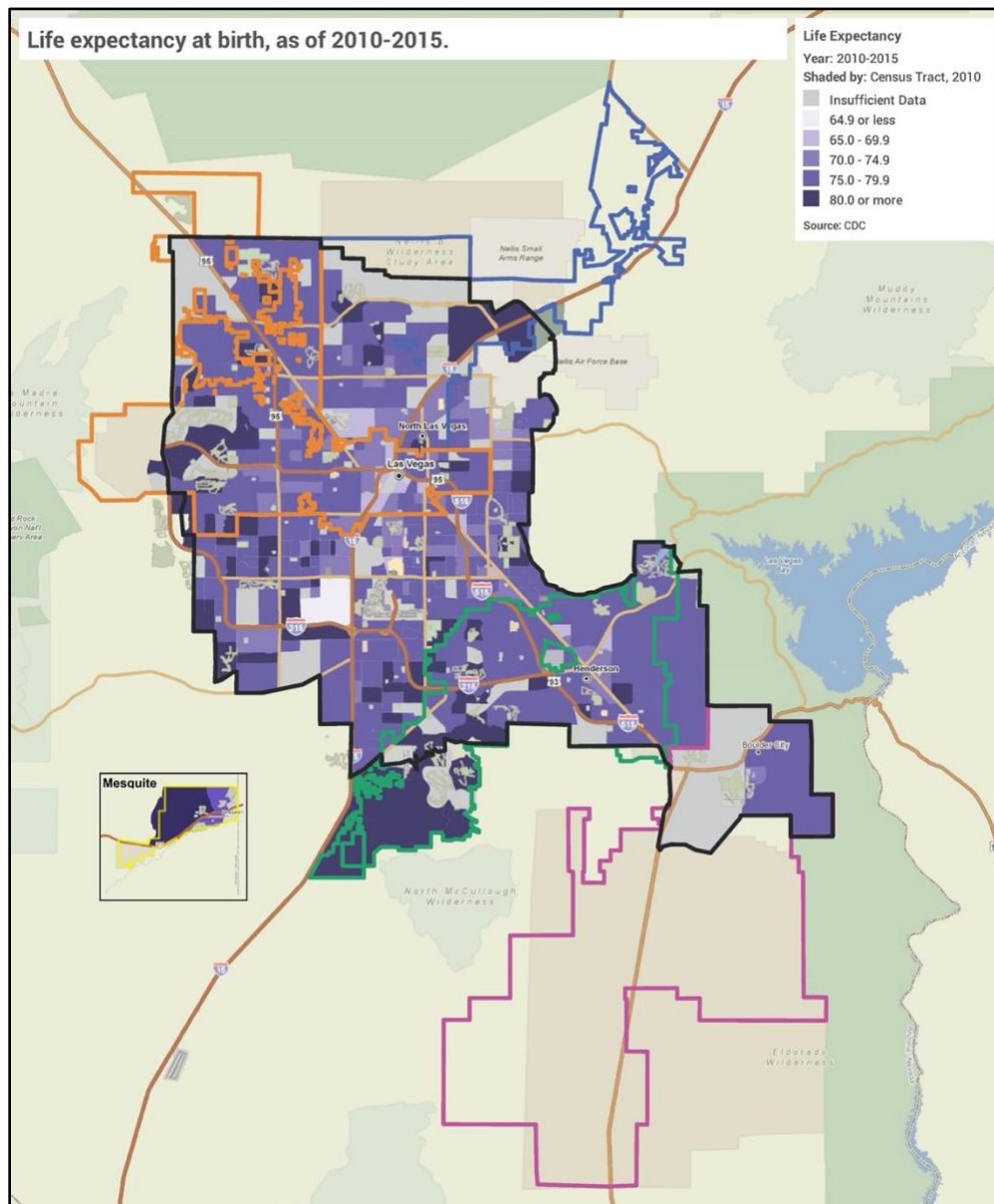
Every five years HUD publishes an update to the LMI Status of tract block groups. LMI tracts are locations where at least 51% of the residents are LMI, which allows HUD grant programs to be classified as LMA benefit. In the jurisdiction there were 57 tracts that changed status. Forty-four tracts are now LMI that were not before, and 13 tracts are no longer LMI but previously were.



Other Quality of Life Indicators

Life Expectancy

The factors that impact a person's life expectancy are varied but include both economic stability and access to safe and secure housing. In general, tracts in the downtown area have a life expectancy lower than many suburban tracts. The difference between a low life expectancy tract and high life expectancy tract can be over 10 years, a substantial difference.



Crime Generally

Each year, the FBI's Uniform Crime Reporting (UCR) Program compiles standardized incident reports from local law enforcement agencies in order to produce reliable and uniform crime data. This data is categorized in several areas including violent crimes and property crimes. Violent crimes include subcategories such as aggravated assault, murder, rape and robbery while property crimes include burglary and motor vehicle theft.

From 2010 to 2017, violent crimes ranged from 12,000 to 17,000 reported cases per year. That is a crime rate of roughly 600 to 800 per year in Clark County, which has been consistently higher than the state violent crime rates.

For property crimes, since 2010 reported cases ranged from 50,000 to 60,000 a year, which was a property crime rate of around 2500 to 3000 a year. These crime rates were also slightly higher in Clark County than in the state for each reporting year.

Table: Crimes Reported in Clark County								
	2010	2011	2012	2013	2014	2015	2016	2017
Violent Crimes	15,162	12,272	13,894	13,729	15,351	17,208	16,611	13,386
Violent Crime Rate	777.03	623.72	696.18	677.69	742.88	814.79	770.47	607.53
Property Crimes	55,936	50,771	59,115	61,063	57,643	59,495	58,705	61,170
Property Crime Rate	2866.65	2580.19	2962.07	3014.17	2789.51	2817.04	2722.93	2776.23
Source: FBI Uniform Crime Reports								
Data note: Violent crimes include aggravated assault, murder, rape and robbery. Property crimes include burglary and motor vehicle theft.								

Note: FBI UCR data is not analyzed geographically as the FBI UCR does not provide standard geographic identifiers and data for mapping is compiled at city or county levels.

Hate Crimes

Hate crime statistics that account for bias-motivated criminal events can be a measurement of community issues that may have a subcultural prejudice based on race, ethnicity, ancestry, religion, sexual orientation, disability, gender, or gender identity. However, an accurate measurement of such crimes can be difficult due to a lack of local law enforcement's support and participation in the program. Fluctuations in annual reporting can give false impressions of decrease or increase in hate crime events. The sheer nature of determining whether a crime is motivated by hate is also a factor in the overall reported numbers.

In 2017, Henderson reported one hate crime and the Clark County School District also reported one case (both based on ethnic/race). Las Vegas Metropolitan Police Department, North Las Vegas, and Boulder City reported zero hate crimes in 2017. However, Las Vegas Metropolitan Police Department reported 26 hate crime events in 2016 while Henderson reported 11 and North Las Vegas reported four. In 2015, Las Vegas Metropolitan Police Department reported 41 hate crimes, Henderson reported eight, and North Vegas reported six. With the large gap in 2017 reporting, it is difficult at this time to compare annual hate crime reporting and analyze trends of bias in Clark County communities. The issues with reporting are receiving federal attention and may serve as a more valuable tool in future years.

Sexually Transmitted Diseases

Sexually transmitted diseases (STDs) can have serious health consequences and long-term negative effects on a person's quality of life if left untreated. According to the Centers for Disease Control and Prevention, STDs are common and are preventable. One of the most important ways to protect yourself is to know and understand STDs. The Nevada Department of Health and Human Services, Division of Public and Behavioral Health collects data on STDs in the state and provides annual updates on its website.

In 2017, there were 439 new diagnoses of HIV in the county bringing the total of persons living with HIV to 10,079. Of new diagnoses reporting with HIV, Black and Whites had the most cases with 139 for both race groups – 32% each. Persons who identified as Hispanic had 133 cases reported (30%). All other races accounted for less than 7%.

There were 154 new diagnoses of Stage 3 (AIDS). Data was not currently available for the total number of persons living with Stage 3 (AIDS).

Table: HIV Diagnosis in 2017 in Clark County			
New & Total Diagnosis	HIV Cases		
	2016	2017	Percent Change
New Diagnosis	458	439	-4%
Total Persons Living w/ HIV	9,347	10,079	8%
Source: Division of Public and Behavioral Health, HIV/AIDS Surveillance Program Fast Facts			

Table: HIV Diagnosis in 2017 by Race/Ethnicity in Clark County		
Race/Ethnicity	Number	Percent of Total New Cases
White, non-Hispanic	139	32%
Black, non-Hispanic	139	32%
Hispanic	133	30%
Asian/Hawaiian/Pac Islander	25	6%

American Indian/Alaskan Native	5	1%
Multi/Other Race	1	0%
Total	439	100%
Source: Division of Public and Behavioral Health, HIV/AIDS Surveillance Program Fast Facts Data Note: Percentages may not add up to 100% due to rounding.		

The three other STDs reported for the County were Chlamydia, Gonorrhea and Syphilis. As of 2017, Chlamydia was by far the most prevalent STD among these cases reported with 11,899 total cases, followed by Gonorrhea with 4,430. In all STD categories, Blacks were overrepresented in the STD population when compared to the race group's percentage of the total population, which was 11.2%. At this time, race/ethnicity is unknown for a large portion of cases for Chlamydia and Gonorrhea. If left untreated, chlamydia can cause serious and permanent damage to a woman's reproductive system and make it difficult for a woman to get pregnant. Other side effects are abnormal discharge, a burning sensation when urinating and rectal bleeding.

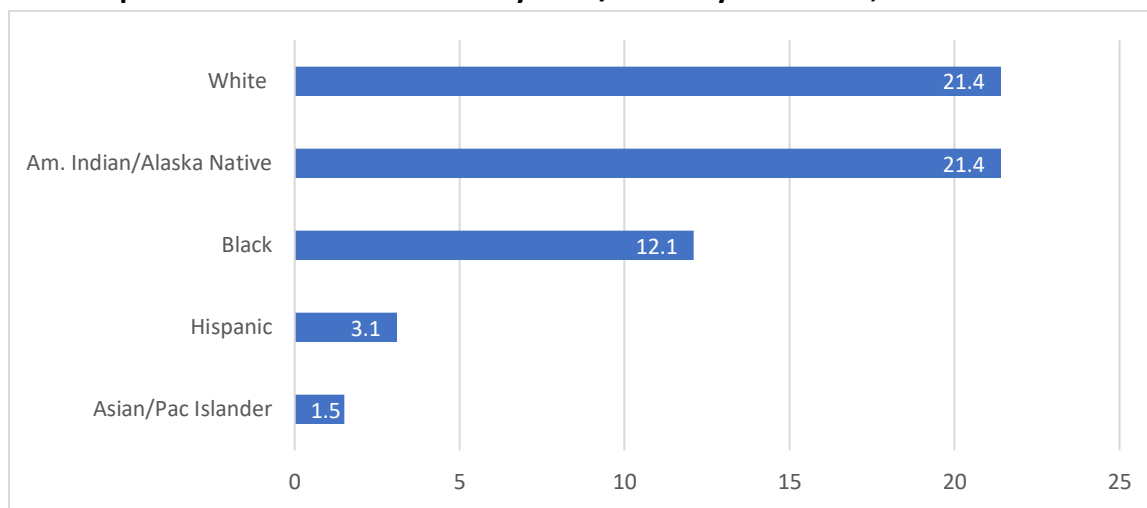
Table: Sexually Transmitted Diseases in Clark County (all cases)						
Clark County	Chlamydia	Percent	Gonorrhea	Percent	Syphilis*	Percent
White, non-Hispanic	1,475	12.4%	764	17.2%	167	32.2%
Black, non-Hispanic	2,168	18.2%	1,197	27.0%	140	27.0%
Hispanic	1,802	15.1%	633	14.3%	145	27.9%
Am. Indian/Alaskan Native	19	0.2%	8	0.2%	2	0.4%
Asian/Hawaiian/Pac Islander	339	2.8%	113	2.6%	37	7.1%
Unknown/Other Race	6,096	51.2%	1,715	38.7%	28	5.4%
Total	11,899	100.0%	4,430	100.0%	519	100.0%
Source: Division of Public and Behavioral Health, HIV/AIDS Surveillance Program Fast Facts Data Note: Syphilis counts include primary and secondary cases.						

Opioid Use

According to the NV Division of Public and Behavioral Health (DHSS), in 2016 Clark County had 271 opioid overdose deaths, a death rate of 12.3 (per 100,000 people). That was approximately 70% of all opioid overdose deaths in the state, which had 387 for a death rate of 12.8.

Data for death rates was available by race and ethnicity at the state level. Whites and American Indians/Alaskan Natives were the race groups most affected by opioid overdose deaths.

Chart: Opioid Overdose Death Rates by Race/Ethnicity in Nevada, 2016



Source: Division of Public and Behavioral Health, 2018 NV Opioid Crisis Needs Assessment

CHAPTER 7: FAIR HOUSING STATUS

Federal Overview

Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).

Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

HUD Fair Housing Guidance

Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD's Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that affect is intentional), it is in violation of the Fair Housing Act – unless there is a “substantial, legitimate, nondiscriminatory interest” served by the policy.

While it is impossible to know the precise number of people transitioning from a correctional facility at any one point in time, the ability to access safe, secure, and affordable housing is critical for a formerly incarcerated person's reintegration into society. HUD's guidance is intended to eliminate barriers to securing housing for that population, and jurisdictions can assist by making a clear effort to eliminate any discriminatory barriers these individuals may face. In order for former inmates to avoid recidivism and work in society, they must have access to housing free of discrimination.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity

On September 21, 2016 HUD published a final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in CPD programs." Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity for all HUD funded programs. This rule builds upon the 2012 final rule, "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status.

Furthermore, as HIV/AIDS disproportionately affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, *An Estimate of Housing Discrimination Against Same-Sex Couples*, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

"[... same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination on the basis of sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. "

June 2015 Supreme Court Ruling on Fair Housing

On June 25, 2015 the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring "disparate impact" claims under Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying, or securing financing for housing. The case, *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*, centered on the

question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. Inclusive Communities claimed that regardless of intention, the state's decision to fund tax-credit projects only in minority and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially “defang” the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

State Overview

Fair Housing Laws

Nevada's fair housing law requires that all people in the State have equal opportunity to inherit, purchase, lease, rent, sell, hold and convey real property without discrimination, distinction or restriction because of race, religious creed, color, national origin, disability, sexual orientation, gender identity or expression, ancestry, familial status or sex. This law adds sexual orientation, gender identity or expression and ancestry to the federal protected classes, (NRS 118.020))

With respect to disability, the federal Fair Housing Amendments Act of 1988 (FHAA) puts a duty upon landlords to “make reasonable accommodations in rules, policies, practices, or services” to provide equal access to housing to a person with a disability. NRS 118.100 mirrors the federal anti-discrimination requirements. Landlords must grant the reasonable accommodation request even if the request results in a financial cost to the landlord. However, landlords are not required to grant the request if the financial cost will cause an “undue financial or administrative burden” on the landlord. Whether there is an undue burden is determined on a case-by-case basis.

Fair Housing Complaints

Structure

For questions about fair housing rights and responsibilities, or to file a housing discrimination complaint, the following agencies can provide information and/or complaint intake services. Note that you have up to one year after the last incident of discrimination to file an administrative complaint, and up to two years to file a court case.

Silver State Fair Housing Council: A private, nonprofit agency providing a comprehensive program of fair housing outreach, education, and enforcement services.

(888) 585-8634 toll-free/(702) 749-3288 Southern Nevada

Relay Nevada 711

Website: www.ssfhc.org

Email: fairhousing@ssfhc.org

U.S. Department of Housing and Urban Development: Regional Office in San Francisco Federal agency enforcing the federal Fair Housing Act; receives and investigates bona fide claims of housing discrimination.

(800) 347-3739

(415) 489-6564 TTY

Website: www.portal.hud.gov/hudportal/HUD

Nevada Equal Rights Commission: State agency enforcing state fair housing laws; receives and investigates bona fide claims of housing discrimination.

(702) 486-7161 Southern Nevada

NV Relay 711 or (800) 326-6868

Website: www.nvdetr.org/nerc.htm

Analysis

The jurisdictions collected fair housing complaint data from HUD's Office of Fair Housing Enforcement. The information received is summarized below. It should be noted that based on the information received, the City cannot fully assess the extent to which this data duplicates complaints received elsewhere.

Analysis of fair housing complaints submitted to HUD between 2017 and 2019 from residents of Clark County reveals that 96 complaints were filed between 2017 and 2019 with some complaints citing multiple bases for their claims. The table below shows the number of complaints filed in each year with the most active year in 2017. Across these years, the majority of complaints come from residents in Las Vegas, but Henderson and North Las Vegas saw some complaints in each year as well.

Table: HUD Fair Housing Complaints - Number of complaints filed per year throughout the County

Year	Number of Complaints Across County	Las Vegas	North Las Vegas	Henderson	Mesquite	Boulder City	Other Jurisdictions
2017	38	32	2	2	2	0	0
2018	24	17	3	3	0	0	1
2019	33	23	4	4	0	1	1
TOTAL	95	72	9	9	2	1	2

The analysis further revealed that disability, by far, is the most commonly cited bases for complaints with disability cited in about 54% of the bases across all complaints. Race follows and is cited at a rate of about 12.7%. Other bases cited include Familial Status (9.3%), Sex (5.9%), and National Origin (5%). Interestingly, retaliation is cited as often as race at 12.7%. This is supported by discussions in focus groups where it was shared that retaliation is prevalent in fair housing discrimination cases across the region. The table below shows how many times each basis was cited in each year between 2017 and 2019.

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year across County

Basis for Complaint	2017	2018	2019	TOTAL
Race	6	5	4	15
Disability	27	15	22	64
National Origin	2	2	2	6
Sex	2	1	4	7
Familial Status	3	4	4	11
Retaliation	6	4	5	15

Among disability complaints, all but 7 of the complaints citing this basis included failure to make or allow reasonable accommodations as a basis for their complaint. Throughout focus groups and stakeholder interviews, participants noted a particular concern about failure to make reasonable accommodations as well.

Breakdowns of the bases for complaints across the jurisdictions follows.

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Las Vegas

Basis for Complaint	2017	2018	2019	TOTAL
Race	6	2	4	12
Disability	22	12	13	47
National Origin	2	2	1	5
Sex	2	1	4	7
Familial Status	2	4	3	9
Retaliation	6	3	4	13

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year North Las Vegas

Basis for Complaint	2017	2018	2019	TOTAL
Race	0	2	0	2
Disability	1	0	4	5
National Origin	0	0	0	0
Sex	0	0	0	0
Familial Status	1	0	1	2
Retaliation	0	1	0	1

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Henderson

Basis for Complaint	2017	2018	2019	TOTAL
Race	0	1	0	1
Disability	2	2	3	7
National Origin	0	0	1	1
Sex	0	0	0	0
Familial Status	0	0	0	0
Retaliation	0	0	0	0

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Mesquite

Basis for Complaint	2017	2018	2019	TOTAL
Race	0	0	0	0
Disability	2	0	0	2
National Origin	0	0	0	0
Sex	0	0	0	0
Familial Status	0	0	0	0
Retaliation	0	0	0	0

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year Boulder City

Basis for Complaint	2017	2018	2019	TOTAL
Race	0	0	0	0
Disability	0	0	1	1
National Origin	0	0	0	0
Sex	0	0	0	0
Familial Status	0	0	0	0
Retaliation	0	0	1	1

Of the 95 complaints filed between 2017 and 2019, 28 (29.4%) were closed with conciliation or a successful settlement. Eight cases have not been determination yet, and the remainder were either withdrawn, had a non-responsive or uncooperative complainant or a no cause determination, or were dismissed by the Department of Justice.

CHAPTER 8: COMMUNITY OUTREACH

Fair Housing Survey

Clark County, Nevada conducted an online survey that was available to residents and other community stakeholders in both English and in Spanish. In addition to the survey being available online (using computers, smart phones, and other handheld devices), the survey was also made available to residents in a paper-based version. Access to the survey was provided through the Clark County and Regional AI participating cities' websites, through stakeholder email lists, posted in public convening locations, and published in print with QR Codes made available for residents to scan and link to the survey. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction.

There were three surveys that were prepared to collect responses. Two in English; one for representatives of organizations and the other for community members. The Spanish survey was for community members. The organizational survey was comprised of 25 questions covering a range of data points including demographic information, residential information, knowledge of fair housing rights, experiences with fair housing discrimination, opinions on access to information on fair housing, and questions related to housing and community development more generally. The average response time was 8 minutes and the completion rate was 100%. The citizen survey was comprised of 28 questions and covered the same topics with three more questions capturing demographic information.

There were 33 responses in English and 2 responses in Spanish for the community member survey; and 29 responses in English for the organizational survey. The low participation rate overall points to an area of improvement in community engagement and communications in the future. Despite the fact that the survey was open for 5 months with multiple opportunities and reminders for stakeholders and residents to participate, survey participation fell short of expectations.

Respondent Profile

The respondents to the resident survey were mostly African American (41%) women (67%) over the age of forty-five (51%). They were mostly long-time residents of Clark County, with 65% of them having lived in the County for more than 10 years. The respondents were distributed throughout the County, although 38% of them live within Las Vegas. Over a third of those responding to the survey identified as White at 34%. Asians made up 9% of respondents and 13% responded they were more than one race, and 19% were of Latino or Hispanic origin. English was the most common language spoken at home at 91%, 3% said Spanish, and 6% of respondents said that they speak a language other than Spanish or English. Twenty-one percent (21%) of those that responded said they have a disability or disabling condition.

In terms of earnings data, 19% of respondents said they earned \$75,000 per year or above, 34% earned between \$30,000-\$74,999, and nearly half, at 47% earned below \$30,000. Of note is that 37% of the respondents stated they earned less than \$20,000 per year. Thirty-three percent (33%) of respondents live with 3-5 other people. In addition, most of the respondents (47%) own their home, and most of those (44%) with a mortgage.

When asked what the most common issues they had faced in the last two years was related to their housing and neighborhoods, the most common responses were that they had difficulty paying for their mortgages, that they had difficulty paying their utilities, that they had experienced problems with the maintenance of their plumbing, electrical, appliances and other items in their homes, and that their neighborhoods had abandoned homes or homes in disrepair.

For the organizational survey, most of the respondents worked for non-profits in the housing and supportive service sectors. Their responses to their clients pressing needs generally tracked with individual responses, especially when it came to the difficulty of paying for housing costs.

Fair Housing Questions

There were 12 questions in the survey that specifically focused on fair housing; beginning with whether respondents were familiar with fair housing or anti-discrimination laws. Nineteen percent (19%) of those that answered were not familiar with the laws. Forty-four percent (44%) were somewhat familiar, and 19% were familiar or very familiar. When asked about protected classes, most respondents knew about religion, race, national origin, and age, but were less sure about the other classes. When the questions delved deeper into whether people were aware of their rights, the responses were split between those that did know their rights (53%) and those that did not (47%). Of note is that neither of the respondents in the Spanish survey said they knew their rights. Knowledge of rights under Fair Housing law was partially reflected in the responses about whether they were aware of any housing discrimination incidents. Twenty-five percent (25%) of respondents were not sure if they knew of any incidents. That said, 50% said that they were not aware of any and 25% said they did know of incidents.

Out of the 25% that said they were aware of an incident, income level and race were cited most often as the basis of the discrimination; followed by disability, criminal background, and sexual orientation. The rest of the responses to this question were distributed among the 7 other possible choices. According to the survey, these incidents occurred most often in apartment complexes (45%). Most did not report the incident (58%), and the most common reason given was that they did not think it would make a difference. One open response stated, “scared of homelessness”.

In terms of education on fair housing issues, most respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (63%), and the majority of them (87%), have never participated in any kind of educational opportunity. They did cite the primary barrier to housing choice was cost of housing, with 73% of respondents citing it as one of their top choices, followed by the concentration of affordable housing in certain

neighborhoods (53%), and the respondents also noted that distance to employment and transportation/access to public transportation was a common barrier (36%).

For open responses, many respondents said that there was a problem with availability of affordable housing, both in terms of paying for the housing itself – rents and mortgages – and utility costs. They also noted that there needs to be more tenant and landlord education around fair housing issues.

For the organizational survey, respondents were well versed in Fair Housing law. This survey added a question on whether they felt that progress had been made on impediments from the previous AI, and the responses were that only some progress was made on “lack of diversity leadership positions at all levels of government” and “discrimination against all protected classes, including minority races and ethnicities, people with disabilities, and families with children, especially young children or teens”. For all of the other ten impediments, respondents felt that no progress had been made. They also noted that many of their clients struggled with the cost of housing and that the affordable options that were available were concentrated in certain neighborhoods. This tracked with the responses given in the resident survey. They also shared that much of the discrimination they were aware of happened in apartment complexes.

Focus Group Discussions

Four focus groups were planned and three community focus groups were held throughout Clark County. Community engagement was more successful with the focus groups than through the survey. While outreach was done by the County and the City of Las Vegas through listserve announcements and website postings for the first focus group held at City Hall in Las Vegas, no stakeholders were able to attend. There were other concurrent events that drew from a similar audience. The second one was offered at the County offices in the City of Las Vegas on October 29, 2019. This focus group drew seven participants, mostly developers, housing advocates, and county staff. The third focus group was held in the City of Henderson the same day at the community space at the City Hall. This focus group was well attended with community organizations, residents, and staff from the housing authority. This was the session with the most participants with twelve people in attendance. Staff from the participating cities and county attended all the focus groups. The last focus group took place on October 30, 2019 at the City Hall of the City of North Las Vegas.

The focus groups began by getting participants on the same page about definitions of fair housing and fair housing choice and describing the range of issues affecting fair housing including access to jobs, transportation, quality education, and affordable housing. The discussion was guided and facilitated, but it was made clear that participants should feel free to discuss the topics that were top of mind related to fair housing. Participation was encouraged, and it was pointed out that community input is a critical component of the Analysis of Impediments (AI) process. To encourage thinking about suggestions for solutions, time was set aside at the end of the hour-long session to talk about priorities and thoughts around action items. Participants were encouraged to think of the AI as a living document that can help guide solutions to impediments identified.

Observations

There were several common themes across the focus groups. Key among them was the rising cost of housing, the lag in wages to keep up with those housing costs, and that there are disparities in access to affordable housing, services, and notably transportation options across the County.

The discussion in the second focus group opened with assessing what they felt people's general knowledge is related to fair housing. Like many other jurisdictions that are addressing fair housing challenges, the consensus among participants was that for the most part people are not aware about what encompasses fair housing and what their rights are. They felt that there is a need for more education around the issue.

The participants in the second focus group wanted to discuss the challenges they saw in their community around availability of and access to affordable housing and supportive services. They noted that there is a clear dividing line in the County and in the City in particular about where people of modest means and low incomes can live. It is generally accepted that in Las Vegas, for example, there is a clear dividing line between south/southwest, which is higher income and has less affordable housing, and north/northwest which sees more of a concentration of lower income housing. They noted the typical barriers to entry for developers of affordable housing including land costs (acquisition), pre-development, lease-up/stabilization – all related to location (e.g., land that is ideal for development is too expensive to justify affordable rents/for-sale units).

Much of the conversation focused on land use planning and zoning, and how set policies reinforce some of the challenges. They also expressed frustration at how pervasive NIMBYISM is, and how important more education around fair housing and affordable housing are to combatting it. They commented that the County's development standards allow for gated communities and wondered if they even encouraged segregation.

This group also discussed how a growing homeless youth and people living with HIV/AIDS population has posed a challenge to supportive service providers and housing advocates. They commented on the challenges for these populations have in finding suitable affordable housing and how the waiting lists for housing choice vouchers and public housing are in the tens of thousands.

The third focus group echoed many of the themes from the second. They explored issues of fair housing education and NIMBYISM at length. They commented on what they perceived to be limited knowledge (at best) of fair housing laws and rights and how many felt that legal rights are obscure. There was a deep conversation about age discrimination in housing, especially as it affects young, pregnant, and teen mothers. When senior developments are proposed, there is not as much concern from neighbors. They noted that the senior population has grown and that many are in need of supportive services. Seniors are frequent visitors to local foodbanks due to increasing cost of housing. They often live with family, in substandard housing, or in a home that they can no longer afford to maintain.

Participants described NIMBYISM in Henderson as particularly vitriolic, especially for multifamily development targeted to families; much less so for senior developments. Public meetings forums are often hostile, and affordable housing developers have encountered obstruction and vandalism during construction. Opponents of developments have been known to describe potential tenants as “those people,” that can bring “higher crime,” and “decrease in home value”. The group felt that there is a need for more public education prior to development to clearly outline and define project scope and what “affordable housing” actually is: LIHTC, Section 8, Public Housing, HCV, etc. Compounding housing affordability, participants cited the lack of access to reliable public transportation as an impediment to seeking quality housing, services, jobs, and education.

The fourth focus group again focused on similar issues. Participants felt that fair housing education is still a need, and that generally there is not an understanding about fair housing rights. People often come to Clark County expecting a lower cost of living than where they came from, but that information is dated and they find a lack of affordable housing in Clark County as well. They often are not familiar with the eviction process in Clark County compared to other places. They end up shocked, upset, and do not know where to turn. The process of providing services, especially housing, can be complicated if they do not arrive in Clark County with a voucher that they can transfer. There was the agreement that the public’s knowledge base is lacking when it comes to these issues.

Participants in the focus group discussed how before, there was a perception that it was easy to get on disability in Clark County. They commented on how now it feels like the requirements and approvals have drastically slowed, but there are a lot of individuals trying to get it that do not qualify, are trying to get it, and are causing delays in the system. The truly disabled and needy will not get disability in a short enough time. There was general agreement that the disability process is broken; overburdened by those that do not truly need it.

In terms of economic opportunity, participants highlighted the geographical challenges of connecting people to opportunities. A discussion about transportation commented on how there are transportation deserts throughout the County. There are many residents who have to commute to get on the public transportation routes to get to their places of employment. The difficulty in access to transportation also compounds the difficulty to getting quality, affordable childcare. Late fees can make childcare options infeasible, and when a parent is reliant on public transportation, these fees can add up.

List of Key Points

There are several key points that were identified throughout the focus groups as priority items:

- Education about fair housing issues
- Availability of affordable housing
- Lack of access to quality, affordable childcare
- Growing homeless youth and special needs population and challenges with housing availability

More access to accessible transportation. Transportation access has a domino effect on access to housing, jobs, and education

Stakeholder Interviews

Through the interview process, stakeholders from across the County had the opportunity to provide input on their views around fair housing. Their backgrounds were diverse and included affordable housing developers, service providers, state and local government representatives, and advocacy organizations. Their input gave insight into how fair housing issues have been addressed in the past and where to focus efforts going forward. The topics covered were far ranging – from construction costs to transportation issues to housing discrimination, to name a few. What follows are summaries of what was expressed through the interview process. Each interview lasted between 30 to 45 minutes. The questions included:

- Please explain what role your organization has in addressing fair housing issues and what your organization may have done to help address concerns raised by the 2015 AI findings.
- To your knowledge, which of the findings do you think the County has made the most progress in addressing since 2015?
- Based on your knowledge of the housing and community development issues throughout the County, what would you identify as the current major impediments to fair housing in the following categories?
 - Economy
 - Protected Classes (Race, Color, Religion, National Origin, Sex, Familial Status, Disability)
 - Community Awareness
 - Local Government
- Which category do you think presents the greatest challenges and why?
- In your opinion, what cities or areas of the County have the most significant fair housing challenges and why?
- What do you think the role of the County should be in addressing fair housing concerns in the future? How do you think your organization could assist in addressing the challenges you've mentioned?

The main issues that were discussed included housing affordability, the economy and access to jobs, education around fair housing issues, and thoughts on how to address ongoing challenges. Interviewees shed additional light on what issues were still challenging since the last Analysis of Impediments. They noted that the education and outreach issue continues to be an impediment to people knowing their rights under Fair Housing law. They commented that people do not get

educated until they need a service. Some also noted that people with disabilities and families continue to face challenges with access to safe, decent, affordable housing. Especially for people living with disabilities, it can be difficult to receive reasonable accommodations. One fair housing organization added that many clients suffered retaliation if they complained, and in some cases faced eviction times of 5-7 days. Interviewees also noted that they can participate in and conduct outreach and education around fair housing issues, but that enforcement is still a challenge. There are only a handful of organizations doing education throughout the state.

CHAPTER 9: FINDINGS, IMPEDIMENTS, AND ACTIONS

The purpose of fair housing planning and analysis is to foster a careful examination of the factors restricting fair housing choice. These factors are described throughout this report and are summarized in the list of findings below. After analyzing the findings, the jurisdictions established a list of impediments that are contributing to the fair housing conditions in the region.

HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices, or the availability of housing choices (and)
- Any actions, omissions, or decisions which have this effect.

Further, there are three components of an impediment:

- A fair housing impediment must be an identified matter that directly or indirectly (has the effect of) creating a barrier to fair housing choice.
- An impediment must have a disproportionate effect on a protected class.
- An impediment must be caused by an “action, omission or decision.”

Finally, jurisdictions have set forth actions it can take within its authority and resources to begin addressing the identified impediments.

Findings

DEMOGRAPHICS

The region experienced an increase in diversity across Clark County – mostly in black and Hispanic households, however, Henderson has seen a tripling of Asian households. Las Vegas and North Las Vegas are 30% to 40% Hispanic. Mesquite, Henderson, and Boulder City are mostly white at rates of 85%, 77%, and 91%, respectively.

Mesquite’s population is aging and many seniors live with disabilities and/or on a fixed income. If expenses in Boulder City or Mesquite rise faster than the median household income, then residents may become cost-burdened or face substandard living conditions.

Income is growing throughout the region, but Black residents earn less than any other racial or ethnic group, with the exception of North Las Vegas where they earn the second lowest amount. Non-white residents of the region are more likely to live in poverty. Twenty-five percent of the region’s black population lives in poverty and around 20% of Hispanic, Native American, and Pacific Islander residents live in poverty. In contrast, only 12% of white residents and 9% of Asian residents live in poverty in the region. Las Vegas has the highest poverty rate at over 16% with an increase of 36% since 2000. While Henderson and Boulder City have the lowest poverty rate

of the jurisdictions studied (about 9%), poverty rates in these areas are on the rise with increases of over 60% since 2000.

Single female households with children are concentrated in central and northeast part of the County. Further, the region has few true family shelter options.

The eastern part of the County, particularly the northeast, tend to have higher unemployment rates that are sometimes greater than 15%. On the south and west side of the county the unemployment rate is often less than 6%. Among those unemployed, Blacks represent 14%, White represent 8%, Asian represent 6%, and about 8% are Hispanic.

MORTGAGES AND HOMEOWNERSHIP

Since 2010, the number of subprime loan originations has grown by 1,055%, compared to 47 percent growth for prime originations. The Hispanic subprime share increased by more than 8 times between 2010 and 2014 while the Black subprime share increased by more than 6 times.

Black and Hispanic borrowers experience higher denial rates than white borrowers even though originations are beginning to rebound after crisis in 2007. The most common reason for denials in these groups was debt-to-income ratios.

Homeownership rates have fallen since 2000 with rental rates up 40% in most jurisdictions above with the exception of Mesquite. Mesquite stands out for the incredibly high homeownership rates among White residents and low rates among all other groups.

TRANSPORTATION

About 24% of the region's population does not own their own vehicles.

Residents in the central county have longer commute times, which may be the result of low vehicle ownership and lack of good transportation options. Many residents have to commute to get to public transportation routes.

Thirty-six percent of survey respondents noted that distance to employment and transportation/access to public transportation was a common barrier.

HOUSING

Within the region, there is a clear line where housing affordability stops – this is around the south and southwest sections of the county.

Multifamily housing options have declined while single-family housing options increased by 15%. Still, 40% of housing stock is multifamily with the highest concentrations in center of the county. The region's trend is for larger homes with 1 and 2 bedrooms.

Participants in the focus groups and the surveys noted that rental housing production has not kept up with need. Further, NIMBYism toward multifamily development is a concern in some parts of the region, particularly affordable multifamily developments.

Boulder City's housing stock is aging with 51% of units built before 1980, and therefore, at-risk of containing lead.

The vacancy rate in the County is at 15% and up to 25% in southern and central tracts.

Among renters, 70% of the County's black population are renters compared to 42% of the County's white population.

Clark County, Las Vegas, North Las Vegas, Henderson, and Boulder City have an estimated \$315,000 median home value and Mesquite has a \$260,000 median home value. This increased sharply between 2017-2018.

The region's renters are more cost-burdened than homeowners. About 50% of renters are cost-burdened compared to 32% of owners.

Respondents to the survey cited that the primary barrier to housing choice was cost of housing, with 73% of respondents citing it as one of their top choices, followed by the concentration of affordable housing in certain neighborhoods (53%).

CHILDREN AND YOUTH

Service providers indicate that the population of homeless youth is increasing but services are not keeping up.

Focus group participants indicated that the expense of daycare is an impediment. The County does not have enough of lower cost daycare options.

LACK OF FAIR HOUSING KNOWLEDGE

Responses to the online survey were split between those that did know their fair housing rights (53%) and those that did not (47%). In terms of education on fair housing issues, most respondents were not aware of any fair housing or anti-discrimination education opportunities in their community (63%), and the majority of them (87%), have never participated in any kind of educational opportunity.

Stakeholders noted that people with disabilities are most likely to experience fair housing violations, particularly in the area of reasonable accommodations.

Impediments

This section of the study presents impediments to fair housing choice among the jurisdictions based upon the findings of the study. As with the findings, the list reflects the quantitative and qualitative analysis of information collected through a variety of means. The impediments to fair housing choice identified as a result of this Analysis of Impediments are summarized below.

Impediment #1 *Lack of knowledge of fair housing related laws and fair housing resources exists among the general public and housing providers.*

- Based on survey results and focus group discussions, the general public and housing service providers often do not understand complaint processes and may be unaware of resources available through various agencies for resolving fair housing disputes (per focus group reports);
- Although there may be understanding of fair housing law among some, enforcement is an issue; the public is not sufficiently aware of how to obtain assistance necessary to protect fair housing rights.

Impediment #2 *Economic barriers due to limited supply of adequate and accessible affordable housing especially affect protected classes.*

- The region has high housing costs, especially for extremely low- and very low-income renters who face significant affordability “gap.” Fifty percent of the region’s renters are cost burdened.
- Among renters, 70% of the County’s black population are renters compared to 42% of the County’s white population.
- Housing prices for those hoping to purchase a home are rising across the region and homeownership unit production is outpacing rental production.
- Non-white borrowers are more likely to be denied a home loan.
- Twenty-five percent of the region’s black population lives in poverty and around 20% of Hispanic, Native American, and Pacific Islander residents live in poverty.
- Survey respondents and focus group participants noted that concentration of affordable housing in certain neighborhoods that lack good schools and

services is a barrier to fair housing choice. Further, NIMBYism affects the placement of housing in areas of opportunity.

Impediment #3 *Subprime lending is on the rise and protected classes are more likely to secure subprime loans.*

- There are higher denial rates for Black and Hispanic applicants for conventional home loans relative to White applicants.
- There are higher denial rates for lower income applicants and neighborhoods (minority populations are more likely to be low income than their white counterparts).
- Subprime lending has increased over 1000% since 2010. Minority populations are more likely to obtain a subprime mortgage with higher interest rates.

Impediment #4 *Lack of access to transportation options reduces housing and economic opportunities.*

- Areas of the city that are outside major corridors struggle with access to public transportation;
- Lack of access impedes residents' ability to efficiently get to job centers, educational opportunities, and services for basic needs such as health care and grocery stores; and
- People with disabilities and the elderly have greater challenges in finding accessible transportation.

Actions

This update to the AI builds upon the previous studies, surveys and public input. It analyzes data and identifies the private and public sector conditions that foster housing discrimination and provides recommended actions to overcome the effects of the fair housing issues identified. Several of these actions address multiple impediments and linkages among them are noted.

It is the goal of the jurisdictions to undertake actions that can help reduce and eliminate existing housing discrimination and prevent its reemergence in the future, as well as to address other impediments to equal housing opportunity. While the jurisdictions cannot control systemic issues related to fair housing and fair housing choice challenges, they can work to coordinate actions that improve fair housing, encourage coordination among disparate public entities, encourage

stakeholders to act and report on fair housing issues, analyze existing data sources, report progress on fair housing issues, highlight findings from data analyses, and encourage meaningful action and cooperation at community levels.

Given these constraints, the jurisdictions will undertake actions each year aimed at addressing fair access to housing and fairness of housing choices for the region's residents. These may include some of the actions outlined below, or other actions that may be subsequently identified as relevant and potentially effective in combating and eliminating impediments to fair housing choice. Specific activities that may support those actions are itemized as well.

Action #1 Address Lack of Knowledge of Fair Housing

- Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.
- Ensure training opportunities for rental residents to clearly inform this population on their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.

Action #2 Address Disproportionate Housing Problems and Economic Barriers

- During the grant allocation process give special consideration to rental housing development, which includes at least 10% accessible units, and single-family housing, which includes universal design.
- Consider the placement of developments funded by the jurisdictions so that access to opportunities for low-income residents is enhanced.
- Provide homebuyer education using HUD approved counselors. Ensure training is available in Spanish and English.

Action #3 Educate on and deter subprime lending

- Offer or partner with providers to educate the community on subprime lending through financial literacy courses. Ensure courses are available in Spanish and English.

Action #4 Address Lack of Access to Transportation Options Reducing Housing and Economic Opportunities

- Explore options for coordinating transportation across the region.

- Locate affordable housing along transportation routes.